APPRAISAL REVIEW SCORECARD

ID#: js-license-10-24-a

12 Renshaw Place

Palm Coast, FL 32164-6628

Appraised Value
$220,000



3 Bd | 2.0 Ba | 1655 sqft | Q3 | C3

Case #.....
Assignment Type.....Purchase
Client.....Bank of America
Borrower.....Duane Pipes
Legal Owner.....Sandy Shores
Seller is Owner.....Yes
Occupancy.....Owner
For Sale Last 36 Mo?.....No
PUD | HOA Fees.....No | $0/yr
Form.....1004_05UAD

Appraisal is Made.....As is
Appraised Value.....$220,000

Appraiser.....James B. Mitchell
License Expiration.....MA CRREA #70583 expires 05/06/2025
Signed Date.....03/01/2021
Site Size.....10400 sf
Site Value.....$50,000

Multiple Parcels.....No
Parcel #.....12345678
Flood Hazard Area.....No | X
Zoning.....R-1 | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT1;ranch | 1 Story
Year Built.....Existing | 2011

Legal Desc.....48, 73, Section 44, Palm Coast

Listing Desc.....DOM 69;The subject was listed for sale on 01/24/2015 for $210,000. FLMLS#1234

Contract Price.....$220,000
Arms length sale;comments here
Concessions.....Yes | $0
$0;;comments

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

Review Results: 2283 Rules / 57 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 47 Findings	CPL - PASS	CRX - 10 Findings	REQ - PASS	RSK - PASS

Review Checklist: 109 Items

- ✗ Order (1)
- ✗ Subject (14)
- N/A Contract (5)
- N/A Neighborhood (8)
- ✓ Site (9)
- N/A Improvements (6)
- ✗ Sales Comp (21)
- ✓ Cost Approach (2)
- ✓ Reconciliation (4)
- ✗ 1004MC (7)
- ✗ License and E&O (6)
- N/A Photos (9)
- N/A Maps (7)
- N/A Floor plan (4)
- N/A USPAP (3)
- N/A Other (3)

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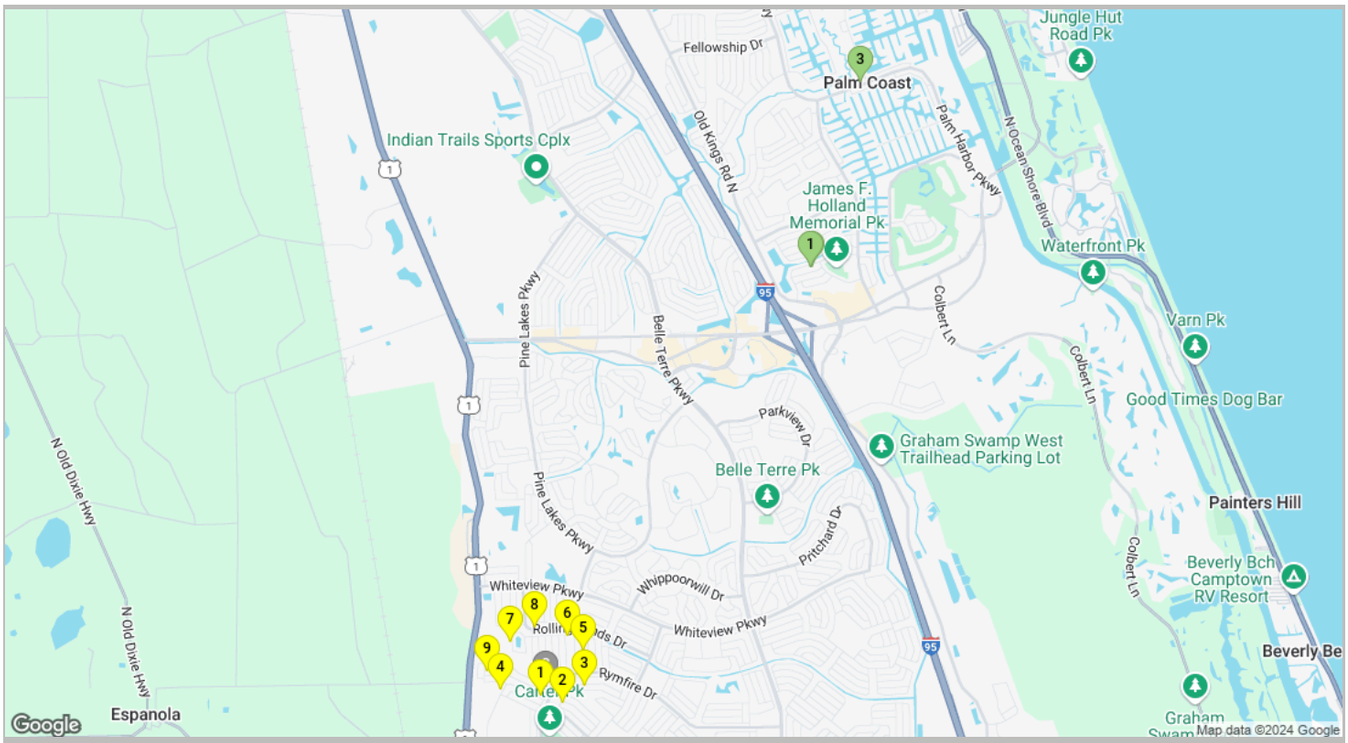
APPRAISAL REVIEW SCORECARD ID#: js-license-10-24-a

