# APPRAISAL REVIEW SCORECARD

ID#: STP-6727_FA_PNC

# 167 Wolverine St

Staten Island, NY 10306

Appraised Value

$570,000



3 Bd | 3.5 Ba | 1196 sqft | Q4 | C5

Case #.....374-5324447
Assignment Type.....HUD REO Property
Client.....REO Management Solutions, LLC
Borrower.....N/A
Legal Owner.....Fagan Helen
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.....$570,000

Appraiser.....Xi Huang
License Expiration.....45000052041 expires 02/21/2026
Signed Date.....05/02/2024
Site Size.....3999 sf
Site Value.....$350,000

Multiple Parcels.....No
Parcel #.....5044190069
Flood Hazard Area.....No | X
Zoning.....R2 | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT1;Ranch/Frm | 1 Story
Year Built.....Existing | 1955

Legal Desc.....Block 4419, Lot 69

Listing Desc.....DOM 33; Subject was listed on MLS in 02/08/2024 for $600,000 by Shelly Irizarry, Tel: 718-835-8800. Sibor MLS#2400765.

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

## Additional Details

Tech Review Complete.....No

## Review Results: 3043 Rules / 26 Findings

| Business | Compliance | Cross-Check | Requirements | Risk |
|---|---|---|---|---|
| Best Practices | Industry Standards | Data Validation | Letter of Engagement | Areas of Concern |
| BUS - 25 Findings | CPL - PASS | CRX - PASS | REQ - 1 Findings | RSK - PASS |

## Review Checklist: 0 Items

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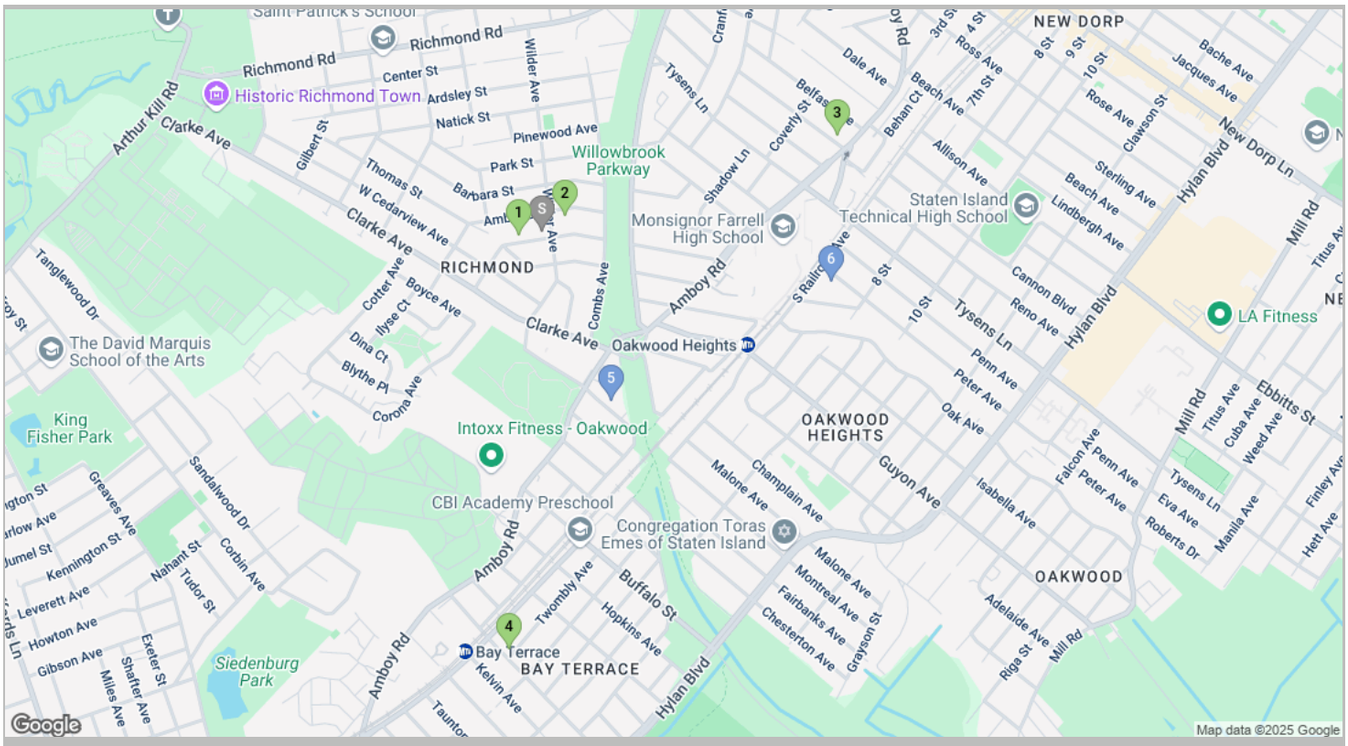
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# Alternative Sales & Listings

