APPRAISAL REVIEW SCORECARD

ID#: 0926_TESTingACIB

65 Western Reach

Red Bank, NJ 07701

Appraised Value

$325,000



2 Bd | 2.0 Ba | 1210 sqft | Q4 | C4

Case #.....

Assignment Type.....Refinance

Client.....TD Bank N.A

Borrower.....Stephan Christine

Legal Owner.....Stephan Christine

Seller is Owner.....NA

Occupancy.....Owner

For Sale Last 36 Mo?.....No

PUD | HOA Fees.....No | $541/mo

Form.....1075_05AUAD

Appraisal is Made.....As is

Appraised Value.....$325,000

Appraiser.....Christopher Ruggiero

License Expiration.....42RC00252100 expires 12/31/2025

Signed Date.....08/12/2024

Site Size.....rectangular

Flood Hazard Area.....No | X

Zoning.....R-1 | Legal

Highest and Best Use.....Yes

Design | # of Stories.....RT1L;condo | 2 Story

Year Built.....Existing | 1980

Legal Desc.....Block:1011 Lot:577

Listing Desc.....MOMLS/Tax Data:

Contract Price.....

Concessions.....NO

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

Review Results: 2289 Rules / 6 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 2 Findings	CPL - PASS	CRX - 2 Findings	REQ - 2 Findings	RSK - PASS

Review Checklist: 99 Items

- ✓ Order (1)
- N/A Subject (13)
- N/A Neighborhood (8)
- ✓ Site (9)
- ✗ Sales Comp (22)
- ✓ Reconciliation (4)
- N/A 1004MC (7)
- N/A License and E&O (6)
- N/A Photos (5)
- N/A Maps (7)
- N/A Floor plan (1)
- N/A USPAP (3)
- N/A Other (6)

Thank you for your order! This Summary is provided for information purposes and is for internal use only. All information was taken directly from the appraisal report. It is not a technical review nor is it verified for conformity to a specific loan program. Please email comments to us.

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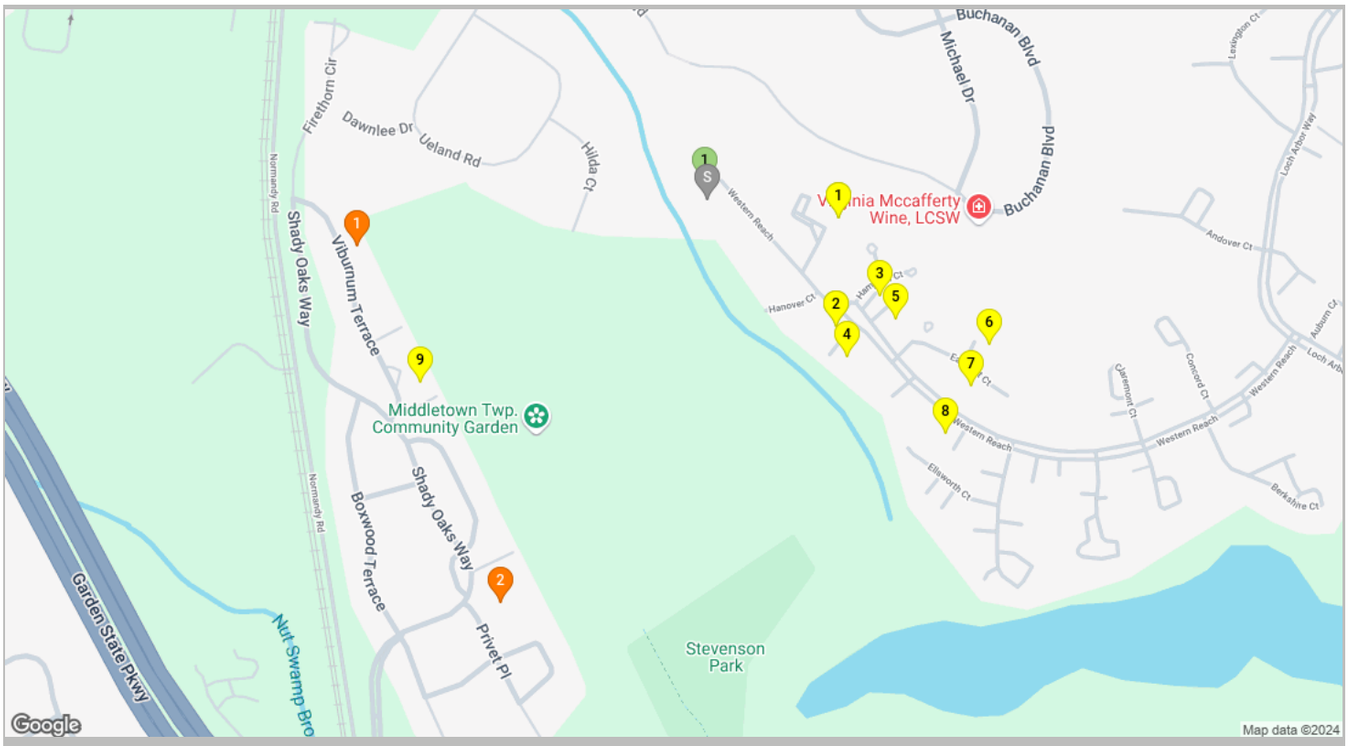
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Alternative Sales & Listings