Alternative Sales & Listings

12 Renshaw Place
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SUBJECT SALES COMPS LISTING COMPS POTENTIAL SALES POTENTIAL LISTINGS



#	ADDRESS	PROX. (mi)	SALE/LIST PRICE	SALE/LIST DATE	SITE	GLA (sf)	BD	BA	AGE	CARS
S	12 Renshaw Place Palm Coast FL, 32164-6628	–	$220,000	03/01/2021	10400 sf	1,655	3	2.0	10	2ga2dw
1	54 Farragut Dr Palm Coast, FL 32137-8221	4.21	$230,000	s02/21;c02/21	10400 sf	1,655	3	2.0	10	2ga2dw
2	52 Farragut Dr Palm Coast, FL 32137-8221	4.22	$230,000	s03/21;Unk	10500 sf	1,655	3	2.0	8	2ga2dw
3	7 Central Pl Palm Coast, FL 32137-8943	5.79	$219,500	s02/21;Unk	10500 sf	1,680	3	2.0	13	2ga2dw
1	137 RED MILL DR PALM COAST FL, 32164-6647	0.08	–	–	–	1,713	–	2.0	–	–
2	2 RICHLAND LN PALM COAST FL, 32164-6537	0.2	–	–	–	1,331	–	2.0	–	–
3	10 RIVERA LN PALM COAST FL, 32164-6468	0.34	–	–	–	1,775	–	2.0	–	–
4	93 RED MILL DR PALM COAST FL, 32164-6609	0.38	–	–	–	1,891	–	2.0	–	–
5	17 RUSSMAN LN PALM COAST FL, 32164-8932	0.45	–	–	–	1,819	–	2.0	–	–
6	108 ROXBORO DR PALM COAST FL, 32164-6918	0.47	–	–	–	1,706	–	2.0	–	–
7	58 ROLLINS LN PALM COAST FL, 32164-6947	0.49	–	–	–	1,966	–	2.0	–	–
8	47 ROLLING SANDS DR PALM COAST FL, 32164-6985	0.52	–	–	–	None	–	0.0	–	–
9	27 RENFRO LN PALM COAST FL, 32164-6665	0.52	–	–	–	1,546	–	2.0	–	–

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Review Results

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The Appraisal Review Scorecard includes thousands of rules and quality factors to evaluate the appraisal report. The result is an in-depth appraisal review providing comprehensive due diligence in understandable and actionable terms.

TYPES CF-Confirmation | CM-Completeness | CN-Concern | CR-Correctness | CS-Consistency | CX-Cross Check

IMPORTANCE Ranking 1 lowest to 5 highest

ERRORS FINDINGS: 39

3 CM
SUBJECTPHOTOPAGE | PHOTO_FILE.1
1004_05UAD - REPORT - Report does not contain subject front photograph.

3 CM
Signatures | Appraiser: Name
1004_05UAD - APPRAISER - Signature - is blank.

3 CM
Market Analysis | Market Analysis: Total Number of Comparable Sales: Prior 7-12 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Total # of Comparable Sales (Settled) Prior 7-12 months - is blank.

3 CM
Market Analysis | Market Analysis: Absorption Rate: Prior 7-12 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Absorption Rate (Total Sales/Months) Prior 7-12 months - is blank.

3 CM
Market Analysis | Market Analysis: Median Comparable Sale Price: Prior 7-12 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sale Price Prior 7-12 months - is blank.

3 CM
Market Analysis | Market Analysis: Median Comparable Sales Days On Market: Prior 7-12 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sales Days on Market Prior 7-12 months - is blank.

3 CM
Market Analysis | Market Analysis: Median Sale Price as % of List Price: Prior 7-12 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Sale Price as % of List Price Prior 7-12 months - is blank.

3 CM
Market Analysis | Market Analysis: Total Number of Comparable Sales: Prior 4-6 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Total # of Comparable Sales (Settled) Prior 4-6 months - is blank.

3 CM
Market Analysis | Market Analysis: Absorption Rate: Prior 4-6 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Absorption Rate (Total Sales/Months) Prior 4-6 months - is blank.

3 CM
Market Analysis | Market Analysis: Median Comparable Sale Price: Prior 4-6 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sale Price Prior 4-6 months - is blank.

3 CM
Market Analysis | Market Analysis: Median Comparable Sales Days On Market: Prior 4-6 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sales Days on Market Prior 4-6 months - is blank.

3 CM
Market Analysis | Market Analysis: Median Sale Price as % of List Price: Prior 4-6 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Sale Price as % of List Price Prior 4-6 months - is blank.

