APPRAISAL REVIEW SCORECARD

ID#: rest-listing-0003

56 Whitaker View Rd

Fairview, NC 28730

Appraised Value

$535,000



3 Bd | 2.0 Ba | 1998 sqft | Q4 | C4

Case #.....Loan#: 4791349436
Assignment Type.....Purchase
Client.....CitiBank, N.A.
Borrower.....Paul L Hoffman and Irene J Hoffman
Legal Owner.....KAREN S PETTIT REV TRUST
Seller is Owner.....Yes
Occupancy.....Vacant
For Sale Last 36 Mo?.....No
PUD | HOA Fees.....Yes | $175/yr
Form.....1004_05UAD

Appraisal is Made.....As is
Appraised Value.....$535,000

Appraiser.....SAMUEL S YATES
License Expiration.....A7136 expires 06/30/2025
Signed Date.....11/26/2024
Site Size.....40075 sf
Site Value.....$100,000

Multiple Parcels.....No
Parcel #.....9696-23-4831-00000
Flood Hazard Area.....No | X
Zoning.....OU | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT1.1;Contmp | 1.1 Story
Year Built.....Existing | 1987

Legal Desc.....Deed Date:04/05/1999 Deed:2085-0392 Lot:7 Plat:0044-0173

Listing Desc.....DOM 14;DOM 14;CMLS#4196367 on 11/01/2024 for $575,000 with asking price drop to $550,000 on 11/04/2024. Also, previously listed as CMLS#4172280 on 08/28/2024 for $550,000 until withdrawn on 11/01/2024.

Contract Price.....$530,000
Arms length sale;Home Purchase Agreement with typical "personal" property conveying (appliances and fixtures). 17 pages of contract provided for review.
Concessions.....Yes | $0
$0;;

Additional Details

Tech Review Complete.....No

Risk Indicators

Comparability

INSUFFICIENT DATA

Review Results: 3135 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 - 1 Findings	CRX - PASS	REQ - PASS	RSK - PASS

Review Checklist: 101 Items

- Order (1)
- Subject (7)
- Contract (2)
- Neighborhood (6)
- Site (8)
- Sales Comp (14)
- Cost Approach (2)
- Reconciliation (4)
- License and E&O (5)
- Other (2)

quodsi iriure ea, inani tollit no quo. Mei doming inermis reformidans ea. Iriure molestiae splendide cu pro. Et omnium euripidis qui, sale eripuit tacimates ad cum, cu cum mazim saepe. Duo ei fugit impedit.

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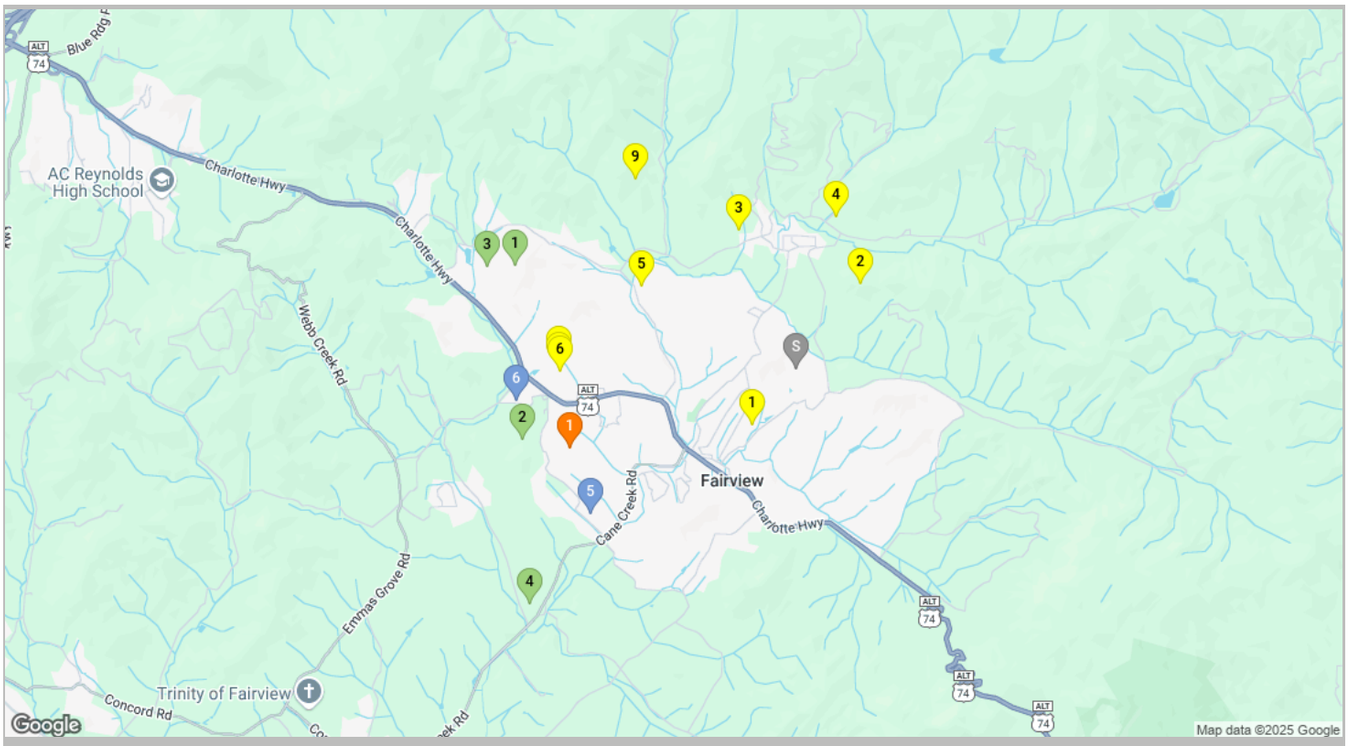
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Alternative Sales & Listings

