APPRAISAL REVIEW SCORECARD

ID#: MC_ENV2.0_2055

15 Renshaw Pl

Palm Coast, FL 32164

Appraised Value

$220,000



3 Bd | 2.0 Ba | 1655 sqft | Q1 | C1

Case #.....19981106180
Assignment Type.....Purchase
Client.....Megabucks Bank
Borrower.....Duane Pipes
Legal Owner.....Grahm and Ginger Kraker
Seller is Owner.....Yes
Occupancy.....Vacant
For Sale Last 36 Mo?.....No
PUD | HOA Fees.....No | $0/yr
Form.....2055_05UAD

Appraisal is Made.....As is
Appraised Value.....$220,000

Appraiser.....Anna Prentice
License Expiration.....123456789 expires 12/31/2013
Signed Date.....09/26/2012
Site Size.....6 ac
Site Value.....$0

Multiple Parcels.....No
Parcel #.....07-11-42-6044-00730-00480
Flood Hazard Area.....No | X
Zoning.....R-1 | Legal Nonconforming
Highest and Best Use.....Yes
Design | # of Stories.....DT1;Ranch | 1 Story | Accessory Unit
Year Built.....Under Construction | ~2010

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

Listing Desc.....DOM 50;FLMLS #143 $220000 12/31/10

Contract Price.....$200,000
Arms length sale;comments
Concessions.....Yes | $0
$0;;

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

Review Results: 2204 Rules / 46 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 24 Findings	CPL - 17 Findings	CRX - 5 Findings	REQ - PASS	RSK - PASS

Review Checklist: 108 Items

- ✗ Order (1)
- ✗ Subject (13)
- 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)
- ✗ License and E&O (6)
- N/A Photos (9)
- N/A Maps (7)
- N/A Floor plan (4)
- N/A USPAP (3)
- N/A Other (3)

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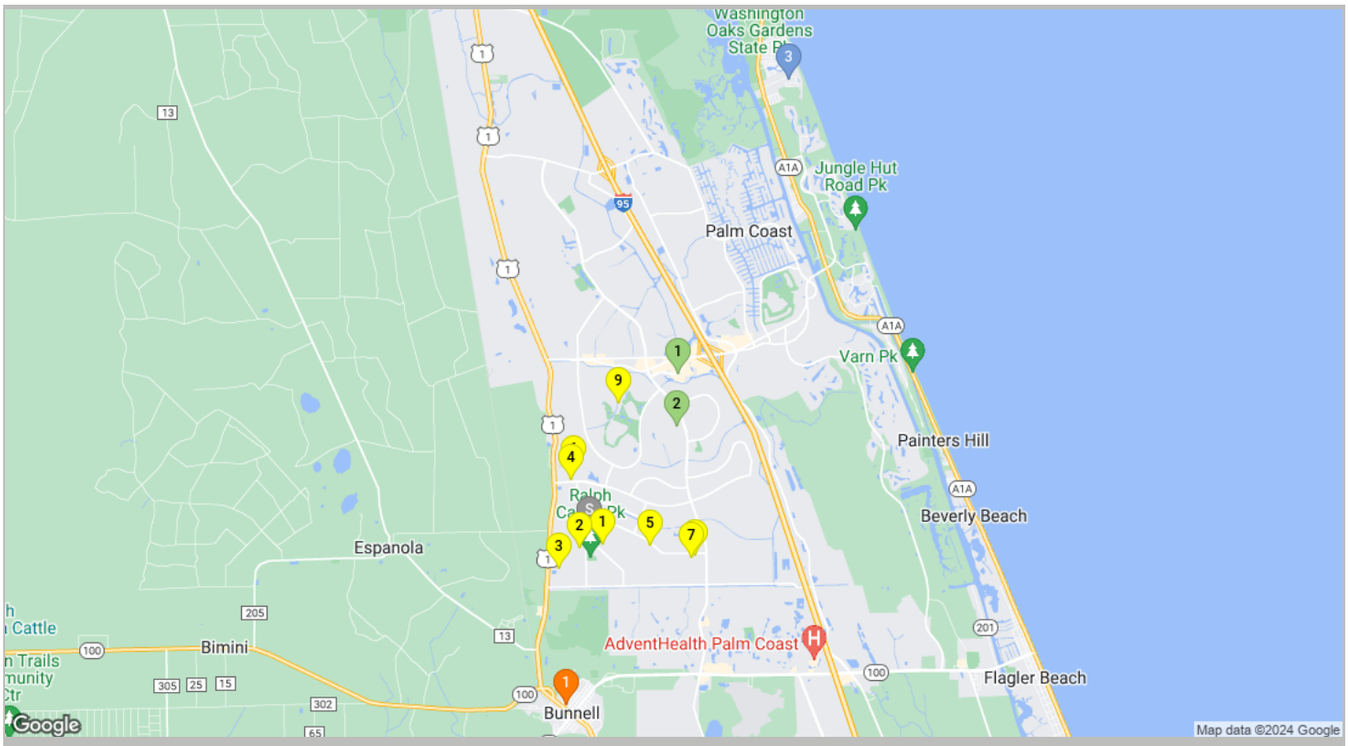
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Alternative Sales & Listings

