APPRAISAL REVIEW SCORECARD

ID#: 06292022.0857

Reviewed By: Admin FAB
11/3/2025

1721 Williams Rd

Williamsport, PA 17701

Appraised Value
$255,000



3 Bd | 1.0 Ba | 1796 sqft | Q4 | C4

Case #.....7600408888
Assignment Type.....Equity
Client.....PNC Bank
Borrower.....Richard & Jennifer Robertson
Legal Owner.....Richard A. & Jennifer A. Robertson
Seller is Owner.....NA
Occupancy.....Owner
For Sale Last 36 Mo?.....No
PUD | HOA Fees.....No | $0/yr
Form.....1004_05UAD

Appraisal is Made.....As is
Appraised Value.....$255,000

Appraiser.....Justine A Young
License Expiration.....N/A
Signed Date.....06/15/2022
Site Size.....23958 sf
Site Value.....$40,000

Multiple Parcels.....No
Parcel #.....74-013-401
Flood Hazard Area.....No | X
Zoning.....R1A | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT1;Split-Level | 1 Story
Year Built.....Existing | 1958

Legal Desc.....Deed book; 4474; Page; 0327; 1721 Williams Rd - .55 ac

Listing Desc.....The property is not currently listed, it has not been listed in the past 12 months. The information was obtained on the date of the appraisal and verified with MLS records.

Contract Price.....
Concessions.....NO

Additional Details

Tech Review Complete.....No

Review Results: 2005 Rules / 8 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 7 Findings	CPL - PASS	CRX - PASS	REQ - 1 Findings	RSK - PASS

Review Checklist: 73 Items

- Subject (4)
- Neighborhood (1)
- Improvements (6)
- Reconciliation (2)
- License and E&O (3)
- Photos (3)
- Maps (2)
- Floor plan (1)
- USPAP (2)
- Other (1)

This report was created with ACI Sky™ Review ©2025 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

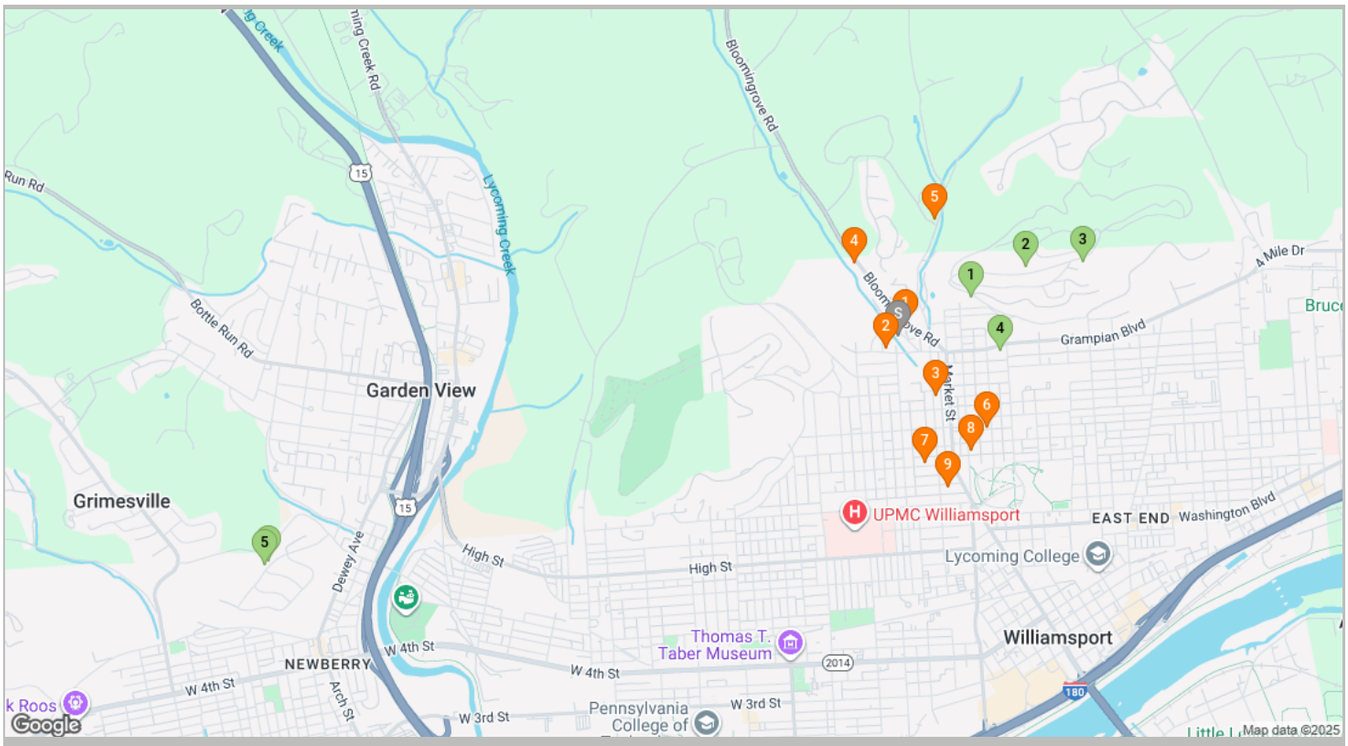
APPRAISAL REVIEW SCORECARD ID#: 06292022.0857

