APPRAISAL REVIEW SCORECARD

ID#: 2026-20-28-moj-001

18057 Nashport Rd

Nashport, OH 43830

Appraised Value

$380,000



3 Bd | 2.0 Ba | 1495 sqft | Q4 | C3

Case #.....
Assignment Type.....Refinance
Client.....The Huntington National Bank
Borrower.....Daniel Sopher
Legal Owner.....Sopher, Andrea M & Daniel
Seller is Owner.....NA
Occupancy.....Owner
For Sale Last 36 Mo?.....Yes
PUD | HOA Fees.....No | $0/yr
Form.....1004_05UAD

Appraisal is Made.....Subject to Repairs
Appraised Value.....$380,000

Appraiser.....Zachary M. Greene Sr.
License Expiration.....2019002408 expires 06/24/2027
Signed Date.....10/05/2026
Site Size.....2.41 ac
Site Value.....$85,000

Multiple Parcels.....No
Parcel #.....022-059922-01.001
Flood Hazard Area.....No | X
Zoning.....UZ | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT1;Ranch | 1 Story
Year Built.....Existing | 2006

Legal Desc.....2.411 AC R10 T2 Q1

Listing Desc.....Columbus and Central Ohio Regional MLS.

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

Additional Details

Tech Review Complete.....No

Risk Indicators

Comparability

INSUFFICIENT DATA

Review Results: 3238 Rules / 23 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 13 Findings	CPL - 10 Findings	CRX - PASS	REQ - PASS	RSK - PASS

Review Checklist: 109 Items

- Order (1)
- Subject (9)
- Neighborhood (6)
- Site (8)
- Sales Comp (14)
- Cost Approach (2)
- Reconciliation (3)
- 1004MC (5)
- License and E&O (5)
- Other (3)

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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	18057 Nashport Rd Nashport OH, 43830	–	–	09/30/2026	2.41 ac	1,495	3	2.0	20	3gd3dw
1	119 Brentwood Dr Newark, OH 43055	7.10	$355,000	s06/26;c05/26	1.26 ac	1,680	3	1.1	57	2ga2dw
2	16361 Pinewood Trl Newark, OH 43055	5.55	$354,000	s09/26;c08/26	1.93 ac	1,288	5	1.0	71	6dw
3	3001 Montgomery Rd NE Newark, OH 43055	5.29	$358,000	s06/26;c05/26	3.72 ac	800	3	2.0	54	3gd3dw
4	1603 W High St Newark, OH 43055	3.74	$349,900	s05/26;c04/26	2.18 ac	1,162	3	2.0	64	2ga2dw
5	4338 Briarcliff Rd Nashport, OH 43830	3.13	$382,500	s03/26;c02/26	2.39 ac	1,464	3	2.0	57	2gbi2dw
6	3832 Fallsburg Rd NE Newark, OH 43055	8.16	$366,077	s03/26;c02/26	3.16 ac	1,382	3	1.0	55	4ga4dw
1	43 3RD ST SE HEATH OH, 43056-9426	1.43	$250,000	09/04/2026	–	1,282	3	1.0	106	–
2	236 ELM DR NEWARK OH, 43055-8971	2.5	$325,000	05/06/2026	–	1,552	3	2.0	62	–
1	218 ELM DR NEWARK OH, 43055-8971	2.52	–	–	–	1,400	–	2.0	–	–
3	101 CLEARVIEW DR NEWARK OH, 43055-8976	2.56	$335,000	10/13/2026	–	1,522	3	2.0	61	–
4	176 NEW HOME DR NEWARK OH, 43055-8934	2.95	$322,900	05/15/2026	–	1,380	3	2.0	55	–
2	181 HILLTOP DR NE NEWARK OH, 43055-8942	4.0	–	–	–	1,636	–	2.0	–	–
3	12460 BOLEN RD NE NEWARK OH, 43055-8862	5.2	–	–	–	1,346	–	2.0	–	–
4	12139 MARNE RD NEWARK OH, 43055-0101	5.47	–	–	–	1,680	–	2.0	–	–
5	16361 PINEWOOD TRL NEWARK OH, 43055-8102	5.54	–	–	–	1,288	–	1.0	–	–
6	12103 MARNE RD NEWARK OH, 43055-8820	5.55	–	–	–	1,282	–	2.0	–	–
7	132 W 1ST ST FRAZEYSBURG OH, 43822-9701	5.67	–	–	–	1,595	–	1.0	–	–
5	122 CLAY ST FRAZEYSBURG OH, 43822-9778	5.68	$160,000	09/04/2026	–	1,680	4	1.0	125	–
6	165 W 3RD ST FRAZEYSBURG OH, 43822-9768	5.8	$292,500	10/08/2026	–	1,665	3	1.0	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: 10

1004_05UAD - REPORT - The keyword "ANSI" was not found in the Additional Features, Condition of the Property, Additional Comments, Sales Comments, or the Beginning or Ending Addendum. The Fannie Mae Selling Guide requires that the ANSI method be used to measure, calculate, and report GLA and non-GLA areas of Subject properties and that all footprint sketches and floor plans must be computer-generated (not hand-drawn) for appraisals with an effective date of April 1, 2022 or later. Please include a comment in the report confirming that the Subject Property was measured according to the ANSI standard.