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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	15 Renshaw Pl Palm Coast FL, 32164	–	$200,000	09/26/2012	6 ac	1,655	3	2.0	2	2Cargarage
1	6 Aloha Drive Palm Coast, FL 32164	2.05	$220,000	s08/12;c06/12	10400 sf	1,650	3	2.0	1	1ga1gd1gbi1cp1dw
2	87 Mt. Warner Road Palm Coast, FL 32164	1.88	$209,000	s08/12;c06/12	10500 sf	1,528	3	2.0	8	2CarAtt.gar.
3	22 Laurel Drive Palm Coast, FL 32164	8.37	$1,230,000	Active	10000 sf	1,776	3	2.0	2	2CarAtt.gar.
1	16 RICHLAND LN PALM COAST FL, 32164-6537	0.31	–	–	–	1,204	–	2.0	–	–
2	10 RED TOP LN PALM COAST FL, 32164-6642	0.33	–	–	–	1,207	–	2.0	–	–
3	58 RED MILL DR PALM COAST FL, 32164-6614	0.81	–	–	–	1,008	–	1.0	–	–
4	28 WOOD ARBOR LN PALM COAST FL, 32164-7959	0.93	–	–	–	1,152	–	2.0	–	–
5	30 RYKER LN PALM COAST FL, 32164-3412	1.04	–	–	–	1,099	–	2.0	–	–
6	53 WOOD ACRE LN PALM COAST FL, 32164-7963	1.06	–	–	–	1,104	–	2.0	–	–
7	3 RYMER LN PALM COAST FL, 32164-6410	1.78	–	–	–	1,192	–	2.0	–	–
8	3 RYAN DR PALM COAST FL, 32164-6454	1.83	–	–	–	916	–	2.0	–	–
9	4 LAGO VISTA PL PALM COAST FL, 32164-7721	2.22	–	–	–	1,186	–	2.0	–	–
1	201 E PALM ST BUNNELL FL, 32110-4001	2.95	$75,000	02/07/2024	–	1,038	None	2.0	59	–

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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: 4

3 CN
Neighborhood | Neighborhood Market Conditions
2055_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Market Conditions contain "See Attached Addendum A broad variety of mortgage financing is available at rates purchasers consider attractive.", 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
Improvements | Condition of the Property
2055_05UAD - REPORT - Fair Lending - Comments in the Condition of the Property contain "Overall condition is acceptable and consistent with that typically found in a well-maintained, five-year-old dwelling.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending

3 CM
Signatures | Appraiser: Name
2055_05UAD - APPRAISER - Signature - is blank.

3 CM
Signature | Appraiser: Name
1004MC_2009 - APPRAISER - Signature - is blank.

CLIENT SPECIFIC FINDINGS: 2

3 CR
Sales Comparison Analysis | Date of Sale/Time
GSE - (UCDP Fatal) SALES COMPARISON APPROACH - Date of Sale - Fewer than 3 settled sales were provided. (ref. FNM0085, FRE4338)

3 CS
Signatures | Appraiser: State Certification #
UAD - APPRAISER - Certification or License Number - should match ASC.gov.