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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	56 Whitaker View Rd Fairview NC, 28730	–	$530,000	11/14/2024	40075 sf	1,998	3	2.0	37	2ga1gbi8dw
1	142 Churchill Downs Dr Fairview, NC 28730	2.38	$600,000	s09/24;c07/24	33977 sf	1,744	3	2.1	27	2ga8dw
2	43 Mountainberry Ln Fairview, NC 28730	2.25	$450,000	s06/24;c06/24	3.00 ac	1,368	2	2.0	30	1gbi8dw
3	402 Canonero Dr Fairview, NC 28730	2.58	$628,800	s04/24;c02/24	22651 sf	2,456	4	2.1	31	2ga2gbi8dw
4	30 Gap Hill Dr Fletcher, NC 28732	2.82	$550,000	s03/24;c02/24	2.03 ac	2,371	4	2.1	43	2ga8dw
5	35 Cane Creek Cir Fairview, NC 28730	1.99	$559,000	Active	30928 sf	1,972	3	2.0	28	2gbi8dw
6	65 Old Gap Creek Rd Fairview, NC 28730	2.23	$555,000	c11/24	34412 sf	1,756	2	2.1	16	2gd8dw
1	42 HONEY HOLLOW LN FAIRVIEW NC, 28730-9300	0.56	–	–	–	1,696	–	2.0	–	–
2	46 NEW LITE RD FAIRVIEW NC, 28730-9573	0.85	–	–	–	1,592	–	3.0	–	–
3	19 MOUNTAIN VIEW RDG FAIRVIEW NC, 28730-8616	1.18	–	–	–	2,200	–	3.0	–	–
4	25 ROCKY FORK RD FAIRVIEW NC, 28730-9688	1.26	–	–	–	2,072	–	2.0	–	–
5	4 LYNNETTE DR FAIRVIEW NC, 28730-9769	1.39	–	–	–	1,892	–	2.0	–	–
6	194 CASCADE RIDGE RD FAIRVIEW NC, 28730-0229	1.88	–	–	–	1,736	–	3.0	–	–
7	192 CASCADE RIDGE RD FAIRVIEW NC, 28730-0229	1.89	–	–	–	1,736	–	3.0	–	–
1	81 JOE JENKINS RD FAIRVIEW NC, 28730-9797	1.9	$818,000	07/12/2024	–	1,950	3	3.0	1	–
8	186 CASCADE RIDGE RD FAIRVIEW NC, 28730-0229	1.9	–	–	–	1,512	–	2.0	–	–

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#	ADDRESS	PROX. (mi)	SALE/LIST PRICE	SALE/LIST DATE	SITE	GLA (sf)	BD	BA	AGE	CARS
9	57 MOUNT EMERALD DR FAIRVIEW NC, 28730-7500	1.97	–	–	–	1,701	–	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

WARNING FINDINGS: 31

1004_05UAD - NEIGHBORHOOD - Location - is Suburban, and ACI Insights indicates that the neighborhood location is Rural. Please review neighborhood data and photos, and verify the Subject Property's location.