65 Western Reach
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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	65 Western Reach Red Bank NJ, 07701	–	–	08/09/2024	–	1,210	2	2.0	44	1op;Assigned
1	73 Western Reach -, Red Bank, NJ 07701	0.02	$324,000	s07/24;c05/24	–	1,210	2	2.0	44	1op;Assigned
2	44 Medford Ct -, Red Bank, NJ 07701	0.12	$331,500	s03/24;c02/24	–	1,210	2	2.0	44	1op;Assigned
3	10 Hancock Ct -, Red Bank, NJ 07701	0.17	$360,000	s06/24;c05/24	–	1,298	2	2.0	44	1op;Assigned
1	44 MEDFORD CT RED BANK NJ, 07701-5449	0.12	–	–	–	1,210	–	2.0	–	–
2	10 HANCOCK CT RED BANK NJ, 07701-5420	0.17	–	–	–	1,298	–	2.0	–	–
3	12 HYANNIS CT RED BANK NJ, 07701-5422	0.18	–	–	–	1,132	–	2.0	–	–
4	81 HANCOCK CT RED BANK NJ, 07701-5454	0.2	–	–	–	999	–	1.0	–	–
5	6 HYANNIS CT RED BANK NJ, 07701-5422	0.21	–	–	–	1,132	–	2.0	–	–
6	38 EASTPORT CT RED BANK NJ, 07701-5402	0.29	–	–	–	1,300	–	2.0	–	–
7	21 EASTPORT CT RED BANK NJ, 07701-5431	0.3	–	–	–	1,300	–	2.0	–	–
8	4 FARMINGDALE CT RED BANK NJ, 07701-5405	0.31	–	–	–	997	–	2.0	–	–
9	31 QUINCE CT #279 RED BANK NJ, 07701-6783	0.32	–	–	–	1,032	–	1.0	–	–
1	126 VIBURNUM TER #326 RED BANK NJ, 07701-6786	0.33	$325,000	05/06/2024	–	1,386	2	2.0	42	–
2	30 CRANBERRY CT #117 RED BANK NJ, 07701-6780	0.42	$170,500	06/18/2024	–	1,124	2	2.0	42	–

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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: 1

3
CN

Sales Comparison Analysis | Comments on Sales Comparison
1075_05AUAD - REPORT - Fair Lending - Comments in the Summary of Sales Comparison Approach contain "The deed restriction has no negative effect on value due to there is an ample market for adult communities in the market area.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.

WARNING FINDINGS: 6

1075_05AUAD - FRONT VIEW OF SUBJECT PROPERTY - ACI Insights detected that the Subject Front photo contains license_plate, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

3
CX

Subject | Legal Description
CRX - 1075_05AUAD - SUBJECT - Legal Description - on report (Block:1011 Lot:577), differs from PUBLIC RECORDS (SHADOW LAKE VILLAGE UNIT A-145 NIT

3
CM

Subject | Lender/Client: Company Name
REQ - LENDER/CLIENT - Name - on report TD Bank N.A does not match Lender/Client Name as ordered TD Bank N.A..

3
CM

Subject | Lender/Client Address
REQ - LENDER/CLIENT - Company Address - on report 6000 ATRIUM WAY, MOUNT LAUREL, NJ 08054 does not match Lender/Client Address as ordered , .

3
CX

Sales Comparison Analysis | Age
CRX - 1075_05AUAD - SALES COMPARABLE NO. 2 - Age (44; Year Built: 1980) differs from PUBLIC RECORDS (37; Year Built: 1987).

3
CR

Reconciliation | Appraised Value of Subject Property
1075_05AUAD - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.