WARNING FINDINGS: 25

3 CX
Subject | Legal Description
CRX - 2055_05UAD - SUBJECT - Legal Description - on report (Lot 48, Block 73, Section 44, Palm Coast), differs from PUBLIC RECORDS (PALM COAST SECTION 33 BL 36 LOT 14 OR 302 PG 707 OR 525 PGS 1845-47 (DC-ACM-NTC ANTONIO G BYRON OR 525 PG 1848).

3 CX
Subject | Assessor's Parcel Number
CRX - 2055_05UAD - SUBJECT - Assessor's Parcel # - on report (07-11-42-6044-00730-00480), differs from PUBLIC RECORDS

3 CS
Sales Comparison Analysis | Number of Comparable Listings
1004MC_2009 - NEIGHBORHOOD - Total # of Comparable Active Listings on the 1004MC (5) - does not match that of the main form (12).

3 CS
Sales Comparison Analysis | Comparable Sales Price Range: Low
2055_05UAD - SALES COMPARISON APPROACH - Comparable Sales within the Past 12 Months: Low Price - is less than the Neighborhood Low Price. Please reconcile.

3 CS
Sales Comparison Analysis | Comparable Sales Price Range: High
2055_05UAD - SALES COMPARISON APPROACH - Comparable Sales within the Past 12 Months: High Price - is greater than the Neighborhood High Price. Please

3 CR
Sales Comparison Analysis | Site
2055_05UAD - SALES COMPARISON APPROACH - Site Size - is not bracketed by the comparables.

3 CX
Sales Comparison Analysis | Site
CRX - 2055_05UAD - SALES COMPARISON APPROACH - Subject - Site Area (6 ac) differs from PUBLIC RECORDS (10019 sf).

3 CX
Sales Comparison Analysis | Age
CRX - 2055_05UAD - SALES COMPARISON APPROACH - Subject - Age (2; Year Built: ~2010) differs from PUBLIC RECORDS (30; Year Built: 1994).

3 CR
Sales Comparison Analysis | Gross Living Area Sq.Ft.
2055_05UAD - SALES COMPARISON APPROACH - Gross Living Area (GLA) - all closed sales are inferior to Subject Property.

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3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 2055_05UAD - SALES COMPARISON APPROACH - Subject - Gross Living Area (1655) differs from PUBLIC RECORDS (1008).

3 CS
Sales Comparison Analysis | Address
2055_05UAD - SALES COMPARABLE NO. 1 - Property Address - is not a valid USPS address.

3 CR
Sales Comparison Analysis | Comparable: Site Adjustment
2055_05UAD - SALES COMPARABLE NO. 1 - Site Adjustment - appears inconsistent. Comparable site area is smaller than the subject and adjustment is negative.

3 CS
Sales Comparison Analysis | Address
2055_05UAD - SALES COMPARABLE NO. 2 - Property Address - is not a valid USPS address.

3 CR
Sales Comparison Analysis | Comparable: Site Adjustment
2055_05UAD - SALES COMPARABLE NO. 2 - Site Adjustment - appears inconsistent. Comparable site area is smaller than the subject and adjustment is negative.

3 CS
Sales Comparison Analysis | Condition
2055_05UAD - SALES COMPARABLE(S) #2 - Condition - C1 rating is indicated, but property age is greater than 2 years.

3 CS
Sales Comparison Analysis | Condition
GSE - SALES COMPARABLE NO. 2 - Condition - C1 rating is indicated, but property age is greater than 2 years. (ref. FNM0484)

3 CS
Sales Comparison Analysis | Address
2055_05UAD - SALES COMPARABLE NO. 3 - Property Address - is not a valid USPS address.

3 CR
Sales Comparison Analysis | Sales Price
2055_05UAD - SALES COMPARABLE NO. 3 - Sale Price - differs by more than 50% of Estimated Market Value.

3 CR
Sales Comparison Analysis | Sales Price
2055_05UAD - SALES COMPARABLE NO. 3 - Sale Price - unadjusted Sale Price falls outside of the price range defined in the neighborhood housing section.

3 CR
Sales Comparison Analysis | Sales Price
GSE - SALES COMPARABLE NO. 3 - Sale Price - differs from Indicated Value by more than 80%. (ref. FNM0821)

3 CR
Sales Comparison Analysis | Indicated Value by Sales Comparison Analysis
2055_05UAD - SALES COMPARISON APPROACH - Indicated Value - is not bracketed by the adjusted sales price of the comparables (settled sales).