Alternative Sales & Listings

1721 Williams Rd
Williamsport, PA 17701

Appraised Value
$255,000
As Of 6/15/2022

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	1721 Williams Rd Williamsport PA, 17701	–	–	06/08/2022	23958 sf	1,796	3	1.0	64	1gbi2dw
1	54 Upland Rd Williamsport, PA 17701	0.30	$309,900	s08/21;c06/21	13068 sf	1,992	3	1.0	64	2ga2dw
2	195 Selkirk Rd Williamsport, PA 17701	0.53	$296,500	s11/21;c10/21	1.10 ac	1,944	3	2.0	49	2ga2dw
3	260 Selkirk Rd Williamsport, PA 17701	0.73	$295,000	s10/21;c09/21	26136 sf	2,152	4	3.0	44	2ga2dw
4	84 Grampian Blvd Williamsport, PA 17701	0.38	$232,500	s10/21;c08/21	11326 sf	1,936	3	2.0	69	1ga2dw
5	48 Overhill Rd Williamsport, PA 17701	2.47	$264,900	s08/21;c07/21	17424 sf	1,461	4	1.0	62	1ga2dw
6	44 Overhill Rd Williamsport, PA 17701	2.45	$299,500	s12/21;c11/21	16988 sf	1,274	3	2.1	53	2ga2dw
1	1413 BLOOMINGROVE RD WILLIAMSPORT PA, 17701-1713	0.042975441164219	–	–	–	–	3	–	121	–
2	508 HIGHLAND TER WILLIAMSPORT PA, 17701-1707	0.0640410779962335	–	–	–	–	3	–	86	–
3	1420 ELMIRA ST WILLIAMSPORT PA, 17701-2114	0.271286354598854	–	–	–	–	3	–	98	–
4	1501 BLOOMINGROVE RD WILLIAMSPORT PA, 17701-9770	0.294870282100209	–	–	–	–	3	–	67	–
5	447 FREEDOM RD WILLIAMSPORT PA, 17701-8839	0.450213576105822	–	11/19/2001	–	–	3	–	103	–
6	1117 BALDWIN ST WILLIAMSPORT PA, 17701-2201	0.471797356973626	–	03/25/2022	–	–	4	–	–	–
7	418 GLENWOOD AVE WILLIAMSPORT PA, 17701-3308	0.474349442983457	–	02/15/2022	–	–	3	–	118	–
8	1022 HEPBURN ST WILLIAMSPORT PA, 17701-3423	0.512985313089268	–	–	–	–	4	–	121	–
9	327 BRANDON AVE WILLIAMSPORT PA, 17701-3315	0.593231426470605	–	01/26/2022	–	–	3	–	152	–

This report was created with ACI Sky™ Review ©2025 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

APPRAISAL REVIEW SCORECARD ID#: 06292022.0857

Review Results

1721 Williams Rd
Williamsport, PA 17701

Appraised Value
$255,000
As Of 6/15/2022

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: 2

3 CM
Signatures | Appraiser: Name
REQ - 1004_05UAD - APPRAISER - Name - on report JUSTINE A YOUNG does not match SUZANNE FAHIEN name as ordered.
Approved

3 CM
EXTRAMAPPAGE1 | MAP_PAGE_TITLE.1
1004_05UAD - REPORT - Photos/Maps/Images - All Photos/Maps/Images must be labeled. All Photo/Map/Image Labels must have images.
Approved

WARNING — FINDINGS: 6

3 CS
Sales Comparison Analysis | Comparable: Date of Sale/Time Adjustment
GSE - SALES COMPARABLE NO. 1 - Date of Sale/Time adjustment - is negative or blank, and Property Values Increasing is checked and Date of Sale/Time is at least 9 months in the past. (ref. FNM0632)
Approved

3 CR
Sales Comparison Analysis | Comparable: Location Adjustment
1004_05UAD - SALES COMPARABLE(S) #1, 2, 3, 4 - Location Adjustment - is provided. Comment required.
Approved

3 CR
Sales Comparison Analysis | Comparable: Quality of Construction Adjustment
1004_05UAD - SALES COMPARABLE(S) #1, 2 - Quality of Construction Adjustment - is provided. Comment required.
Approved

3 CR
Sales Comparison Analysis | Comparable: Condition Adjustment
1004_05UAD - SALES COMPARABLE(S) #3, 4, 5, 6 - Condition Adjustment - is provided. Comment required.
Approved

3 CS
Sales Comparison Analysis | Comparable: Date of Sale/Time Adjustment
GSE - SALES COMPARABLE NO. 5 - Date of Sale/Time adjustment - is negative or blank, and Property Values Increasing is checked and Date of Sale/Time is at least 9 months in the past. (ref. FNM0632)
Approved

3 CS
Sales Comparison Analysis | Condition
GSE - SALES COMPARABLE NO. 6 - Condition - C2 rating is indicated, but property age is greater than 25 years. (ref. FNM0486)
Approved

