APPRAISAL REVIEW SCORECARD

ID#: js-kts-8-29-b

121212 Walla Pl

Palm Coast, FL 95691

Appraised Value

$480,000



4 Bd | 2.1 Ba | 3362 sqft | Q3 | C3

Case #.....N/A
Assignment Type.....Purchase
Client.....PNC Bank
Borrower.....Joseph M Fuchs
Legal Owner.....Owen Owner
Seller is Owner.....Yes
Occupancy.....Owner
For Sale Last 36 Mo?.....No
PUD | HOA Fees.....No | $0/yr
Form.....1004_05UAD

Appraisal is Made.....As is
Appraised Value.....$480,000

Appraiser.....Cathy A Addi
License Expiration.....1600274-O expires 07/21/2017
Signed Date.....05/05/2017
Site Size.....6534 sf
Site Value.....$161,000

Multiple Parcels.....No
Parcel #.....010-2066833864000
Flood Hazard Area.....Yes | X
Zoning.....R-1 | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT2;Ranch | 2 Story
Year Built.....Existing | 2005

Legal Desc.....Pt Nw Cor Sw 1/4 Nw 1/4 H 18

Listing Desc.....DOM 50;Is currently offered for sale on 1/25/2011 for $00. The reference number is as provided by, days on market is 0. Is currently offered for sale on 08/15/2011 for $00. The reference number is as provided by , days on market is 0. Is currently offered for sale on for $00. The reference number is as listing 123456789 and not MLS 852963741.is as provided by , days on market is 0. Is currently offered for sale on for $00. The reference number is as listing 123456789 and not MLS 852963741.

Contract Price.....$480,000
Non-arms length sale;Comments
Concessions.....Yes | $0
$0;;No financial assistance was noted

Additional Details

Tech Review Complete.....No

Review Results: 4281 Rules / 34 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 2 Findings	CPL - 11 Findings	CRX - 21 Findings	REQ - PASS	RSK - PASS

Review Checklist: 109 Items

- ✗ Order (1)
- ✗ Subject (14)
- N/A Contract (5)
- N/A Neighborhood (8)
- N/A Site (9)
- N/A Improvements (6)
- ✗ Sales Comp (21)
- ✓ Cost Approach (2)
- ✓ Reconciliation (4)
- N/A 1004MC (7)
- N/A License and E&O (6)
- N/A Photos (9)
- N/A Maps (7)
- N/A Floor plan (4)
- N/A USPAP (3)
- ✓ Other (3)

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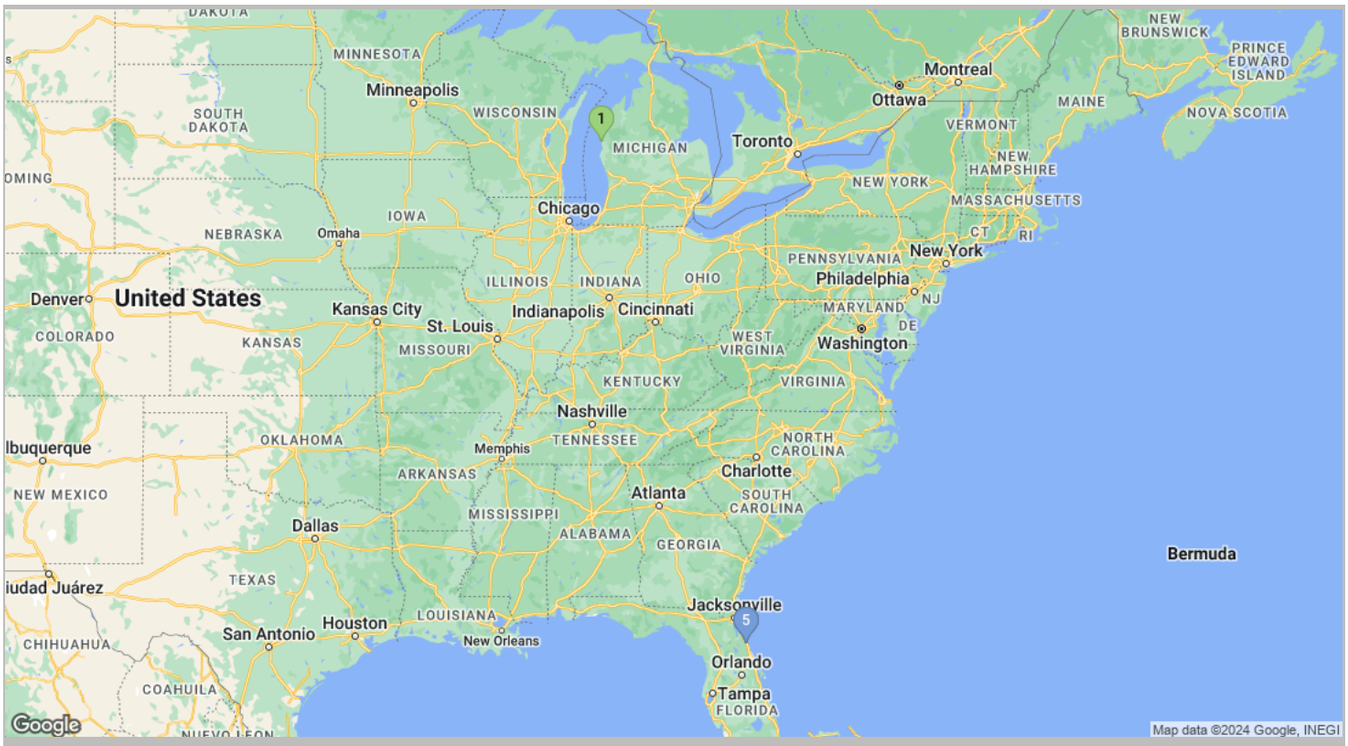
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Alternative Sales & Listings