2055_05UAD - RECONCILIATION - 'This Appraisal is Made Subject to Completion Per Plan and Specifications' - is blank, Construction Type is Proposed or Under Construction, and the Subject Property's Condition Rating is C1. Comment required.

3 CR
Reconciliation | Appraised Value of Subject Property
2055_05UAD - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.

3 CR
Reconciliation | Appraised Value of Subject Property
GSE - RECONCILIATION - Opinion of Market Value - is ABOVE the adjusted sales prices of the comparables (settled sales). (ref. FNM0501, FRE4168, FRE4152)

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)

INFORMATIONAL — FINDINGS: 16

3 CM
Improvements | Amenities: Patio
UAD - IMPROVEMENTS - Patio/Deck - is blank. If none, indicate 'None' in the description field.

3 CM
Improvements | Amenities: Porch
UAD - IMPROVEMENTS - Porch - is blank. If none, indicate 'None' in the description field.

3 CM
Improvements | Amenities: Other
UAD - IMPROVEMENTS - Other Amenities - is blank. If none, indicate 'None' in the description field.

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3 CN
Sales Comparison Analysis | Garage/Carport
UAD - SALES COMPARISON - Subject Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (ga, gd, gbi, cp, dw). If there is no off-street parking, enter None. Example: 2 car attached garage with two driveway spaces would be entered as "2ga2dw".

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: Basement & Finished Rooms Adjustment
UAD - SALES COMP #1 - Basement Line 1 - 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: Heating/Cooling Adjustment
UAD - SALES COMP #1 - Heating/Cooling - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CS
Sales Comparison Analysis | Address
UAD - SALES COMP #2 - Property Address - is not a valid USPS address. Please reconcile.

3 CR
Sales Comparison Analysis | Comparable: Basement & Finished Rooms Adjustment
UAD - SALES COMP #2 - Basement Line 1 - 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: Heating/Cooling Adjustment
UAD - SALES COMP #2 - Heating/Cooling - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CN
Sales Comparison Analysis | Garage/Carport
UAD - SALES COMP #2 - Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (ga, gd, gbi, cp, dw). If there is no off-street parking, enter None. Example: 2 car attached garage with two driveway spaces would be entered as "2ga2dw".

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

3 CR
Sales Comparison Analysis | Comparable: Age Adjustment
UAD - SALES COMP #3 - Actual Age - Adjustment contains a zero (0). Description is the same as the subject property. If no adjustment is warranted, the field must be left blank.

3 CR
Sales Comparison Analysis | Comparable: Basement & Finished Rooms Adjustment
UAD - SALES COMP #3 - Basement Line 1 - 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: Heating/Cooling Adjustment
UAD - SALES COMP #3 - Heating/Cooling - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CN
Sales Comparison Analysis | Garage/Carport
UAD - SALES COMP #3 - Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (ga, gd, gbi, cp, dw). If there is no off-street parking, enter None. Example: 2 car attached garage with two driveway spaces would be entered as "2ga2dw".

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Review Checklist

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Order — FINDINGS: 1

3 CM

Invoice | Not Included in Report
CHK - 2055_05UAD - REPORT - Is an Invoice not included in the appraisal report?

Subject — FINDINGS: 13

3 CM

Subject | Address of Property Appraised
CHK - 2055_05UAD - SUBJECT - Does Subject Property Address match the order and is it USPS verified?

3 CM

Subject | Current Owner
CHK - 2055_05UAD - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name?

N/A

3 CM

Subject | Current Owner
CHK - 2055_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 - 2055_05UAD - SUBJECT - Is a complete Legal Description provided?

✓ Approved

3 CM

Subject | Tax Year
CHK - 2055_05UAD - SUBJECT - Is the Tax Year current?

3 CM

Subject | Occupant: Tenant
CHK - 2055_05UAD - SUBJECT - If Occupant: Tenant is checked, did the Appraiser indicate that it is rented?

N/A

3 CM

Subject | Occupant: Vacant
CHK - 2055_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 - 2055_05UAD - SUBJECT - Are HOA Fees provided if PUD is selected?

N/A

3 CM

Subject | HOA Fees
CHK - 2055_05UAD - SUBJECT - Are dues or fees for private associations or use of facilities provided?

