# APPRAISAL REVIEW SCORECARD

ID#: gak_one

# 1 Wren Place

Palm Coast, FL 32164-6628

Appraised Value

$220,000



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

Case #.....

Assignment Type.....Purchase

Client.....Megabucks Bank

Borrower.....Billy Borrower

Legal Owner.....Ollie Owner

Seller is Owner.....Yes

Occupancy.....Owner

For Sale Last 36 Mo?.....Yes

PUD | HOA Fees.....No | $0/yr

Form.....1004_05UAD

Appraisal is Made.....As is

Appraised Value.....$220,000

Appraiser.....Anna Prentice

License Expiration.....LL12345 expires 06/30/2013

Signed Date.....06/11/2011

Site Size.....10019 sf

Site Value.....$75,000

Multiple Parcels.....No

Parcel #.....07-11-42-6044-00730-00480

Flood Hazard Area.....No | C

Zoning.....R-1 | Legal

Highest and Best Use.....Yes

Design | # of Stories.....Ranch | 1 Story

Year Built.....Existing | 2001

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

Listing Desc.....DOM 135;Had an expired offering as of 09/07/2010 for $260,000. The reference number is as provided by FCAR, days on market is 30.Had a price change as of 07/15/2010 for $299,999. The reference number is 22345678 as provided by FCAR, days on market is 45.Was originally offered for sale 04/15/2010 for $325,000. The reference number is 33336789 as provided by FCAR, days on market is 60. Had an expired offering as of 09/07/2010 for $260,000. The reference number is as provided by FCAR, days on market is

Contract Price.....$219,999

Short sale;The contract does not indicate any unusual terms or conditions and is not a HAMP candidate.

Concessions.....Yes | $5,000

$5000;There is a financial assistance amount that is unknown.;Downpayment assistance.

## Additional Details

Tech Review Complete.....No

## Review Results: 2290 Rules / 0 Findings

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

## Review Checklist: 0 Items

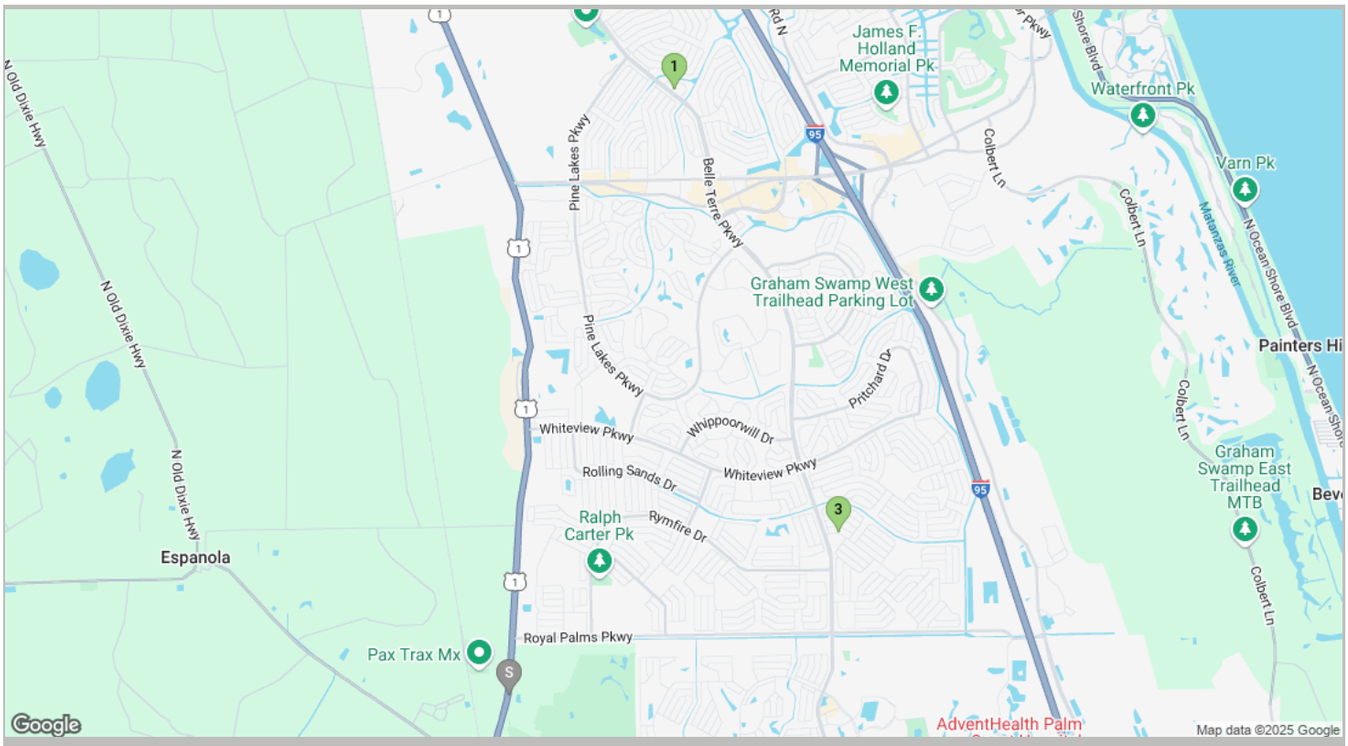
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# Alternative Sales & Listings