1004_05UAD - SALES COMPARISON APPROACH - Subject Gross Living Area - is 1998 and ACI Insights Listings indicates that the GLA is 1808.0. Comment, including an explanation of this difference, is required.

1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area - is 1744 and ACI Insights Listings indicates that the GLA is 2847.0. Comment, including an explanation of this difference, is required.

3 CR
Sales Comparison Analysis | Comparable: Net Adjustment
1004_05UAD - SALES COMPARABLE(S) #1, 2, 3, 4, 6 - Gross Adjustment Percentage - exceeds 15% of Sales Price.

1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area - is 2456 and ACI Insights Listings indicates that the GLA is 3106.0. Comment, including an explanation of this difference, is required.

3 CR
Reconciliation | Appraised Value of Subject Property
1004_05UAD - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.

3 CS
Sales Comparison Analysis | Address
1004_05UAD - SALES COMPARABLE NO. 5 - Property Address - is not a valid USPS address.

3 CR
Sales Comparison Analysis | Age
1004_05UAD - SALES COMPARABLE(S) #6 - Actual Age - differs by more than 15 years from the subject property and no adjustment has been entered.

3 CR
Sales Comparison Analysis | Comparable: Rooms Adjustment
1004_05UAD - SALES COMPARABLE NO. 6 - Bedroom Adjustment - is negative and the Comparable's number of bedrooms is less than the Subject's bedroom count. A positive adjustment is expected.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_FRONT, page contains driveway_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1004_05UAD - FRONT VIEW OF SUBJECT PROPERTY - ACI Insights detected that the Subject Front photo contains sign_post, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_REAR, page contains slope, patio_deck_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_2_PHOTO_1, page contains floor_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_1, page contains severity_immaterial, floor_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_2, page contains ghosting, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_2_PHOTO_3, page contains ceiling_missing, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is

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- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_2_PHOTO_4, page contains power_working, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_2_PHOTO_6, page contains slope, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_3_PHOTO_1, page contains driveway_damage, severity_material, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_3_PHOTO_3, page contains slope, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_3_PHOTO_4, page contains slope, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_3_PHOTO_5, page contains severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_3_PHOTO_6, page contains driveway_damage, severity_immaterial, vehicle_present, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_3, page contains slope, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_4, page contains watermark, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_5, page contains roof_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_5, page contains watermark, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_6, page contains severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRAIMAGEPAGE2, page contains logo, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRAIMAGEPAGE5, page contains collage, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.
- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRAIMAGEPAGE9, page contains logo, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

INFORMATIONAL — FINDINGS: 1

3
CS

Sales Comparison Analysis | Address
UAD - SALES COMP #5 - Property Address - is not a valid USPS address. Please reconcile.

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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?	Approved

Subject — FINDINGS: 7

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 | Tax Year CHK - 1004_05UAD - SUBJECT - Is the Tax Year current?	Approved
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 | HOA Fees CHK - 1004_05UAD - SUBJECT - Are HOA Fees provided if PUD is selected?	Approved
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 | Twelve Month Listing History of Subject Property CHK - 1004_05UAD - SUBJECT - Is MLS the Data Source utilized for researching and documenting Listing History?	Approved

Contract — FINDINGS: 2

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

Neighborhood — FINDINGS: 6

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

Site — FINDINGS: 8

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

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3 CM	Site | Zoning Description CHK - 1004_05UAD - SITE - Is Zoning Description other than residential?	✓ Approved
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 | 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
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: 3

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 | 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: 14

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	N/A
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

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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 | 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 | 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 - Is the Gross Adjustment % of the majority of Comparable Sales adjusted less than 25%?	✓ Approved
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 ($535,000) within the Neighborhood price range ($50,000 - $10000,000) on page 1 of the report?	✓ Approved

License and E&O — FINDINGS: 5

3 CM	Signatures | Appraiser: Name CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's signature provided?	✓ Approved
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 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 | 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

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Photos — FINDINGS: 2

3 CM

Photo Addendum | Beneficial or Adverse Views
CHK - 1004_05UAD - PHOTO ADDENDUM - View is N;RES;MTN. 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

Other — FINDINGS: 2

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?

✔ Approved

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

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