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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 | 167 Wolverine St<br>Staten Island NY, 10306 | – | – | 04/30/2024 | 3999 sf | 1,196 | 3 | 3.5 | 69 | 1gbi1dw |
| 1 | 191 Wolverine St<br>Staten Island, NY 10306 | 0.05 | $730,000 | s06/23;c05/23 | 3999 sf | 1,196 | 3 | 1.0 | 69 | 1gbi1dw |
| 2 | 172 Amber St<br>Staten Island, NY 10306 | 0.05 | $600,000 | s01/24;Unk | 4099 sf | 1,056 | 3 | 1.0 | 64 | 1gbi1dw |
| 3 | 11 Vincent Ave<br>Staten Island, NY 10306 | 0.58 | $562,807 | s08/23;c06/23 | 3999 sf | 1,000 | 2 | 1.0 | 64 | 1gbi1dw |
| 4 | 83 Justin Ave<br>Staten Island, NY 10306 | 0.78 | $550,000 | s11/23;c09/23 | 3999 sf | 1,275 | 2 | 1.0 | 99 | 1gd1dw |
| 5 | 107 Montreal Ave<br>Staten Island, NY 10306 | 0.34 | $800,000 | Active | 5999 sf | 1,470 | 2 | 1.0 | 104 | 2dw |
| 6 | 16 Peter Ave<br>Staten Island, NY 10306 | 0.54 | $729,888 | Active | 4999 sf | 1,248 | 3 | 2.0 | 69 | 1dw |

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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: 6

3 CM
Subject | Borrower
REQ - 1004_05UAD - SUBJECT - Borrower Name - Borrower Name on report "N/A" does not contain Borrower Name as ordered "Not Provided".

3 CM
Subject | Lender/Client: Company Name
1004_05UAD - LENDER/CLIENT - Name - is not "PNC Bank".

3 CM
Site | Highest and Best Use
1004_05UAD - SITE - Highest and Best Use Description - must contain analysis of the relevant legal, physical, and economic factors to the extent necessary to support the highest and best use conclusion.

1004_05UAD - SALES COMPARABLE(S) #3, 4, 5 - Rooms Above Grade Adjustment - is blank and the Comparable Sale's bedroom count differs from the Subject's bedroom count. If no adjustment is warranted, enter 0.

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

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

## CLIENT SPECIFIC FINDINGS: 2

3 CN
Improvements | Finished area above ground: Baths
EAD - IMPROVEMENTS - Bathroom Count - Field contains '.5' indicating 5 half baths. The UAD format for 1 half bath is '.1'.

3 CN
Sales Comparison Analysis | Baths
EAD - SALES COMPARISON - Subject Bathroom Count - Field contains '.5' indicating 5 half baths. The UAD format for 1 half bath is '.1'.

## WARNING FINDINGS: 50

3 CM
SUBJECT | APPRAISER_FEE_PAID.1
1004_05UAD - PNC requires the fee being paid to the appraiser to be disclosed in the report. **Please do not include an invoice.**

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

3 CM
(Section #1) | File Number on Form
1004_05UAD - SECURITY BARS - Do photos indicate the presence of security bars on any of the windows? If present, comments should state whether safety release latches exist and whether they are considered a health/safety concern.

3 CM
(Section #1) | File Number on Form
1004_05UAD - REPORT - Has the appraiser clearly disclosed any Extraordinary Assumptions and Hypothetical Conditions and does the report state that the use of Extraordinary Assumptions / Hypothetical Conditions might affect the assignment

3 CM
(Section #1) | File Number on Form
1004_05UAD - REPORT - Photo Addendum - interior photos should not contain any family portraits or personal photos. This lender requires that any visible personal photos be cropped or blurred.

3 CN
(Section #1) | File Number on Form
1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (AMERICAN) "The appraiser physically measured the subject and used the American National Standard Institute square footage method for calculating Gross Living Area (GLA) based on ANSI Z765-2021.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.

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3 CN
(Section #1) | File Number on Form
1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (CLOSE PROXIMITY) "Some weight is given to Comparable 1 for it's close proximity to subject and same GLA.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.

3 CN
(Section #1) | File Number on Form
1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (OLD) "Data of this nature can also be old, and in many cases does not take into consideration improvements that may have occurred.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending

3 CN
(Section #1) | File Number on Form
1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (SINGLE) "Because the existing improvements contribute significantly to the value of the subject property, the change to an alternate single use of the subject property as improved is to continue its use in its present configuration as a single-family residence.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.

1004_05UAD - PRIOR APPRAISAL - Do system notes indicate this report is a second appraisal, or that a prior appraisal of the Subject Property been completed? Ensure that any value variances have been reconciled prior to delivery to the client.

3 CM
Subject | Address of Property Appraised
1004_05UAD - SUBJECT - Outbuilding / Garage - this client requires INTERIOR and EXTERIOR photos of all Garages and Outbuildings.