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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	121212 Walla Pl Palm Coast FL, 95691	–	$480,000	05/05/2017	6534 sf	3,362	4	2.1	12	2cp
1	212 E Ludington Ave Ludington, MI 49431	7.25	$470,000	s03/17;c02/17	6500 sf	3,600	4	2.1	9	2cp
2	12 Winterling Pl Palm Coast, FL 32164	7.35	$490,000	s05/17;c04/17	10500 sf	3,300	2	3.0	15	2ga
3	971 N Lakeshore Dr Ludington, MI 49431	8.48	$480,000	s08/16;c07/16	10629 sf	3,300	3	3.0	9	2ga
4	8 Winterling Pl Palm Coast, FL 32164	1	$475,000	Active	11000 sf	3,300	4	2.1	5	2cp
5	6 Walla Pl Palm Coast, FL 32164	1	$485,000	Active	10019 sf	3,390	4	2.0	13	2cp
6	5 Winterberry Pl Palm Coast, FL 32164	1	$477,777	s11/16;c10/16	10411 sf	3,332	4	2.0	18	2cp
7	57 Waters Dr Palm Coast, FL 32164	1	$459,990	Active	10019 sf	3,300	4	2.1	5	2cp
8	18 Wasserman Dr Palm Coast, FL 32164	1	$490,000	s03/17;c02/17	10019 sf	3,034	4	2.0	19	2ga2dw
9	101 Wedgewood Dr Palm Coast, FL 32164	1	$467,500	s03/17;c02/17	14418 sf	3,357	4	2.0	14	2ga2dw

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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: 23

3 CS
Sales Comparison Analysis | Address
1004_05UAD - SALES COMPARABLE NO. 1 - Property Address - is not a valid USPS address.

3 CX
Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Age (15; Year Built: 0) differs from PUBLIC RECORDS (13; Year Built: 2011).

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Gross Living Area (3300) differs from PUBLIC RECORDS (2543).

3 CX
Sales Comparison Analysis | Price of Prior Sale/Transfer
CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Price of Prior Sale/Transfer (200000) differs from PUBLIC RECORDS (None).

3 CR
Reconciliation | Appraiser: Effective Date of Appraisal
GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)

3 CX
Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARABLE NO. 4 - Age (5; Year Built: 2019) differs from PUBLIC RECORDS (36; Year Built: 1988).

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 4 - Gross Living Area (3300) differs from PUBLIC RECORDS (1483).

3 CX
Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARABLE NO. 5 - Age (13; Year Built: 0) differs from PUBLIC RECORDS (21; Year Built: 2003).

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 5 - Gross Living Area (3390) differs from PUBLIC RECORDS (1390).

3 CX
Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARABLE NO. 6 - Age (18; Year Built: 0) differs from PUBLIC RECORDS (26; Year Built: 1998).

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 6 - Gross Living Area (3332) differs from PUBLIC RECORDS (1604).

3 CX
Sales Comparison Analysis | Price of Prior Sale/Transfer
CRX - 1004_05UAD - SALES COMPARABLE NO. 4 - Price of Prior Sale/Transfer (235000) differs from PUBLIC RECORDS (160000.0).

3 CX
Sales Comparison Analysis | Price of Prior Sale/Transfer
CRX - 1004_05UAD - SALES COMPARABLE NO. 5 - Price of Prior Sale/Transfer (114200) differs from PUBLIC RECORDS (91500.0).

3 CX
Sales Comparison Analysis | Price of Prior Sale/Transfer
CRX - 1004_05UAD - SALES COMPARABLE NO. 6 - Price of Prior Sale/Transfer (235000) differs from PUBLIC RECORDS (127100.0).