3 CM
Market Analysis | Market Analysis: Total Number of Comparable Sales: Prior Present-3 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Total # of Comparable Sales (Settled) Current-3 months - is blank.

3 CM
Market Analysis | Market Analysis: Absorption Rate: Prior Present-3 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Absorption Rate (Total Sales/Months) Prior 0-3 months - is blank.

3 CM
Market Analysis | Market Analysis: Total Number of Comparable Listings: Prior Present-3 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Total # of Comparable Active Listings (Total Sales/Months) Current-3 months - is blank.

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3 CM Market Analysis | Market Analysis: Months of Housing Supply: Prior Present-3 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Months of Housing Supply (Total Listings/Ab.Rate) Current-3 months - is blank.

3 CM Market Analysis | Market Analysis: Median Comparable Sale Price: Prior Present-3 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sale Price Current-3 months - is blank.

3 CM Market Analysis | Market Analysis: Median Comparable Sales Days On Market: Prior Present-3 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sales Days on Market Current-3 months - is blank.

3 CM Market Analysis | Market Analysis: Median Comparable List Price: Prior Present-3 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable List Price Current-3 months - is blank.

3 CM Market Analysis | Market Analysis: Median Sale Price as % of List Price: Prior Present-3 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Sale Price as % of List Price Current-3 months - is blank.

3 CM Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Total # of Comparable Sales (Settled) Overall trend - is blank.

3 CM Market Analysis | Market Analysis: Absorption Rate Trend: Increasing
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Absorption Rate (Total Sales/Months) Overall trend - is blank.

3 CM Market Analysis | Market Analysis: Median Comparable Sale Price Trend: Increasing
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sale Price Overall trend - is blank.

3 CM Market Analysis | Market Analysis: Median Comparable Sales Days On Market Trend: Declining
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sales Days on Market Overall trend - is blank.

3 CM Market Analysis | Market Analysis: Median Sale Price as % of List Price Trend: Increasing
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Sale Price as % of List Price Overall trend - is blank.

3 CM Market Analysis | Market Analysis: Seller - (Developer, Builder, etc.) Paid Financial Assistance Prevalent: Yes
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Seller-(developer, builder, etc.) paid financial assistance - boxes are blank.

3 CM Market Analysis | Market Analysis: Seller - (Developer, Builder, etc.) Paid Financial Assistance Prevalent Trend: Declining
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Seller (Developer Builder etc.) Paid Financial Assistance Overall Trend - boxes are blank.

3 CM Market Analysis | Market Analysis: Seller Concessions Comments
1004MC_2009 - MARKET RESEARCH & ANALYSIS - 'Explain in Detail the Seller Concessions Trends for the Past 12 Months' - is blank.

3 CM Market Analysis | Market Analysis: Foreclosure Sales (REO Sales) a Factor: Yes
1004MC_2009 - MARKET RESEARCH & ANALYSIS - 'Are Foreclosure Sales (REO Sales) a Factor in the Market' - is blank.

3 CM Market Analysis | Market Analysis: Data Source(s)
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Cite Data Sources for Market Research and Analysis - is blank.

3 CM Market Analysis | Market Analysis Comments
1004MC_2009 - MARKET RESEARCH & ANALYSIS - 'Summarize the Above Information as Support for Your Conclusions in the Neighborhood Section of the Appraisal Report Form' - is blank.

3 CM Signature | Appraiser: Name
1004MC_2009 - APPRAISER - Signature - is blank.

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3 CM
SUBJECTPHOTOPAGE | PHOTO_FILE.2
1004_05UAD - REPORT - Report does not contain subject rear photograph.

3 CM
SUBJECTPHOTOPAGE | PHOTO_FILE.3
1004_05UAD - REPORT - Report does not contain subject street photograph.

3 CM
COMPSPHOTOPAGE1 | PHOTO_FILE.1
1004_05UAD - SALES COMPARABLE NO. 1 - Photo does not exist for comparable.

3 CM
COMPSPHOTOPAGE1 | PHOTO_FILE.2
1004_05UAD - SALES COMPARABLE NO. 2 - Photo does not exist for comparable.

3 CM
COMPSPHOTOPAGE1 | PHOTO_FILE.3
1004_05UAD - SALES COMPARABLE NO. 3 - Photo does not exist for comparable.

3 CM
Sketch | Not Included
1004_05UAD - REPORT - Report does not contain a floorplan sketch.

3 CM
Location Map | Not Included
1004_05UAD - REPORT - Location Map - is missing.

CLIENT SPECIFIC — FINDINGS: 1

3 CS
Signatures | Appraiser: State
GSE - (UCDP Fatal) APPRAISER - Certification/License State - is not equal to the Subject Property Address State. (ref. FNM0093, FRE4419)

WARNING — FINDINGS: 18

3 CX
Subject | Legal Description
CRX - 1004_05UAD - SUBJECT - Legal Description - on report (48, 73, Section 44, Palm Coast), differs from PUBLIC RECORDS (PALM COAST SECTION 33 BLOCK 00037 LOT 0004 SUBDIVISION COMPLETION YEAR 1981 OR 246 PG 975 OR 837 PG 271 OR 929 PG 1728 OR 1722/1074 OR 1778/1039 OR 1778/1042 OR

3 CX
Subject | Assessor's Parcel Number
CRX - 1004_05UAD - SUBJECT - Assessor's Parcel # - on report (12345678), differs from PUBLIC RECORDS (07-11-31-7033-00370-0040).