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Review Checklist

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Order — FINDINGS: 1

3 CM	Invoice | Not Included in Report CHK - 1075_05AUAD - REPORT - Is an Invoice not included in the appraisal report?	Approved

Subject — FINDINGS: 13

3 CM	Subject | Address of Property Appraised CHK - 1075_05AUAD - SUBJECT - Does Subject Property Address match the order and is it USPS verified?	
3 CM	Subject | Current Owner CHK - 1075_05AUAD - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name?	Approved
3 CM	Subject | Current Owner CHK - 1075_05AUAD - SUBJECT - If the transaction type is a purchase, does the Owner of Public Record match the name in the Contract?	N/A
3 CM	Subject | Legal Description CHK - 1075_05AUAD - SUBJECT - Is a complete Legal Description provided?	Approved
3 CM	Subject | Tax Year CHK - 1075_05AUAD - SUBJECT - Is the Tax Year current?	Approved
3 CM	Subject | Occupant: Tenant CHK - 1075_05AUAD - SUBJECT - If Occupant: Tenant is checked, did the Appraiser indicate that it is rented?	N/A
3 CM	Subject | Occupant: Vacant CHK - 1075_05AUAD - 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 - 1075_05AUAD - SUBJECT - Are dues or fees for private associations or use of facilities provided?	
3 CM	Subject | Property Rights Appraised: Fee Simple CHK - 1075_05AUAD - SUBJECT - Is Property Rights Appraised Fee Simple?	Approved
3 CM	Subject | Transaction Type: Purchase CHK - 1075_05AUAD - SUBJECT - Is Assignment Type provided?	Approved
3 CM	Subject | Lender/Client: Company Name CHK - 1075_05AUAD - CERTIFICATION - Does the Lender /Client Name and Address match client information?	
3 CM	Subject | Twelve Month Listing History of Subject Property CHK - 1075_05AUAD - 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 - 1075_05AUAD - 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 - 1075_05AUAD - CONTRACT - If this is a Purchase transaction, did the appraiser indicate if they did or did not analyze the Contract for Sale?	N/A
3 CM	Contract | Analysis of the Sales Contract CHK - 1075_05AUAD - CONTRACT - Is the explanation of the results of the analysis of the Contract for Sale, or why the analysis was not performed, provided?	N/A
3 CM	Contract | Contract Price CHK - 1075_05AUAD - CONTRACT - If a Purchase Transaction, does the price listed in the contract match the Contract Price provided?	N/A
3 CM	Contract | Date of Contract CHK - 1075_05AUAD - CONTRACT - If this is a Purchase transaction, does the date listed in the Contract match the Date of Contract provided?	N/A

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3 CM	Contract | Contract Data Source CHK - 1075_05AUAD - CONTRACT - Are Data Source(s) provided?	N/A

Neighborhood — FINDINGS: 8

3 CM	Neighborhood | Property Values: Declining CHK - 1075_05AUAD - 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 - 1075_05AUAD - NEIGHBORHOOD - Does the Location correspond to the Aerial Map (Location: North: Nutswamp Rd, South: W Front St, East: RT 35 West: Garden State Parkway *Subject is located in Middletown Twp with a Red Bank mailing	
3 CM	Neighborhood | Neighborhood Boundaries CHK - 1075_05AUAD - NEIGHBORHOOD - Do the Boundaries include the delineations 'North' 'South' 'East' and 'West'?	✔ Approved
3 CM	Neighborhood | Condo housing: Price: Low CHK - 1075_05AUAD - NEIGHBORHOOD - Are all Condominium Housing fields (Low High Pred. Price and Age) completed with a numerical value?	✔ Approved
3 CM	Neighborhood | Present Land use: One family CHK - 1075_05AUAD - NEIGHBORHOOD - Does Present Land Use breakdown add up to 100%?	✔ Approved
3 CM	Neighborhood | Present Land use: Other Label CHK - 1075_05AUAD - NEIGHBORHOOD - If Present Land Use: Other is indicated, was a comment provided as to land use?	✔ Approved
3 CM	Neighborhood | Neighborhood Description CHK - 1075_05AUAD - NEIGHBORHOOD - Is the Neighborhood Description completed in detail?	✔ Approved
3 CM	Neighborhood | Neighborhood Market Conditions CHK - 1075_05AUAD - NEIGHBORHOOD - Is the Neighborhood Market Conditions accurate and do they support statements and the 1004MC?	

