APPRAISAL REVIEW SCORECARD

ID#: momo-test-demo

56 Whitaker View Rd

Fairview, NC 28730

Appraised Value
$535,000



3 Bd | 2.0 Ba | 1998 sqft | Q4 | C4

Case #.....Loan#: 4791349436
Assignment Type.....Purchase
Client.....CitiBank, N.A.
Borrower.....Paul L Hoffman and Irene J Hoffman
Legal Owner.....KAREN S PETTIT REV TRUST
Seller is Owner.....Yes
Occupancy.....Vacant
For Sale Last 36 Mo?.....No
PUD | HOA Fees.....Yes | $175/yr
Form.....1004_05UAD

Appraisal is Made.....As is
Appraised Value.....$535,000

Appraiser.....SAMUEL S YATES
License Expiration.....A7136 expires 06/30/2025
Signed Date.....11/26/2024
Site Size.....40075 sf
Site Value.....$100,000

Multiple Parcels.....No
Parcel #.....9696-23-4831-00000
Flood Hazard Area.....No | X
Zoning.....OU | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT1.1;Contmp | 1.1 Story
Year Built.....Existing | 1987

Legal Desc.....Deed Date:04/05/1999 Deed:2085-0392 Lot:7 Plat:0044-0173

Listing Desc.....DOM 14;DOM 14;CMLS#4196367 on 11/01/2024 for $575,000 with asking price drop to $550,000 on 11/04/2024. Also, previously listed as CMLS#4172280 on 08/28/2024 for $550,000 until withdrawn on 11/01/2024.

Contract Price.....$530,000
Arms length sale;Home Purchase Agreement with typical "personal" property conveying (appliances and fixtures). 17 pages of contract provided for review.
Concessions.....Yes | $0
$0;;

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

Review Results: 3135 Rules / 13 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 7 Findings	CPL - 1 Findings	CRX - 5 Findings	REQ - PASS	RSK - PASS

Review Checklist: 101 Items

- ✓ Order (1)
- N/A 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 License and E&O (6)
- N/A Photos (9)
- N/A Maps (7)
- N/A Floor plan (4)
- N/A USPAP (3)
- ✓ Other (2)

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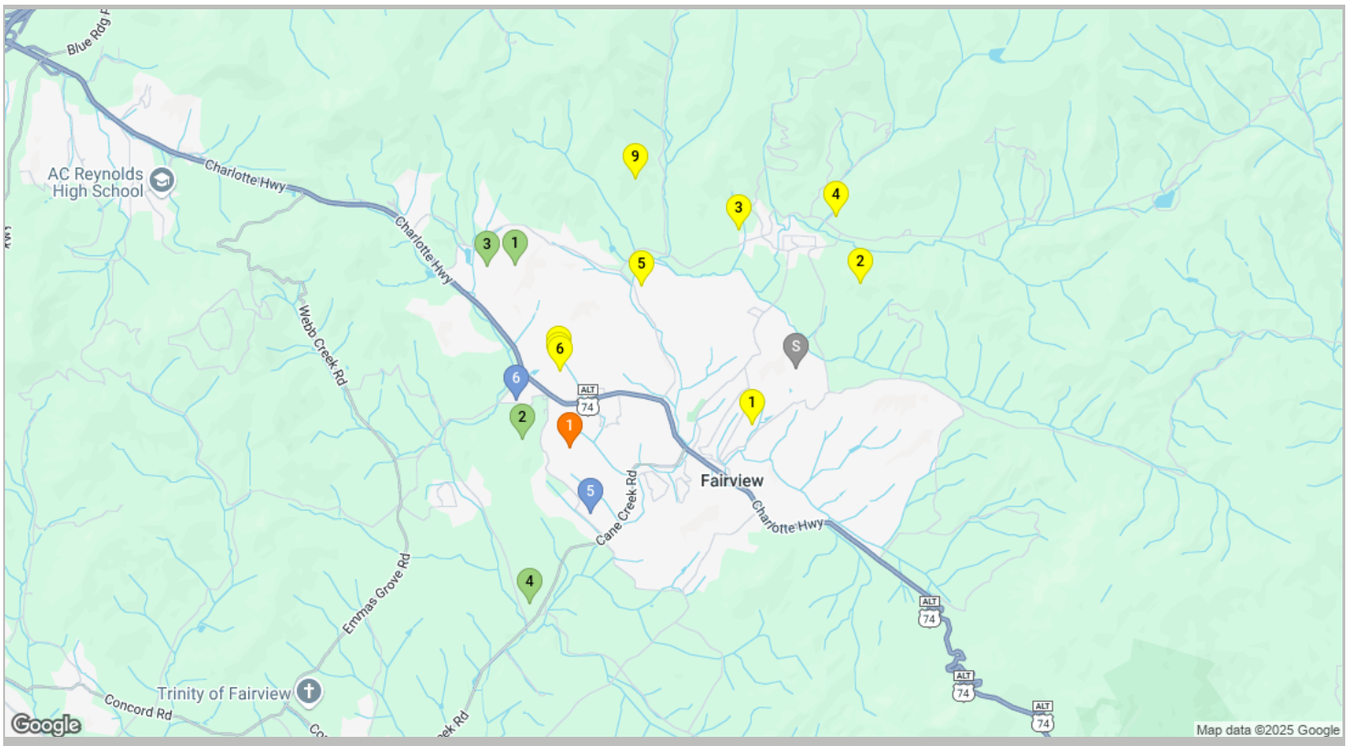
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Alternative Sales & Listings