3 CM

Subject | Transaction Type: Purchase
CHK - 2055_05UAD - SUBJECT - Is Assignment Type provided?

✓ Approved

3 CM

Subject | Lender/Client: Company Name
CHK - 2055_05UAD - CERTIFICATION - Does the Lender /Client Name and Address match client information?

3 CM

Subject | Twelve Month Listing History of Subject Property
CHK - 2055_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 - 2055_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 - 2055_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 - 2055_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 - 2055_05UAD - CONTRACT - If a Purchase Transaction, does the price listed in the contract match the Contract Price provided?

3 CM

Contract | Date of Contract
CHK - 2055_05UAD - CONTRACT - If this is a Purchase transaction, does the date listed in the Contract match the Date of Contract provided?

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3 CM	Contract | Contract Data Source CHK - 2055_05UAD - CONTRACT - Are Data Source(s) provided?	✔ Approved

Neighborhood — FINDINGS: 8

3 CM	Neighborhood | Property Values: Declining CHK - 2055_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 - 2055_05UAD - NEIGHBORHOOD - Does the Location correspond to the Aerial Map (Location: Subject is bounded on the north by White View Parkway, on the east by Bell Terre Parkway, on the south by Royal Palms Parkway and on the west by Highway One.)?	
3 CM	Neighborhood | Neighborhood Boundaries CHK - 2055_05UAD - NEIGHBORHOOD - Do the Boundaries include the delineations 'North' 'South' 'East' and 'West'?	✔ Approved
3 CM	Neighborhood | Single Family Housing: Price Low CHK - 2055_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 - 2055_05UAD - NEIGHBORHOOD - Does Present Land Use breakdown add up to 100%?	✔ Approved
3 CM	Neighborhood | Present Land use: Other Label CHK - 2055_05UAD - NEIGHBORHOOD - If Present Land Use: Other is indicated, was a comment provided as to land use?	✔ Approved
3 CM	Neighborhood | Neighborhood Description CHK - 2055_05UAD - NEIGHBORHOOD - Is the Neighborhood Description completed in detail?	✔ Approved
3 CM	Neighborhood | Neighborhood Market Conditions CHK - 2055_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 - 2055_05UAD - SITE - Is the Specific Zoning Classification provided?	✔ Approved
3 CM	Site | Zoning Description CHK - 2055_05UAD - SITE - Is Zoning Description other than residential?	
3 CM	Site | Zoning Compliance: Nonconforming CHK - 2055_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	
3 CM	Site | Utilities: Water: Other CHK - 2055_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 - 2055_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 - 2055_05UAD - SITE - Is the FEMA Special Flood Hazard Are section completed?	N/A
3 CM	Site | FEMA Special Flood Hazard Area: Yes CHK - 2055_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 - 2055_05UAD - 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	Site | Adverse Site Conditions: Yes CHK - 2055_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 | Source(s) used for Physical Characteristics: Other CHK - 2055_05UAD - IMPROVEMENTS - If Physical Characteristics of the Property: Other is selected, is a description provided?	✔ Approved
3 CM	Improvements | Year Built CHK - 2055_05UAD - IMPROVEMENTS - If the Actual Age (2) 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 | Finished area above ground: Rooms CHK - 2055_05UAD - IMPROVEMENTS - Does the Total number of rooms (7), bedrooms (3), bathrooms (2.0) and square feet of GLA (1655), match the photos and	
3 CM	Improvements | Condition of the Property CHK - 2055_05UAD - IMPROVEMENTS - Is the Condition of the Property thoroughly explained?	
3 CM	Improvements | Physical Deficiencies or Adverse Conditions CHK - 2055_05UAD - IMPROVEMENTS - If Physical Deficiencies or Adverse Conditions are noted, is a description provided?	N/A
3 CM	Improvements | Property Conformity to Neighborhood CHK - 2055_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 - 2055_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 - 2055_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 - 2055_05UAD - SALES COMPARISON APPROACH - Is the Net and Gross Adjustment % calculated correctly for all Comparable Sales?	✔ Approved
3 CM	Sales Comparison Analysis | Site CHK - 2055_05UAD - SALES COMPARISON APPROACH - Is the Site Size provided for the Subject and all Comparable Sales?	✔ Approved
3 CM	Sales Comparison Analysis | View CHK - 2055_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 - 2055_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 - 2055_05UAD - SALES COMPARISON APPROACH - Is the Actual Age provided for the Subject and all Comparable Sales?	✔ Approved
3 CM	Sales Comparison Analysis | Age CHK - 2055_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 - 2055_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 - 2055_05UAD - 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 - 2055_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