3 CS
Sales Comparison Analysis | Number of Comparable Listings
1004MC_2009 - NEIGHBORHOOD - Total # of Comparable Active Listings on the 1004MC (0) - does not match that of the main form (12).

3 CS
Sales Comparison Analysis | Number of Comparable Sales
1004MC_2009 - NEIGHBORHOOD - Total # of Comparable Sales (Settled) on the 1004MC (0) - does not match that of the main form (24).

3 CX
Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Age (10; Year Built: 2011) differs from PUBLIC RECORDS (21; Year Built: 2003).

3 CX
Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Age (10; Year Built: 2014) differs from PUBLIC RECORDS (50; Year Built: 1974).

1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area - is 1655 and ACI Insights Listings indicates that the GLA is 1483.0. Comment, including an explanation of this difference, is required.

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area (1655) differs from PUBLIC RECORDS (1483).

3 CX
Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Age (8; Year Built: 2016) differs from PUBLIC RECORDS (50; Year Built: 1974).

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Gross Living Area (1655) differs from PUBLIC RECORDS (1218).

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Review Results

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3 CX
Sales Comparison Analysis | Site
CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Site Area (10500 sf) differs from PUBLIC RECORDS (14505 sf).

3 CX
Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Age (13; Year Built: 2011) differs from PUBLIC RECORDS (34; Year Built: 1990).

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area (1680) differs from PUBLIC RECORDS (2711).

3 CR
Reconciliation | Appraiser: Effective Date of Appraisal
GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)

3 CS
Market Analysis | Market Analysis: Median Comparable List Price: Prior Present-3 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable List Price Current-3 Months - is and is not within the range of Comparable Properties Currently Offered for Sale (200000 - 300000) reported on the primary form. Please reconcile.

3 CM
Market Analysis | Market Analysis: Median Comparable Listings Days On Market: Prior Present-3 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Listing Days on Market Price Current-3 months - is blank.

3 CM
Market Analysis | Market Analysis: Median Comparable List Price Trend: Increasing
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable List Price Overall trend - is blank.

3 CM
Market Analysis | Market Analysis: Median Comparable Listings Days On Market Trend: Declining
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Listings Days on Market Overall trend - is blank.

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Review Checklist

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Order — FINDINGS: 1

3 CM	Invoice | Not Included in Report CHK - 1004_05UAD - REPORT - Is an Invoice not included in the appraisal report?	

Subject — FINDINGS: 14

3 CM	Subject | Address of Property Appraised CHK - 1004_05UAD - SUBJECT - Does Subject Property Address match the order and is it USPS verified?	
3 CM	Subject | Current Owner CHK - 1004_05UAD - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name?	N/A
3 CM	Subject | Current Owner CHK - 1004_05UAD - SUBJECT - If the transaction type is a purchase, does the Owner of Public Record match the name in the Contract?	
3 CM	Subject | Legal Description CHK - 1004_05UAD - SUBJECT - Is a complete Legal Description provided?	
3 CM	Subject | Tax Year CHK - 1004_05UAD - SUBJECT - Is the Tax Year current?	
3 CM	Subject | Occupant: Tenant CHK - 1004_05UAD - SUBJECT - If Occupant: Tenant is checked, did the Appraiser indicate that it is rented?	N/A
3 CM	Subject | Occupant: Vacant CHK - 1004_05UAD - SUBJECT - If Occupant: Vacant is selected, is a comment provided to indicate if the utilities are connected and operable?	N/A
3 CM	Subject | HOA Fees CHK - 1004_05UAD - SUBJECT - Are HOA Fees provided if PUD is selected?	N/A
3 CM	Subject | HOA Fees CHK - 1004_05UAD - SUBJECT - Are dues or fees for private associations or use of facilities provided?	
3 CM	Subject | Property Rights Appraised: Fee Simple CHK - 1004_05UAD - SUBJECT - Is Property Rights Appraised Fee Simple?	✓ Approved
3 CM	Subject | Transaction Type: Purchase CHK - 1004_05UAD - SUBJECT - Is Assignment Type provided?	✓ Approved
3 CM	Subject | Lender/Client: Company Name CHK - 1004_05UAD - CERTIFICATION - Does the Lender /Client Name and Address match client information?	
3 CM	Subject | Twelve Month Listing History of Subject Property CHK - 1004_05UAD - SUBJECT - Is MLS the Data Source utilized for researching and documenting Listing History?	✓ Approved
3 CM	Subject | Twelve Month Listing History of Subject Property CHK - 1004_05UAD - SUBJECT - If MLS was not utilized as the Data Source, was an explanation provided?	