3 CX
Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARABLE NO. 7 - Age (5; Year Built: 2019) differs from PUBLIC RECORDS (3; Year Built: 2021).

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 7 - Gross Living Area (3300) differs from PUBLIC RECORDS (1867).

3 CX
Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARABLE NO. 8 - Age (19; Year Built: 0) differs from PUBLIC RECORDS (34; Year Built: 1990).

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3 CX Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 8 - Gross Living Area (3034) differs from PUBLIC RECORDS (2034).

3 CX Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARABLE NO. 9 - Age (14; Year Built: 0) differs from PUBLIC RECORDS (34; Year Built: 1990).

3 CX Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 9 - Gross Living Area (3357) differs from PUBLIC RECORDS (1657).

3 CX Sales Comparison Analysis | Price of Prior Sale/Transfer
CRX - 1004_05UAD - SALES COMPARABLE NO. 7 - Price of Prior Sale/Transfer (23500) differs from PUBLIC RECORDS (26000.0).

3 CX Sales Comparison Analysis | Price of Prior Sale/Transfer
CRX - 1004_05UAD - SALES COMPARABLE NO. 8 - Price of Prior Sale/Transfer (133000) differs from PUBLIC RECORDS (145000.0).

3 CX Sales Comparison Analysis | Price of Prior Sale/Transfer
CRX - 1004_05UAD - SALES COMPARABLE NO. 9 - Price of Prior Sale/Transfer (225000) differs from PUBLIC RECORDS (None).

INFORMATIONAL FINDINGS: 11

3 CS Subject | Address of Property Appraised
UAD - SUBJECT - Property Address - should be a valid USPS address.

3 CS Sales Comparison Analysis | Address
UAD - SALES COMP #1 - Property Address - is not a valid USPS address. Please reconcile.

3 CR Sales Comparison Analysis | Comparable: Design (Style) Adjustment
UAD - SALES COMP #1 - Design (Style) - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR Sales Comparison Analysis | Comparable: Design (Style) Adjustment
UAD - SALES COMP #2 - Design (Style) - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR Sales Comparison Analysis | Comparable: Design (Style) Adjustment
UAD - SALES COMP #3 - Design (Style) - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR Sales Comparison Analysis | Comparable: Design (Style) Adjustment
UAD - SALES COMP #4 - Design (Style) - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR Sales Comparison Analysis | Comparable: Design (Style) Adjustment
UAD - SALES COMP #5 - Design (Style) - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR Sales Comparison Analysis | Comparable: Design (Style) Adjustment
UAD - SALES COMP #6 - Design (Style) - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR Sales Comparison Analysis | Comparable: Design (Style) Adjustment
UAD - SALES COMP #7 - Design (Style) - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR Sales Comparison Analysis | Comparable: Design (Style) Adjustment
UAD - SALES COMP #8 - Design (Style) - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR Sales Comparison Analysis | Comparable: Design (Style) Adjustment
UAD - SALES COMP #9 - Design (Style) - Adjustment is blank. Description differs 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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Order — FINDINGS: 1

3 CM
Invoice | Not Included in Report
CHK - 1004_05UAD - REPORT - Is an Invoice not included in the appraisal report?

Subject — FINDINGS: 14

3 CM
Subject | Address of Property Appraised
CHK - 1004_05UAD - SUBJECT - Does Subject Property Address match the order and is it USPS verified?

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 | 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?

3 CM
Subject | Legal Description
CHK - 1004_05UAD - SUBJECT - Is a complete Legal Description provided?

3 CM
Subject | Tax Year
CHK - 1004_05UAD - SUBJECT - Is the Tax Year current?

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 | HOA Fees
CHK - 1004_05UAD - SUBJECT - Are dues or fees for private associations or use of facilities provided?

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 | Lender/Client: Company Name
CHK - 1004_05UAD - CERTIFICATION - Does the Lender /Client Name and Address match client information?

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

3 CM
Subject | Twelve Month Listing History of Subject Property
CHK - 1004_05UAD - 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 - 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 | 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?

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?

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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?

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

Neighborhood FINDINGS: 8

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 - Does the Location correspond to the Aerial Map (Location: The neighborhood is bounded on the North by Smith Dr, on the east by Smith Rd, on the south by Smith Ln and on the west by Smith Pl.)?

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

3 CM Neighborhood | Neighborhood Market Conditions
CHK - 1004_05UAD - NEIGHBORHOOD - Is the Neighborhood Market Conditions accurate and do they support statements and the 1004MC?

Site FINDINGS: 9

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 | Utilities: Water: Other
CHK - 1004_05UAD - 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 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? ✔ Approved

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?