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Review Checklist

15 Renshaw Pl
Palm Coast, FL 32164

Appraised Value
$220,000
As Of 9/26/2012

3 CM	Sales Comparison Analysis | Comparable: Proximity to Subject CHK - 2055_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 - 2055_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 - 2055_05UAD - SALES COMPARISON APPROACH - If the Date of Sale of the Comparable Sales is greater than within 6 months, is a comment provided?	✔ Approved
3 CM	Sales Comparison Analysis | Comparable: Net Adjustment Percentage CHK - 2055_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 - 2055_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 - 2055_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 - 2055_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 - 2055_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 - 2055_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 - 2055_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 - 2055_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 - 2055_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 - 2055_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 - 2055_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 - 2055_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 - 2055_05UAD - RECONCILIATION - Is the Opinion of Market Value ($220,000) within the Neighborhood price range ($200,000 - $250,000) 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

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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 - 2055_05UAD - CERTIFICATION - Is the Appraiser's signature provided?	
3 CM	Signatures | Appraiser: Date Report Signed CHK - 2055_05UAD - CERTIFICATION - Is the Date of Signature and Report reasonable based on the Effective Date of the Report?	✔ Approved
3 CM	Signatures | Appraiser: State License # CHK - 2055_05UAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Anna Prentice, 123456789)?	
3 CM	Signatures | Appraiser: State CHK - 2055_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 - 2055_05UAD - CERTIFICATION - Is the Appraiser's License Expiration Date a valid date?	✔ Approved
3 CM	Signatures | Appraiser: Expiration Date CHK - 2055_05UAD - CERTIFICATION - Is the Expiration Date of License after the Signature Date?	✔ Approved

Photos — FINDINGS: 9

3 CM	Photo Addendum | Security Bars CHK - 2055_05UAD - PHOTO ADDENDUM - If applicable, is a photo of Security Bars included?	
3 CM	Photo Addendum | Special Features CHK - 2055_05UAD - PHOTO ADDENDUM - If Special Features exist (Ex. Pool,BBQ, etc.), are photos provided?	
3 CM	Photo Addendum | Comparable Sales, Listings, Rentals CHK - 2055_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 - 2055_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 - 2055_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 - 2055_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?	

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3 CM
Photo Addendum | Required Photos
CHK - 2055_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 - 2055_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 - 2055_05UAD - PHOTO ADDENDUM - If applicable, are Accessory Unit photos included?

Maps — FINDINGS: 7

3 CM
Location Map | Map Lables
CHK - 2055_05UAD - LOCATION MAP - Is the map labeled appropriately?

3 CM
Location Map | Subject Property
CHK - 2055_05UAD - LOCATION MAP - Does the map include the Subject Property?

3 CM
Location Map | Comparable Sales
CHK - 2055_05UAD - LOCATION MAP - Does the map include all Comparable Sales?

3 CM
Location Map | Comparable Listings
CHK - 2055_05UAD - LOCATION MAP - Does the map include all Comparable Listings?

3 CM
Location Map | Major Boundary
CHK - 2055_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 - 2055_05UAD - LOCATION MAP - Has the Reviewer utilized on-line mapping to verify any potential external influences?

3 CM
Location Map | Market Area
CHK - 2055_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 - 2055_05UAD - SKETCH - Does the Sketch include all measurements?

3 CM
Sketch | Labeled Rooms
CHK - 2055_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 - 2055_05UAD - SKETCH - Does the Total Number of Rooms (7), Bathrooms (2.0), Bedrooms (3), and GLA (1655) match the report and photos?

3 CM
Sketch | Digitally Created Sketch
CHK - 2055_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 - 2055_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 - 2055_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 - 2055_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?

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Other

FINDINGS: 3

3 CM

Required Statement | Three-year Disclosure

CHK - 2055_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?

3 CM

PUD Information | PUD: Project Description: Row or Townhouse

CHK - 2055_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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