Contract — FINDINGS: 5

3 CM	Contract | Sales Contract Reviewed: Yes CHK - 1004_05UAD - CONTRACT - If this is a Purchase transaction, did the appraiser indicate if they did or did not analyze the Contract for Sale?	✓ Approved
3 CM	Contract | Analysis of the Sales Contract CHK - 1004_05UAD - CONTRACT - Is the explanation of the results of the analysis of the Contract for Sale, or why the analysis was not performed, provided?	
3 CM	Contract | Contract Price CHK - 1004_05UAD - CONTRACT - If a Purchase Transaction, does the price listed in the contract match the Contract Price provided?	

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3 CM
Contract | Date of Contract
CHK - 1004_05UAD - CONTRACT - If this is a Purchase transaction, does the date listed in the Contract match the Date of Contract provided?

3 CM
Contract | Contract Data Source
CHK - 1004_05UAD - CONTRACT - Are Data Source(s) provided?
✔ Approved

Neighborhood — FINDINGS: 8

3 CM
Neighborhood | Property Values: Declining
CHK - 1004_05UAD - NEIGHBORHOOD - If Property Values are in a declining market, are the rate and data source(s) used provided?
N/A

3 CM
Neighborhood | Neighborhood Boundaries
CHK - 1004_05UAD - NEIGHBORHOOD - Does the Location correspond to the Aerial Map (Location: North-Roswell Road NE, South-Paper Mill Road SE, East - Roswell Road NW, West-Robinson Road NE and Lower Roswell Road NE)?

3 CM
Neighborhood | Neighborhood Boundaries
CHK - 1004_05UAD - NEIGHBORHOOD - Do the Boundaries include the delineations 'North' 'South' 'East' and 'West'?
✔ Approved

3 CM
Neighborhood | Single Family Housing: Price Low
CHK - 1004_05UAD - NEIGHBORHOOD - Are all One-Unit Housing fields (Low High Pred. Price and Age) completed with a numerical value?
✔ Approved

3 CM
Neighborhood | Present Land use: One family
CHK - 1004_05UAD - NEIGHBORHOOD - Does Present Land Use breakdown add up to 100%?
✔ Approved

3 CM
Neighborhood | Present Land use: Other Label
CHK - 1004_05UAD - NEIGHBORHOOD - If Present Land Use: Other is indicated, was a comment provided as to land use?
N/A

3 CM
Neighborhood | Neighborhood Description
CHK - 1004_05UAD - NEIGHBORHOOD - Is the Neighborhood Description completed in detail?

3 CM
Neighborhood | Neighborhood Market Conditions
CHK - 1004_05UAD - NEIGHBORHOOD - Is the Neighborhood Market Conditions accurate and do they support statements and the 1004MC?

Site — FINDINGS: 9

3 CM
Site | Specific Zoning Classification
CHK - 1004_05UAD - SITE - Is the Specific Zoning Classification provided?
✔ Approved

3 CM
Site | Zoning Description
CHK - 1004_05UAD - SITE - Is Zoning Description other than residential?
N/A

3 CM
Site | Zoning Compliance: Nonconforming
CHK - 1004_05UAD - SITE - If Zoning Compliance is Legal Non-conforming Grandfathered, are comments included as to why it isn't conforming, whether the Subject can be rebuilt, the impact on marketability, and if no like Comparable Sales are
N/A

3 CM
Site | Utilities: Water: Other
CHK - 1004_05UAD - SITE - Utilities -If Water and / or Sanitary Sewer are marked 'Other', is commentary provided to indicate if it is typical for the market and if it has affect on marketability?
N/A

3 CM
Site | Street: Private
CHK - 1004_05UAD - SITE - Street - If Private Street and not a PUD, are comments provided if it is common and typical for the area, who is responsible for maintaining the road, and permanent legal access?
N/A

3 CM
Site | FEMA Special Flood Hazard Area: Yes
CHK - 1004_05UAD - SITE - Is the FEMA Special Flood Hazard Are section completed?
N/A

3 CM
Site | FEMA Special Flood Hazard Area: Yes
CHK - 1004_05UAD - SITE - If the Subject Property is in a flood zone, are comments included regarding impact and marketability, and is Site Value provided in the Cost Approach?
N/A

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3 CM	Site | Utilities/Off-Site Improvements Typical: No CHK - 1004_05UAD - SITE - If the Utilities and Off-site Improvements are not typical for the market area, is commentary provided?	N/A
3 CM	Site | Adverse Site Conditions: Yes CHK - 1004_05UAD - SITE - If Adverse Site Conditions are indicated or observed, is a description provided in the report and are photos included?	N/A