56 Whitaker View Rd
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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	56 Whitaker View Rd Fairview NC, 28730	–	$530,000	11/14/2024	40075 sf	1,998	3	2.0	37	2ga1gbi8dw
1	142 Churchill Downs Dr Fairview, NC 28730	2.38	$600,000	s09/24;c07/24	33977 sf	1,744	3	2.1	27	2ga8dw
2	43 Mountainberry Ln Fairview, NC 28730	2.25	$450,000	s06/24;c06/24	3.00 ac	1,368	2	2.0	30	1gbi8dw
3	402 Canonero Dr Fairview, NC 28730	2.58	$628,800	s04/24;c02/24	22651 sf	2,456	4	2.1	31	2ga2gbi8dw
4	30 Gap Hill Dr Fletcher, NC 28732	2.82	$550,000	s03/24;c02/24	2.03 ac	2,371	4	2.1	43	2ga8dw
5	35 Cane Creek Cir Fairview, NC 28730	1.99	$559,000	Active	30928 sf	1,972	3	2.0	28	2gbi8dw
6	65 Old Gap Creek Rd Fairview, NC 28730	2.23	$555,000	c11/24	34412 sf	1,756	2	2.1	16	2gd8dw
1	42 HONEY HOLLOW LN FAIRVIEW NC, 28730-9300	0.56	–	–	–	1,696	–	2.0	–	–
2	46 NEW LITE RD FAIRVIEW NC, 28730-9573	0.85	–	–	–	1,592	–	3.0	–	–
3	19 MOUNTAIN VIEW RDG FAIRVIEW NC, 28730-8616	1.18	–	–	–	2,200	–	3.0	–	–
4	25 ROCKY FORK RD FAIRVIEW NC, 28730-9688	1.26	–	–	–	2,072	–	2.0	–	–
5	4 LYNNETTE DR FAIRVIEW NC, 28730-9769	1.39	–	–	–	1,892	–	2.0	–	–
6	194 CASCADE RIDGE RD FAIRVIEW NC, 28730-0229	1.88	–	–	–	1,736	–	3.0	–	–
7	192 CASCADE RIDGE RD FAIRVIEW NC, 28730-0229	1.89	–	–	–	1,736	–	3.0	–	–
1	81 JOE JENKINS RD FAIRVIEW NC, 28730-9797	1.9	$818,000	07/12/2024	–	1,950	3	3.0	1	–
8	186 CASCADE RIDGE RD FAIRVIEW NC, 28730-0229	1.9	–	–	–	1,512	–	2.0	–	–

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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
9	57 MOUNT EMERALD DR FAIRVIEW NC, 28730-7500	1.97	–	–	–	1,701	–	2.0	–	–

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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

ERRORS FINDINGS: 2

3 CN
(Section #1) | File Number on Form
1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain "SOME ADJUSTMENTS OUTSIDE FNMA RECOMMENDED GUIDELINES: Comp 2's single-line, net, and gross due to GLA.", 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
Additional Comments | Additional Comments
1004_05UAD - REPORT - Fair Lending - Comments in the Additional Comments contain "I have no present or prospective interest in the property that is the subject of this report, and I have no personal interest or bias with respect to the parties involved.", 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: 31

3 CX
Subject | Legal Description
CRX - 1004_05UAD - SUBJECT - Legal Description - on report (Deed Date:04/05/1999 Deed:2085-0392 Lot:7 Plat:0044-0173), differs from PUBLIC RECORDS (SUBDIV: E M PETTIT CO BLOCK: LOT: SECTION: PLAT: 0044-0173).