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As Of 6/11/2011

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 | 1 Wren Place<br>Palm Coast FL, 32164-6628 | – | $219,999 | 06/11/2011 | 10019 sf | 1,655 | 3 | 2.0 | 10 | 2 Car Att. Garage |
| 1 | 111111 Mill St.<br>Palm Coast, FL 32164 | 0.24 | $220,000 | s01/11;Unk | 10400 sf | 1,655 | 3 | 2.0 | 6 | 2 Car Att. Garage |
| 2 | 888888 Mill St.<br>Palm Coast, FL 32164 | 0.14 | $209,000 | s04/11;c04/11 | 10500 sf | 1,528 | 3 | 2.0 | 8 | 2 Car Att. Garage |
| 3 | 444444 Barn Rd<br>Palm Coast, FL 32164 | 0.32 | $230,000 | s05/11;Unk | 10000 sf | 1,776 | 3 | 2.0 | 2 | 2 Car Att. Garage |

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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 ❶ lowest to ❺ highest

## ERRORS FINDINGS: 6

- 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (CONVENIENT) "Convenient location and good local school system.", 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 - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SCHOOL) "Convenient location and good local school system.", 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 - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SINGLE) "The subject neighborhood is mostly comprised of single story, stucco on block dwellings between 1,500 and 1,800 square feet that are, for the most part, well maintained with effective ages somewhat less than actual ages.", 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 - REPORT - Fair Lending - Comments in the Condition of the Property contain (OLD) "Overall condition is acceptable and consistent with that typically found in a well-maintained, five-year-old dwelling.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending
- 1004_05UAD - APPRAISER - Signature - is blank.
- 1004MC_2009 - APPRAISER - Signature - is blank.

## WARNING FINDINGS: 18

- 1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_FRONT, page contains vehicle_present, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is
- 1004_05UAD - CONTRACT - Financial Assistance - is indicated. On purchase transactions, if there are any interested-party contributions, concessions, or builder incentives, comment including whether any / all are unusual, excessive, or significantly impactful to the sale price, is required.
- 1004_05UAD - NEIGHBORHOOD - Location - is Urban, and ACI Insights indicates that the neighborhood location is Suburban. Please review neighborhood data and photos, and verify the Subject Property's location.
- 1004MC_2009 - NEIGHBORHOOD - Total # of Comparable Active Listings on the 1004MC (13) - does not match that of the main form (106).
- 1004_05UAD - SALES COMPARISON APPROACH - Comparable Sales within the Past 12 Months: High Price - is greater than the Neighborhood High Price. Please
- 1004_05UAD - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.
- 1004_05UAD - SALES COMPARABLE NO. 1 - Date of Sale/Time - Property Values are Declining is indicated, comparable Date of Sale is older than 30 days, and no adjustment has been applied. Comment required.
- 1004_05UAD - SALES COMPARABLE NO. 2 - Date of Sale/Time - Property Values are Declining is indicated, comparable Date of Sale is older than 30 days, and no adjustment has been applied. Comment required.
- 1004_05UAD - SALES COMPARABLE NO. 3 - Date of Sale/Time - Property Values are Declining is indicated, comparable Date of Sale is older than 30 days, and no adjustment has been applied. Comment required.