Improvements — FINDINGS: 6

3 CM	Improvements | Year Built CHK - 1004_05UAD - IMPROVEMENTS - If the Actual Age (10) is significantly different from Predominant Age (10) is a comment provided as to why it is outside the range and the marketability of the property?	N/A
3 CM	Improvements | Foundation: Infestation CHK - 1004_05UAD - IMPROVEMENTS - If evidence of Infestation, Dampness, or Settlement is indicated, is a comment provided?	N/A
3 CM	Improvements | Finished area above ground: Rooms CHK - 1004_05UAD - IMPROVEMENTS - Does the Total number of rooms (7), bedrooms (3), bathrooms (2.0) and square feet of GLA (1655), match the photos and	
3 CM	Improvements | Condition of the Property CHK - 1004_05UAD - IMPROVEMENTS - Is the Condition of the Property thoroughly explained?	
3 CM	Improvements | Physical Deficiencies or Adverse Conditions CHK - 1004_05UAD - IMPROVEMENTS - If Physical Deficiencies or Adverse Conditions are noted, is a description provided?	N/A
3 CM	Improvements | Property Conformity to Neighborhood CHK - 1004_05UAD - IMPROVEMENTS - If No selected in response to 'Does the Property Generally Conform to the Neighborhood', is a description provided?	N/A

Sales Comp — FINDINGS: 21

3 CM	Sales Comparison Analysis | Number of Comparable Listings CHK - 1004_05UAD - SALES COMPARISON APPROACH - Are the number of properties and value range provided for the Listings in the Neighborhood?	✓ Approved
3 CM	Sales Comparison Analysis | Number of Comparable Sales CHK - 1004_05UAD - SALES COMPARISON APPROACH - Are the number of properties and value range provided for the Comparable Sales in the Neighborhood?	✓ Approved
3 CM	Sales Comparison Analysis | Address CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Net and Gross Adjustment % calculated correctly for all Comparable Sales?	✓ Approved
3 CM	Sales Comparison Analysis | Site CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Site Size provided for the Subject and all Comparable Sales?	✓ Approved
3 CM	Sales Comparison Analysis | View CHK - 1004_05UAD - SALES COMPARISON APPROACH - If a Comparables Sale's View is the same as the Subject's and an adjustment is given, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Quality of Construction CHK - 1004_05UAD - SALES COMPARISON APPROACH - If the Quality of Construction is the same as the Subject's and an adjustment is given, is a comment	
3 CM	Sales Comparison Analysis | Age CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Actual Age provided for the Subject and all Comparable Sales?	✓ Approved
3 CM	Sales Comparison Analysis | Age CHK - 1004_05UAD - SALES COMPARISON APPROACH - If a Comparable Sale's Actual Age is outside of the Neighborhood Housing range, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Bedrooms CHK - 1004_05UAD - SALES COMPARISON APPROACH - If the Subject Property is a 0, 1, or 2 bedroom home, does at least one Comparable Sale have a similar or lower bedroom count?	N/A
3 CM	Sales Comparison Analysis | Gross Living Area Sq.Ft. CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the GLA of all Comparable Sales within 25% of the Subject Property's GLA?	✓ Approved

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Review Checklist

12 Renshaw Place
Palm Coast, FL 32164-6628

Appraised Value
$220,000
As Of 3/1/2021

3 CM	Sales Comparison Analysis | Address CHK - 1004_05UAD - SALES COMPARISON APPROACH - Do all line-item adjustments include a range of positive and negative values, or if any across-the-board adjustments were found, are Appraiser comments included?	✔ Approved
3 CM	Sales Comparison Analysis | Sales Price CHK - 1004_05UAD - SALES COMPARISON APPROACH - Does the Unadjusted Sale Price of the Comparable Sales bracket the Subject's Contract Price, or is a comment provided?	
3 CM	Sales Comparison Analysis | Date of Sale/Time CHK - 1004_05UAD - SALES COMPARISON APPROACH - If the Date of Sale of the Comparable Sales is greater than within 6 months, is a comment provided?	✔ Approved
3 CM	Sales Comparison Analysis | Comparable: Net Adjustment Percentage CHK - 1004_05UAD - SALES COMPARISON APPROACH - If Net Adjustments are greater than 15%, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Comparable: Net Adjustment Percentage CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Net Adjustment % of the majority of the Comparable Sales adjusted less than 15%?	✔ Approved
3 CM	Sales Comparison Analysis | Comparable: Gross Adjustment Percentage CHK - 1004_05UAD - SALES COMPARISON APPROACH - If Gross Adjustments are greater than 25%, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Comparable: Gross Adjustment Percentage CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Gross Adjustment % of the majority of Comparable Sales adjusted less than 25%?	✔ Approved
3 CM	Sales Comparison Analysis | Comparable: Adjusted Sales Price CHK - 1004_05UAD - SALES COMPARISON APPROACH - Does the Adjusted Sale Price of the Comparable Sales bracket the Subject's Contract Price, or is a comment provided?	
3 CM	Sales Comparison Analysis | Comparable: Proximity to Subject CHK - 1004_05UAD - SALES COMPARISON APPROACH - Does the distance between the Subject Property and the Comparable Sales correspond to the location (If 'Urban' within .5 Miles; If 'Suburban' within 1 Mile; If 'Rural' within 5 Miles)?	
3 CM	Sales Comparison Analysis | Researched Sale/Transfer History of Subject and Comparable Sales: Yes CHK - 1004_05UAD - SALES COMPARISON APPROACH - If prior sales of the Subject or Comparable Sales is given, is a comment including type of sale and why it sold for less / more provided?	N/A
3 CM	Sales Comparison Analysis | Date of Prior Sale/Transfer CHK - 1004_05UAD - SALES COMPARISON APPROACH - If one or more Comparable Sales had a prior sale within the past year, is a comment provided?	N/A