Site — FINDINGS: 9

3 CM	Project Site | Specific Zoning Classification CHK - 1075_05AUAD - SITE - Is the Specific Zoning Classification provided?	✔ Approved
3 CM	Project Site | Zoning Description CHK - 1075_05AUAD - SITE - Is Zoning Description other than residential?	N/A
3 CM	Project Site | Zoning Compliance: Nonconforming CHK - 1075_05AUAD - 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	Project Site | Utilities: Water: Other CHK - 1075_05AUAD - 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	Project Site | Street: Private CHK - 1075_05AUAD - 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	Project Site | FEMA Special Flood Hazard Area: Yes CHK - 1075_05AUAD - SITE - Is the FEMA Special Flood Hazard Are section completed?	N/A
3 CM	Project Site | FEMA Special Flood Hazard Area: Yes CHK - 1075_05AUAD - 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	Project Site | Utilities/Off-Site Improvements Typical: No CHK - 1075_05AUAD - SITE - If the Utilities and Off-site Improvements are not typical for the market area, is commentary provided?	N/A

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3 CM	Project Site | Adverse Site Conditions: Yes CHK - 1075_05AUAD - SITE - If Adverse Site Conditions are indicated or observed, is a description provided in the report and are photos included?	N/A

Sales Comp — FINDINGS: 22

3 CM	Sales Comparison Analysis | Number of Comparable Listings CHK - 1075_05AUAD - 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 - 1075_05AUAD - 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 - 1075_05AUAD - SALES COMPARISON APPROACH - Is the Net and Gross Adjustment % calculated correctly for all Comparable Sales?	✔ Approved
3 CM	Sales Comparison Analysis | Address CHK - 1075_05AUAD - SALES COMPARISON APPROACH - If the Subject Property is a Site Condo, are the Comparable Sales similar?	
3 CM	Sales Comparison Analysis | Project Name CHK - 1075_05AUAD - SALES COMPARISON APPROACH - Is at least one Comparable Sale located outside of the Subject Property's project?	
3 CM	Sales Comparison Analysis | Monthly Maintenance Fee CHK - 1075_05AUAD - SALES COMPARISON APPROACH - If a Comparable Sale is in the Subject's Project, has a different HOA amount, and an adjustment is not made, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Common Elements CHK - 1075_05AUAD - SALES COMPARISON APPROACH - If a Comparable Sale is outside of the Subject's Project and has different Common Elements, is an adjustment made, or if an adjustment is not made, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | View CHK - 1075_05AUAD - 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 - 1075_05AUAD - 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 - 1075_05AUAD - SALES COMPARISON APPROACH - Is the Actual Age provided for the Subject and all Comparable Sales?	✔ Approved
3 CM	Sales Comparison Analysis | Age CHK - 1075_05AUAD - SALES COMPARISON APPROACH - If a Comparable Sale's Actual Age is outside of the Neighborhood Housing range, is a comment provided?	
3 CM	Sales Comparison Analysis | Bedrooms CHK - 1075_05AUAD - 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?	✔ Approved
3 CM	Sales Comparison Analysis | Gross Living Area Sq.Ft. CHK - 1075_05AUAD - SALES COMPARISON APPROACH - Is the GLA of all Comparable Sales within 25% of the Subject Property's GLA?	✔ Approved
3 CM	Sales Comparison Analysis | Address CHK - 1075_05AUAD - 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: Proximity to Subject CHK - 1075_05AUAD - 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)?	✔ Approved
3 CM	Sales Comparison Analysis | Sales Price CHK - 1075_05AUAD - SALES COMPARISON APPROACH - Does the Unadjusted Sale Price of the Comparable Sales bracket the Subject's Contract Price, or is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Date of Sale/Time CHK - 1075_05AUAD - SALES COMPARISON APPROACH - If the Date of Sale of the Comparable Sales is greater than within 6 months, is a comment provided?	✔ Approved

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3 CM	Sales Comparison Analysis | Comparable: Net Adjustment Percentage CHK - 1075_05AUAD - 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 - 1075_05AUAD - 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 - 1075_05AUAD - 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 - 1075_05AUAD - 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 - 1075_05AUAD - SALES COMPARISON APPROACH - Does the Adjusted Sale Price of the Comparable Sales bracket the Subject's Contract Price, or is a comment provided?	N/A

Prior Sales History — FINDINGS: 2

3 CM	Prior Sale History | Researched Transfer History of Subject and Comparable Sales: Yes CHK - 1075_05AUAD - 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	Prior Sale History | Date of Prior Sale/Transfer CHK - 1075_05AUAD - SALES COMPARISON APPROACH - If one or more Comparable Sales had a prior sale within the past year, is a comment provided?	N/A