3 CM
Subject | Address of Property Appraised
1004_05UAD - REPORT - Deferred Maintenance - Do photos indicate any deferred maintenance or needed repairs that are not disclosed in the body of the report? If repairs are noted, an Itemized Cost to Cure is required and should be accounted for in the Sales Comparison grid. Comments must state whether the Cost To Cure has any effect on marketability.

1004_05UAD - SUBJECT - Assessor's Parcel Number - is 5044190069, and ACI Insights Listings indicates that the APN is 04419-0069. Comment, including an explanation of this difference, is required.

3 CM
Improvements | Attic: None
FHA - 1004_05UAD - IMPROVEMENTS - Attic: Drop Stair - is checked. Please ensure you have included a photo of the attic.

3 CN
Improvements | Basement: Full
1004_05UAD - IMPROVEMENTS - Basement: Full or Partial Basement - is checked. The basement area should be included in the sketch.

1004_05UAD - SALES COMPARISON APPROACH - Subject Condition and Quality of Construction - are the photos of the Subject Property consistent with the Condition rating of C5 and Quality rating of Q4?

1004_05UAD - SALES COMPARISON APPROACH - Subject Bathroom Count - is 3.5 and ACI Insights indicates that the number of bathroom photos included in the report is 2. The number of bathroom photos included in the report should be equal to or greater than the number of bathrooms in the Subject Property. For example if the Subject contains 2.5 bathrooms, there should be at least 3 bathroom photos included in the

1004_05UAD - ANSI STANDARDS - Do the reported GLA and Below Grade Living Areas appear to be reported accurately based on the photos provided?

1004_05UAD - REPORT - Comparable Photos - Are all comparable dwellings fully visible in photos? If any comparable dwelling is partially obscured, the appraiser should provide supplemental online / MLS photos, in addition to original photos, to illustrate comparable condition.

3 CR
Sales Comparison Analysis | Comparable: Quality of Construction Adjustment
1004_05UAD - SALES COMPARABLE(S) #1, 5 - Quality Adjustment - is greater than 0 (zero). Comment required.

1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area - is 1196 and ACI Insights Listings indicates that the GLA is 1104.0. Comment, including an explanation of this difference, is required.

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

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1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area - is 1000 and ACI Insights Listings indicates that the GLA is 864.0. Comment, including an explanation of this difference, is required.

3 CR
Reconciliation | Appraiser: Effective Date of Appraisal
1004_05UAD - RECONCILIATION - Effective Date - is older than 220 days from the current date.

3 CR
Cost Approach | Estimated Remaining Economic Life
1004_05UAD - COST APPROACH - Estimated Remaining Economic Life - is less than 30 years.

1004_05UAD - SALES COMPARABLE NO. 4 - Gross Living Area - is 1275 and ACI Insights Listings indicates that the GLA is 1036.0. Comment, including an explanation of this difference, is required.

1004_05UAD - SALES COMPARABLE NO. 5 - Site Size - is 5999 SF sf, and ACI Insights Listings indicates that the Site Size is 3920.0 Sf.

1004_05UAD - SALES COMPARABLE NO. 6 - Site Size - is 4999 SF sf, and ACI Insights Listings indicates that the Site Size is 3920.0 Sf.

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

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

1004_05UAD - STREET VIEW OF SUBJECT PROPERTY - ACI Insights detected that the Subject Street Scene photo contains license_plate_illegible, 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_1_PHOTO_1, page contains toilet_damage, floor_damage_eroded_material, severity_immaterial, wall_damage, winterized, 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_1_PHOTO_2, page contains cluttered, 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_1_PHOTO_3, page contains cluttered, wall_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_4, page contains cluttered, 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_5, page contains ceiling_damage_discoloration, 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_6, page contains cluttered, floor_damage, wall_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_2_PHOTO_1, page contains floor_damage_buckled, 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_2_PHOTO_2, page contains winterized, floor_damage_discoloration, wall_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_2_PHOTO_4, page contains cluttered, 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_3_PHOTO_1, page contains severity_material, wall_damage_discoloration, floor_damage_eroded_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_4, page contains severity_immaterial, steps_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_3_PHOTO_6, 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_4_PHOTO_1, page contains fascia_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_2, page contains garage_door_damage, severity_immaterial, driveway_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_4_PHOTO_3, page contains garage_door_damage, driveway_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_4, page contains cluttered, 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_4_PHOTO_5, page contains siding_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_5_PHOTO_1, page contains severity_immaterial, steps_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_5_PHOTO_3, page contains foundation_damage, siding_damage, severity_material, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

## INFORMATIONAL FINDINGS: 2

3
CR

Sales Comparison Analysis | Comparable: Rooms Adjustment

EAD - SALES COMP #1 - Above Grade Total Rooms/Bedrooms/Bathrooms Count - Adjustment is blank. Room counts differ from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3
CR

Sales Comparison Analysis | Comparable: Rooms Adjustment

EAD - SALES COMP #2 - Above Grade Total Rooms/Bedrooms/Bathrooms Count - Adjustment is blank. Room counts differ from the subject property. If no adjustment is warranted, a zero (0) must be entered.

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# Review Checklist

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