Cost Approach — FINDINGS: 2

3 CM	Cost Approach | Support for the Opinion of Site Value CHK - 1004_05UAD - COST APPROACH - Are Opinion of Value and Support for the Opinion of Site Value provided?	✔ Approved
3 CM	Cost Approach | Cost Approach Comments CHK - 1004_05UAD - COST APPROACH - If New Construction, is the Cost Approach provided?	N/A

Reconciliation — FINDINGS: 4

3 CM	Reconciliation | The appraisal is made: subject to repairs CHK - 1004_05UAD - RECONCILIATION - If report is 'Subject to repairs' is a comment provided indicating if required immediately for health, safety or soundness, or if repairs are for deferred maintenance?	N/A
3 CM	Reconciliation | Appraised Value of Subject Property CHK - 1004_05UAD - RECONCILIATION - If Appraised Value does not match Indicated Value by Sales Comparison Approach, is a comment provided?	N/A
3 CM	Reconciliation | Appraised Value of Subject Property CHK - 1004_05UAD - RECONCILIATION - If the Subject Property's value is over $1 Million, is the Appraiser Certified?	N/A
3 CM	Reconciliation | Appraised Value of Subject Property CHK - 1004_05UAD - RECONCILIATION - Is the Opinion of Market Value ($220,000) within the Neighborhood price range ($150,000 - $310,000) on page 1 of the report?	✔ Approved

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APPRAISAL REVIEW SCORECARD ID#: js-license-10-24-a

Review Checklist

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1004MC — FINDINGS: 7

3 CM	Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing CHK - 1004MC_2009 - 1004MC - Are Overall Trend boxes completed, or are two or more data fields N/A or blank?	
3 CM	Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing CHK - 1004MC_2009 - 1004MC Inventory Analysis - Are Overall Trend boxes completed?	
3 CM	Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing CHK - 1004MC_2009 - 1004MC - Is information supportive of the Neighborhood section?	
3 CM	Market Analysis | Market Analysis: Median Comparable Sale Price Trend: Increasing CHK - 1004MC_2009 - 1004MC Median Sale & List Price, DOM, Sale/List% - Are Overall Trend boxes completed?	
3 CM	Market Analysis | Market Analysis: Seller Concessions Comments CHK - 1004MC_2009 - 1004MC - Is an explanation of Seller Concessions trends from the previous 12 months provided?	
3 CM	Market Analysis | Market Analysis: Foreclosure Sales (REO Sales) a Factor: Yes CHK - 1004MC_2009 - 1004MC - Is either Yes or No selected in response to 'Are Foreclosures Sales a Factor in the Market'?	
3 CM	Market Analysis | Market Analysis: Foreclosure Sales (REO Sales) Comments CHK - 1004MC_2009 - 1004MC - If Foreclosures Sales are a factor in the market, is a comment including the number of sales provided?	N/A

License and E&O — FINDINGS: 6

3 CM	Signatures | Appraiser: Name CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's signature provided?	
3 CM	Signatures | Appraiser: Date Report Signed CHK - 1004_05UAD - CERTIFICATION - Is the Date of Signature and Report reasonable based on the Effective Date of the Report?	✔ Approved
3 CM	Signatures | Appraiser: State Certification # CHK - 1004_05UAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (James B. Mitchell, MA CRREA #70583)?	
3 CM	Signatures | Appraiser: State CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's License State a valid 2 character State abbreviation, and does it match the Subject's State?	
3 CM	Signatures | Appraiser: Expiration Date CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's License Expiration Date a valid date?	✔ Approved
3 CM	Signatures | Appraiser: Expiration Date CHK - 1004_05UAD - CERTIFICATION - Is the Expiration Date of License after the Signature Date?	✔ Approved

Photos — FINDINGS: 9

3 CM	Photo Addendum | Security Bars CHK - 1004_05UAD - PHOTO ADDENDUM - If applicable, is a photo of Security Bars included?	
3 CM	Photo Addendum | Special Features CHK - 1004_05UAD - PHOTO ADDENDUM - If Special Features exist (Ex. Pool,BBQ, etc.), are photos provided?	
3 CM	Photo Addendum | Comparable Sales, Listings, Rentals CHK - 1004_05UAD - PHOTO ADDENDUM - Are photographs of Comparable Sales, Listings, and Rentals original, labeled, and clear, and are MLS / file photos only utilized in extreme circumstances or gated communities?	
3 CM	Photo Addendum | Items of Bias CHK - 1004_05UAD - PHOTO ADDENDUM - Are items of bias including people or photos that show clear race or ethnicity, or inclusion of religious artifacts / symbols, excluded from any photographs of Subject?	