Reconciliation — FINDINGS: 4

3 CM	Reconciliation | The appraisal is made: subject to repairs CHK - 1075_05AUAD - 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 - 1075_05AUAD - 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 - 1075_05AUAD - 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 - 1075_05AUAD - RECONCILIATION - Is the Opinion of Market Value ($325,000) within the Neighborhood price range ($220,000 - $610,000) on page 1 of the report?	✓ Approved

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?	✓ Approved
3 CM	Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing CHK - 1004MC_2009 - 1004MC Inventory Analysis - Are Overall Trend boxes completed?	✓ Approved
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?	✓ Approved
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?	✓ Approved
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'?	✓ Approved

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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 - 1075_05AUAD - CERTIFICATION - Is the Appraiser's signature provided?
Approved

3 CM
Signatures | Appraiser: Date Report Signed
CHK - 1075_05AUAD - 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 - 1075_05AUAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Christopher Ruggiero, 42RC00252100)?

3 CM
Signatures | Appraiser: State
CHK - 1075_05AUAD - 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 - 1075_05AUAD - CERTIFICATION - Is the Appraiser's License Expiration Date a valid date?
Approved

3 CM
Signatures | Appraiser: Expiration Date
CHK - 1075_05AUAD - CERTIFICATION - Is the Expiration Date of License after the Signature Date?
Approved

Photos — FINDINGS: 5

3 CM
Photo Addendum | Comparable Sales, Listings, Rentals
CHK - 1075_05AUAD - 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 - 1075_05AUAD - 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?

3 CM
Photo Addendum | Subject and Neighborhood
CHK - 1075_05AUAD - 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 - 1075_05AUAD - 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 | Beneficial or Adverse Views
CHK - 1075_05AUAD - PHOTO ADDENDUM - View is N;RES;. Are photos included for any view that is beneficial adverse or not a typical residential view?
N/A

Maps — FINDINGS: 7

3 CM
Location Map | Map Lables
CHK - 1075_05AUAD - LOCATION MAP - Is the map labeled appropriately?

3 CM
Location Map | Subject Property
CHK - 1075_05AUAD - LOCATION MAP - Does the map include the Subject Property?

3 CM
Location Map | Comparable Sales
CHK - 1075_05AUAD - LOCATION MAP - Does the map include all Comparable Sales?

3 CM
Location Map | Comparable Listings
CHK - 1075_05AUAD - LOCATION MAP - Does the map include all Comparable Listings?

3 CM
Location Map | Major Boundary
CHK - 1075_05AUAD - 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?

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3 CM
Location Map | External Influences
CHK - 1075_05AUAD - LOCATION MAP - Has the Reviewer utilized on-line mapping to verify any potential external influences?

3 CM
Location Map | Market Area
CHK - 1075_05AUAD - LOCATION MAP - Do the Comparable Sales appear to be located in the same market area as the Subject Property?

Floor plan — FINDINGS: 1

3 CM
Sketch | Completed Units
CHK - 1075_05AUAD - SKETCH - Are rooms and entry points for each Unit labeled on the floor plan?

USPAP — FINDINGS: 3

3 CM
USPAP | Clear and Accurate Report
CHK - 1075_05AUAD - USPAP - 2-1(a) - Does the Appraiser clearly and accurately set forth the report in a manner that is not misleading?

3 CM
USPAP | Intended User(s)
CHK - 1075_05AUAD - 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 - 1075_05AUAD - 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: 6

3 CM
SUBJECT | PROP_PHYS_DEFICIENCIES_DESC.1
CHK - 1075_05AUAD - PROJECT INFORMATION - If Physical Deficiencies or Adverse Conditions are noted, is a description provided?
N/A

3 CM
(Section #1) | File Number on Form
CHK - 1075_05AUAD - PHOTO ADDENDUM - Are Front and Street View photos of the Subject Property included?

3 CM
Required Statement | Three-year Disclosure
CHK - 1075_05AUAD - 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
Unit Improvemenst | Condition of the Property
CHK - 1075_05AUAD - UNIT DESCRIPTION - Is the Condition of the Property thoroughly explained?

3 CM
Unit Improvemenst | Property Conformity to Neighborhood
CHK - 1075_05AUAD - PROJECT INFORMATION - If No selected in response to 'Does the Property Generally Conform to the Neighborhood', is a description provided?
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?

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