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- 1004_05UAD - RECONCILIATION - Opinion of Market Value - differs from the Subject Prior Sale Price by more than 10% for transfer in the prior 12 months or more than 25% for transfer in the prior 13-36 months.
- GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Total # Comparable Active Listings Prior 7-12 Months - is blank or 0 (zero) and Median Comparable List Price Prior 7-12 Months is 189900. Please reconcile.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Listings Days on Market Prior 7-12 Months - is 98 days and Total # Comparable Active Listings Prior 7-12 Months is blank or 0 (zero). Please reconcile.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Total # Comparable Active Listings Prior 4-6 Months - is blank or 0 (zero) and Median Comparable List Price Prior 4-6 Months is 175600. Please reconcile.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sale Price Prior 4-6 Months - is 174000 and is not within the range of Comparable Sales within the Past 12 Months (185000 - 2600000) reported on the primary form. Please reconcile.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Listings Days on Market Prior 4-6 Months - is 125 days and Total # Comparable Active Listings Prior 4-6 Months is blank or 0 (zero). Please reconcile.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sale Price Current-3 Months - is 145999 and is not within the range of Comparable Sales within the Past 12 Months (185000 - 2600000) reported on the primary form. Please reconcile.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable List Price Current-3 Months - is 165000 and is not within the range of Comparable Properties Currently Offered for Sale (200000 - 250000) reported on the primary form. Please

## INFORMATIONAL — FINDINGS: 14

- UAD - SUBJECT - Twelve Month Listing History Description - Subject offered for Sale in the past 12 months but Listing History does not include Data Source(s). If listed on MLS, enter the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123). If otherwise marketed for sale outside of MLS, include "Not Listed on MLS" and comment.
- UAD - SALES COMPARISON - Subject Date of Sale/Time - is not blank. This gray field should not contain data per GSE guidance.
- UAD - SALES COMPARISON - Subject Design (Style) - does not conform to UAD specifications. Please enter the Attachment Type (AT, DT, SD), Number of Stories up to two decimal places, and a brief description of the Architectural Design (Style) of the property. Example: DT2;Colonial
- UAD - SALES COMPARISON APPROACH - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.
- UAD - SALES COMPARISON - Subject Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (ga, gd, gbi, cp, dw). If there is no off-street parking, enter None. Example: 2 car attached garage with two driveway spaces would be entered as "2ga2dw".
- UAD - SALES COMP #1 - Design (Style) - does not conform to UAD specifications. Please enter the Attachment Type (AT, DT, SD), Number of Stories up to two decimal places, and a brief description of the Architectural Design (Style) of the property. Example: DT2;Colonial
- UAD - SALES COMP #1 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.
- UAD - SALES COMP #1 - Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (ga, gd, gbi, cp, dw). If there is no off-street parking, enter None. Example: 2 car attached garage with two driveway spaces would be entered as "2ga2dw".
- UAD - SALES COMP #2 - Design (Style) - does not conform to UAD specifications. Please enter the Attachment Type (AT, DT, SD), Number of Stories up to two decimal places, and a brief description of the Architectural Design (Style) of the property. Example: DT2;Colonial

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- UAD - SALES COMP #2 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.
- UAD - SALES COMP #2 - Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (ga, gd, gbi, cp, dw). If there is no off-street parking, enter None. Example: 2 car attached garage with two driveway spaces would be entered as "2ga2dw".
- UAD - SALES COMP #3 - Design (Style) - does not conform to UAD specifications. Please enter the Attachment Type (AT, DT, SD), Number of Stories up to two decimal places, and a brief description of the Architectural Design (Style) of the property. Example: DT2;Colonial
- UAD - SALES COMP #3 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.
- UAD - SALES COMP #3 - Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (ga, gd, gbi, cp, dw). If there is no off-street parking, enter None. Example: 2 car attached garage with two driveway spaces would be entered as "2ga2dw".

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# Review Checklist

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