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3 CM
Photo Addendum | Subject and Neighborhood
CHK - 1004_05UAD - PHOTO ADDENDUM - Is an aerial photo provided and sufficiently scaled to show the Subject Property and its immediate neighborhood?

3 CM
Photo Addendum | Similar Comparables
CHK - 1004_05UAD - PHOTO ADDENDUM - Are photographs included to support the Appraiser's determination of value, and are Comparable Sales similar in design, quality and appeal to the Subject Property?

3 CM
Photo Addendum | Required Photos
CHK - 1004_05UAD - PHOTO ADDENDUM - Are all required photos provided: all bathrooms (2) and half-bathrooms (0), kitchen, main living area, updates, renovations, deterioration, front, rear, street view, and exterior side photos?

3 CM
Photo Addendum | Beneficial or Adverse Views
CHK - 1004_05UAD - PHOTO ADDENDUM - View is N;RES;. Are photos included for any view that is beneficial adverse or not a typical residential view?
N/A

3 CM
Photo Addendum | Accessory Unit
CHK - 1004_05UAD - PHOTO ADDENDUM - If applicable, are Accessory Unit photos included?
N/A

Maps — FINDINGS: 7

3 CM
Location Map | Map Lables
CHK - 1004_05UAD - LOCATION MAP - Is the map labeled appropriately?

3 CM
Location Map | Subject Property
CHK - 1004_05UAD - LOCATION MAP - Does the map include the Subject Property?

3 CM
Location Map | Comparable Sales
CHK - 1004_05UAD - LOCATION MAP - Does the map include all Comparable Sales?

3 CM
Location Map | Comparable Listings
CHK - 1004_05UAD - LOCATION MAP - Does the map include all Comparable Listings?

3 CM
Location Map | Major Boundary
CHK - 1004_05UAD - LOCATION MAP - If any Comparable Sale or Listing is separated from the Subject Property by a major boundary (highway, train tracks, mountain ranges, etc.), is commentary provided?

3 CM
Location Map | External Influences
CHK - 1004_05UAD - LOCATION MAP - Has the Reviewer utilized on-line mapping to verify any potential external influences?

3 CM
Location Map | Market Area
CHK - 1004_05UAD - LOCATION MAP - Do the Comparable Sales appear to be located in the same market area as the Subject Property?

Floor plan — FINDINGS: 4

3 CM
Sketch | Measurements
CHK - 1004_05UAD - SKETCH - Does the Sketch include all measurements?

3 CM
Sketch | Labeled Rooms
CHK - 1004_05UAD - SKETCH - Are all rooms (Total: 7, Beds: 3, Baths: 2.0) labeled in the floor plan?

3 CM
Sketch | Rooms and GLA Match Report
CHK - 1004_05UAD - SKETCH - Does the Total Number of Rooms (7), Bathrooms (2.0), Bedrooms (3), and GLA (1655) match the report and photos?

3 CM
Sketch | Digitally Created Sketch
CHK - 1004_05UAD - SKETCH - Was the Sketch created using a sketching application (hand-drawn sketch or calculations were not provided)?

USPAP — FINDINGS: 3

3 CM
USPAP | Clear and Accurate Report
CHK - 1004_05UAD - USPAP - 2-1(a) - Does the Appraiser clearly and accurately set forth the report in a manner that is not misleading?

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3 CM
USPAP | Intended User(s)
CHK - 1004_05UAD - USPAP - 2-1(b) - Does the Report contain sufficient information to enable the intended users of the appraisal to understand the report properly?

3 CM
USPAP | Extraordinary Assumptions, Hypothetical Conditions, Limiting Conditions
CHK - 1004_05UAD - USPAP - 2-1(c)- Does the report clearly and accurately disclose any extraordinary assumptions, hypothetical conditions, or limiting conditions that directly affect the appraisal and indicates its impact on value and assignment results?

Other — FINDINGS: 3

3 CM
Required Statement | Three-year Disclosure
CHK - 1004_05UAD - REQUIRED STATEMENTS - Is a Three-Year Disclosure Statement, indicating if appraiser has done any work on the Subject in the immediate three years prior to the appointment, provided?

3 CM
PUD Information | PUD: Project Description: Row or Townhouse
CHK - 1004_05UAD - PUD INFORMATION - If the Unit Type is Attached, and the Builder is in control of the HOA, is the entire PUD section completed?
N/A

3 CM
Condo/Co-op Project | Project Type
CHK - 1004MC_2009 - 1004MC - If the Subject Property is a Condo or COOP, is the Condo / CO-OP Projects section of the 1004MC form completed?
N/A

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