This report was created with ACI Sky™ Review ©2025 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

APPRAISAL REVIEW SCORECARD ID#: 06292022.0857

Review Checklist

1721 Williams Rd
Williamsport, PA 17701

Appraised Value
$255,000
As Of 6/15/2022

Subject — FINDINGS: 4

3 CM — Subject | Borrower
CHK - 1004_05UAD - SUBJECT - Does the Borrower name match the Borrower name on the order?
Approved

3 CM — Subject | Tax Year
CHK - 1004_05UAD - SUBJECT - Is the Tax Year the current or anticipated year?
Approved

3 CM — Subject | Occupant: Owner
CHK - 1004_05UAD - OCCUPANT - Are photos indicative of an occupied house?
Revision Requested

3 CM — Subject | Lender/Client: Company Name
CHK - 1004_05UAD - CERTIFICATION - Does the Lender /Client Name and Address match client information?
Revision Requested

Neighborhood — FINDINGS: 1

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

Improvements — FINDINGS: 6

3 CM — Improvements | Basement: Full
CHK - 1004_05UAD - BASEMENT - is indicated and more than 1 photo is labeled, Kitchen. Is a second kitchen on the property?
Revision Requested

3 CM — Improvements | Heating: Fuel
CHK - 1004_05UAD - HEAT FUEL - If oil is indicated, is commentary included in the report?
Approved

3 CM — Improvements | Exterior: Foundation
CHK - 1004_05UAD - IMPROVEMENTS - Is all data in the Exterior and Interior Description subsections completed?
Approved

3 CM — Improvements | Finished area above ground: Rooms
CHK - 1004_05UAD - IMPROVEMENTS - Is numeric data provided for total number of rooms (8), bedrooms (3), bathrooms (1.0), and square feet of GLA (1796)?
Approved

3 CM — Improvements | Condition of the Property
CHK - 1004_05UAD - CONDITION OF THE PROPERTY - Do the comments on the condition of the property only include one condition rating?
Approved

3 CM — Improvements | Physical Deficiencies or Adverse Conditions: Yes
CHK - 1004_05UAD - IMPROVEMENTS - Is Yes or No selected in response to 'Are there any Physical Deficiencies or Adverse Conditions?'
Approved

Reconciliation — FINDINGS: 2

3 CM — Reconciliation | Final Reconciliation
CHK - 1004_05UAD - USPAP - 2-2(a)(viii)1-6 Are Reconcile Data / Analysis and Approaches provided?
Approved

3 CM — Reconciliation | Appraised Value of Subject Property
CHK - 1004_05UAD - RECONCILIATION - Is the Opinion of Market Value ($255,000) within the Neighborhood price range ($70,000 - $700,000) on page 1 of the report?
Approved

License and E&O — FINDINGS: 3

3 CM — License | Data Matches Report
CHK - 1004_05UAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Justine A Young, Expiration Date: 06/30/2023)?
Approved

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?
Approved

3 CM — Signatures | Lender/Client: Name
CHK - 1004_05UAD - AMC NAME - Does the AMC name on the report, First American Mortgage Solutions, match the order?
Approved

Photos — FINDINGS: 3

3 CM — Photo Addendum | Exterior Photos
CHK - 1004_05UAD - PHOTO ADDENDUM - Are all required exterior photos provided: Front, Street View, Rear photos of the Subject Property?
Revision Requested

test

This report was created with ACI Sky™ Review ©2025 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

Review Checklist

1721 Williams Rd
Williamsport, PA 17701

Appraised Value
$255,000
As Of 6/15/2022

3 CM
Photo Addendum | Required Subject Photos
CHK - 1004_05UAD - PHOTO ADDENDUM - Are all required photos provided: all Bathrooms (1) and Half-Bathrooms (0), Kitchen, and main Living Area?
Approved

3 CM
Photo Addendum | Comparable Sales Photos
CHK - 1004_05UAD - PHOTO ADDENDUM - Are photos of all Comparable Sales (6) included?
Approved

Maps — FINDINGS: 2

3 CM
Aerial Map | Included in Report
CHK - 1004_05UAD - AERIAL MAP - An aerial map is required. Is the Subject property in close proximity to any adverse external influence ex: busy road, highway, commercial / industrial area, school, church, airport, etc., and has the appraiser provided commentary as to how this affects marketability?
Revision Requested

3 CM
Location Map | Subject and Comparables
CHK - 1004_05UAD - LOCATION MAP - Does the location map show the location of the Subject and all Comparables (6)?
Approved

Floor plan — FINDINGS: 1

3 CM
Sketch | Labeled Rooms
CHK - 1004_05UAD - SKETCH - Are all rooms (Total: 8, Beds: 3, Baths: 1.0) labeled in the floor plan?
Approved

USPAP — FINDINGS: 2

3 CM
USPAP | Reasonable Exposure Time
CHK - 1004_05UAD - USPAP - 2-2(a)(v) - Is the Reasonable Exposure Time provided?
Revision Requested

3 CM
USPAP | Disclosure Statement
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?
Approved

Other — FINDINGS: 1

3
test
test
Revision Requested

This report was created with ACI Sky™ Review ©2025 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.