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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: 6

3 CM	Improvements | Year Built CHK - 1004_05UAD - IMPROVEMENTS - If the Actual Age (12) is significantly different from Predominant Age (5) is a comment provided as to why it is outside the range and the marketability of the property?	
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 | Finished area above ground: Rooms CHK - 1004_05UAD - IMPROVEMENTS - Does the Total number of rooms (7), bedrooms (4), bathrooms (2.1) and square feet of GLA (3362), match the photos and	
3 CM	Improvements | Condition of the Property CHK - 1004_05UAD - IMPROVEMENTS - Is the Condition of the Property thoroughly explained?	
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: 21

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
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 | Gross Living Area Sq.Ft. CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the GLA of all Comparable Sales within 25% of the Subject Property's GLA?	✓ Approved

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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: Proximity to Subject CHK - 1004_05UAD - 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)?	
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?	
3 CM	Sales Comparison Analysis | Date of Sale/Time CHK - 1004_05UAD - SALES COMPARISON APPROACH - If the Date of Sale of the Comparable Sales is greater than within 6 months, is a comment provided?	
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 - If Gross Adjustments are greater than 25%, is a comment provided?	N/A
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?	
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?	
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?	

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 ($480,000) within the Neighborhood price range ($50,000 - $490,000) on page 1 of the report?	✔ Approved

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APPRAISAL REVIEW SCORECARD ID#: js-kts-8-29-b

Review Checklist

121212 Walla Pl
Palm Coast, FL 95691

Appraised Value
$480,000
As Of 5/5/2017

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
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 - 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 Certification # CHK - 1004_05UAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Cathy A Addi, 1600274-O)?	
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: 9

3 CM	Photo Addendum | Security Bars CHK - 1004_05UAD - PHOTO ADDENDUM - If applicable, is a photo of Security Bars included?	
3 CM	Photo Addendum | Special Features CHK - 1004_05UAD - PHOTO ADDENDUM - If Special Features exist (Ex. Pool,BBQ, etc.), are photos provided?	
3 CM	Photo Addendum | Comparable Sales, Listings, Rentals CHK - 1004_05UAD - 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 - 1004_05UAD - 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?	

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3 CM Photo Addendum | Subject and Neighborhood
CHK - 1004_05UAD - 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 - 1004_05UAD - 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 | Required Photos
CHK - 1004_05UAD - PHOTO ADDENDUM - Are all required photos provided: all bathrooms (2) and half-bathrooms (1), kitchen, main living area, updates, renovations, deterioration, front, rear, street view, and exterior side photos?

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

Maps — FINDINGS: 7

3 CM Location Map | Map Lables
CHK - 1004_05UAD - LOCATION MAP - Is the map labeled appropriately?

3 CM Location Map | Subject Property
CHK - 1004_05UAD - LOCATION MAP - Does the map include the Subject Property?

3 CM Location Map | Comparable Sales
CHK - 1004_05UAD - LOCATION MAP - Does the map include all Comparable Sales?

3 CM Location Map | Comparable Listings
CHK - 1004_05UAD - LOCATION MAP - Does the map include all Comparable Listings?

3 CM Location Map | Major Boundary
CHK - 1004_05UAD - 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?

3 CM Location Map | External Influences
CHK - 1004_05UAD - LOCATION MAP - Has the Reviewer utilized on-line mapping to verify any potential external influences?

3 CM Location Map | Market Area
CHK - 1004_05UAD - LOCATION MAP - Do the Comparable Sales appear to be located in the same market area as the Subject Property?

Floor plan — FINDINGS: 4

3 CM Sketch | Measurements
CHK - 1004_05UAD - SKETCH - Does the Sketch include all measurements?

3 CM Sketch | Labeled Rooms
CHK - 1004_05UAD - SKETCH - Are all rooms (Total: 7, Beds: 4, Baths: 2.1) labeled in the floor plan?

3 CM Sketch | Rooms and GLA Match Report
CHK - 1004_05UAD - SKETCH - Does the Total Number of Rooms (7), Bathrooms (2.1), Bedrooms (4), and GLA (3362) match the report and photos?

3 CM Sketch | Digitally Created Sketch
CHK - 1004_05UAD - SKETCH - Was the Sketch created using a sketching application (hand-drawn sketch or calculations were not provided)?

USPAP — FINDINGS: 3

3 CM USPAP | Clear and Accurate Report
CHK - 1004_05UAD - USPAP - 2-1(a) - Does the Appraiser clearly and accurately set forth the report in a manner that is not misleading?

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3 CM

USPAP | Intended User(s)
CHK - 1004_05UAD - 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 - 1004_05UAD - 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: 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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