1004_05UAD - NEIGHBORHOOD - Location - is Suburban, and ACI Insights indicates that the neighborhood location is Rural. Please review neighborhood data and photos, and verify the Subject Property's location.

3 CX
Sales Comparison Analysis | Site
CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Site Area (40075 sf) differs from PUBLIC RECORDS (31363 sf).

1004_05UAD - SALES COMPARISON APPROACH - Subject Gross Living Area - is 1998 and ACI Insights Listings indicates that the GLA is 1808.0. Comment, including an explanation of this difference, is required.

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Gross Living Area (1998) differs from PUBLIC RECORDS (1844).

1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area - is 1744 and ACI Insights Listings indicates that the GLA is 2847.0. Comment, including an explanation of this difference, is required.

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area (1744) differs from PUBLIC RECORDS (2778).

3 CR
Sales Comparison Analysis | Comparable: Net Adjustment
1004_05UAD - SALES COMPARABLE(S) #1, 2, 3, 4, 6 - Gross Adjustment Percentage - exceeds 15% of Sales Price.

1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area - is 2456 and ACI Insights Listings indicates that the GLA is 3106.0. Comment, including an explanation of this difference, is required.

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area (2456) differs from PUBLIC RECORDS (3030).

3 CR
Reconciliation | Appraised Value of Subject Property
1004_05UAD - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.

3 CS
Sales Comparison Analysis | Address
1004_05UAD - SALES COMPARABLE NO. 5 - Property Address - is not a valid USPS address.

3 CR
Sales Comparison Analysis | Age
1004_05UAD - SALES COMPARABLE(S) #6 - Actual Age - differs by more than 15 years from the subject property and no adjustment has been entered.

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3
CR

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

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_FRONT, page contains driveway_damage, 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 EXTRA_2_PHOTO_1, page contains floor_damage_buckled, 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_1, page contains floor_damage_discoloration, 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_2, page contains severity_immaterial, 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_2_PHOTO_3, page contains ceiling_missing, 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_2_PHOTO_6, page contains slope_extreme, 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_3_PHOTO_1, page contains severity_material, 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_3_PHOTO_3, page contains slope_extreme, 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_3_PHOTO_4, page contains slope, 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 driveway_damage, roof_damage, severity_immaterial, vehicle_present, 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 slope, 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 watermark, 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_4_PHOTO_5, page contains roof_damage, 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 watermark, 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_4_PHOTO_6, page contains watermark, 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 EXTRAIMAGEPAGE1, page contains property_lines, 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 EXTRAIMAGEPAGE5, page contains collage, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

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INFORMATIONAL — FINDINGS: 1

3
CS

Sales Comparison Analysis | Address
UAD - SALES COMP #5 - Property Address - is not a valid USPS address. Please reconcile.

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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: 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?	✔ 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?	
3 CM	Subject | HOA Fees CHK - 1004_05UAD - SUBJECT - Are HOA Fees provided if PUD is selected?	✔ Approved
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: NC 2781 to North, Lee Dotsin Rd to East, County Line to South, & Webb Cove Rd to West. PLU% OTHER 35% IS VACANT (UNIMPROVED) LAND)?

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?

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

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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 (37) is significantly different from Predominant Age (25) 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 (3), bathrooms (2.0) and square feet of GLA (1998), 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?	

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Review Checklist

56 Whitaker View Rd
Fairview, NC 28730

Appraised Value
$535,000
As Of 11/26/2024

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?	
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?	
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?	N/A
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?	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: 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 ($535,000) within the Neighborhood price range ($50,000 - $10000,000) on page 1 of the report?	✔ Approved

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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 (SAMUEL S YATES, A7136)?

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?

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 (0), 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;MTN. 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?

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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: 3, Baths: 2.0) 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 (2.0), Bedrooms (3), and GLA (1998) 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?

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: 2

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

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