3 CR
Sales Comparison Analysis | Age
1004_05UAD - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.

3 CS
Sales Comparison Analysis | Condition
1004_05UAD - SALES COMPARABLE(S) #1,4,5 - Condition - is the same as the Subject, and the Condition adjustment is not blank or 0 (zero).

3 CR
Sales Comparison Analysis | Age
1004_05UAD - SALES COMPARABLE(S) #1, 2, 3, 4, 5, 6 - Actual Age - differs by more than 8 years from the subject property and no adjustment has been entered.

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

3 CN
Reconciliation | The appraisal is made:
GSE - RECONCILIATION - This Appraisal is Made: Subject to - is checked. The lender must obtain a certificate of completion, stating the nature of the 'subject to' has been resolved before loan delivery. (ref. FNM0100)

3 CM
Reconciliation | The appraisal is made: subject to repairs
1004_05UAD - RECONCILIATION - 'This Appraisal is Made Subject to Repairs or Alterations' - is checked. Comment required that use of a hypothetical condition might affect assignment results.

3 CR
Reconciliation | Appraised Value of Subject Property
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.

3 CM
Market Analysis | Market Analysis: Median Comparable List Price Trend: Increasing
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable List Price Overall trend - is blank.

3 CM
Market Analysis | Market Analysis: Median Comparable Listings Days On Market Trend: Declining
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Listings Days on Market Overall trend - is blank.

INFORMATIONAL FINDINGS: 10

3 CN
Sales Comparison Analysis | Energy Efficient Items
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.

3 CR
Sales Comparison Analysis | Data & Verification Sources
UAD - SALES COMPARABLE(S) #1, 2, 3, 4, 5, 6 - Data Source(s) - MLS is not in the correct format. MLS should be reported as the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123)

3 CN
Sales Comparison Analysis | Energy Efficient Items
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.

3 CN
Sales Comparison Analysis | Energy Efficient Items
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.

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3 CN
Sales Comparison Analysis | Energy Efficient Items
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.

3 CR
Sales Comparison Analysis | Data Source of Prior Sale/Transfer
UAD - SALES COMPARISON APPROACH - Subject Prior Sales Data Source(s) - is not in the correct format. MLS should be reported as the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123)

3 CN
Sales Comparison Analysis | Energy Efficient Items
UAD - SALES COMP #4 - 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.

3 CN
Sales Comparison Analysis | Energy Efficient Items
UAD - SALES COMP #5 - 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.

3 CN
Sales Comparison Analysis | Energy Efficient Items
UAD - SALES COMP #6 - 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.

3 CR
Sales Comparison Analysis | Data Source of Prior Sale/Transfer
UAD - SALES COMPARABLE(S) #5 - Prior Sales Data Source(s) - is not in the correct format. MLS should be reported as the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123)

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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: 9

3 CM	Subject | Current Owner CHK - 1004_05UAD - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name?	✔ Approved
3 CM	Subject | Current Owner CHK - 1004_05UAD - 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 | 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 | Occupant: Vacant CHK - 1004_05UAD - 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 - 1004_05UAD - SUBJECT - Are HOA Fees provided if PUD is selected?	N/A
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: 5

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?	N/A
3 CM	Contract | Analysis of the Sales Contract CHK - 1004_05UAD - 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 - 1004_05UAD - 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 - 1004_05UAD - CONTRACT - If this is a Purchase transaction, does the date listed in the Contract match the Date of Contract provided?	N/A
3 CM	Contract | Contract Data Source CHK - 1004_05UAD - CONTRACT - Are Data Source(s) provided?	N/A

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

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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
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

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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
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 | Sales Price CHK - 1004_05UAD - 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 | Comparable: Net Adjustment Percentage CHK - 1004_05UAD - 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 - 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 | Comparable: Adjusted Sales Price CHK - 1004_05UAD - 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

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: 3

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 ($380,000) within the Neighborhood price range ($250,000 - $483,000) on page 1 of the report?	✓ Approved

1004MC — FINDINGS: 5

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

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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
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: 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

Photos — FINDINGS: 2

3 CM	Photo Addendum | Beneficial or Adverse Views CHK - 1004_05UAD - PHOTO ADDENDUM - View is N;RURAL;RES. 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: 3

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
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?	N/A

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