APPRAISAL REVIEW SCORECARD

ID#: GTM2825

Reviewed By: Domino Holmes
7/2/2025

2209 Cedar Cir

Carrollton, TX 75006-1926

Appraised Value
$220,000



3 Bd | 2.0 Ba | 2494 sqft | Q2 | C2

Case #.....0322024
Assignment Type.....Refinance
Client.....Purified Water Bank
Borrower.....Kleenex Maker
Legal Owner.....Frohlich Martin L / Frohlich Angela
Seller is Owner.....NA
Occupancy.....Owner
For Sale Last 36 Mo?.....No
PUD | HOA Fees.....No | $0/yr
Form.....1004_05UAD

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

Appraiser.....Anna Prentice
License Expiration.....LL12345 expires 06/02/2024
Signed Date.....January 30, 2024
Site Size.....8879 sf
Site Value.....$75,000

Multiple Parcels.....No
Parcel #.....14-11980-008-015-0000
Flood Hazard Area.....No | C
Zoning.....R-1 | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT1;Ranch | 1 Story
Year Built.....Existing | 1988

Legal Desc.....Woodcreek 2Nd Inst Blk H Lot 15 Int201400275760 Dd10132014

Listing Desc.....According to MLS records and an owner interview there have been no offerings of the subject within the prior 12 months.

Contract Price.....
Sales contract information is not applicable, as the assignment type is refinance.
Concessions.....Yes | $0
$0;;

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

Review Results: 2139 Rules / 78 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 39 Findings	CPL - 31 Findings	CRX - 8 Findings	REQ - PASS	RSK - PASS

Review Checklist: 102 Items

- Order (1)
- Subject (14)
- Neighborhood (8)
- Site (9)
- Improvements (6)
- Sales Comp (21)
- Cost Approach (2)
- Reconciliation (4)
- License and E&O (6)
- Photos (9)
- Maps (7)
- Floor plan (4)
- USPAP (3)
- Other (3)

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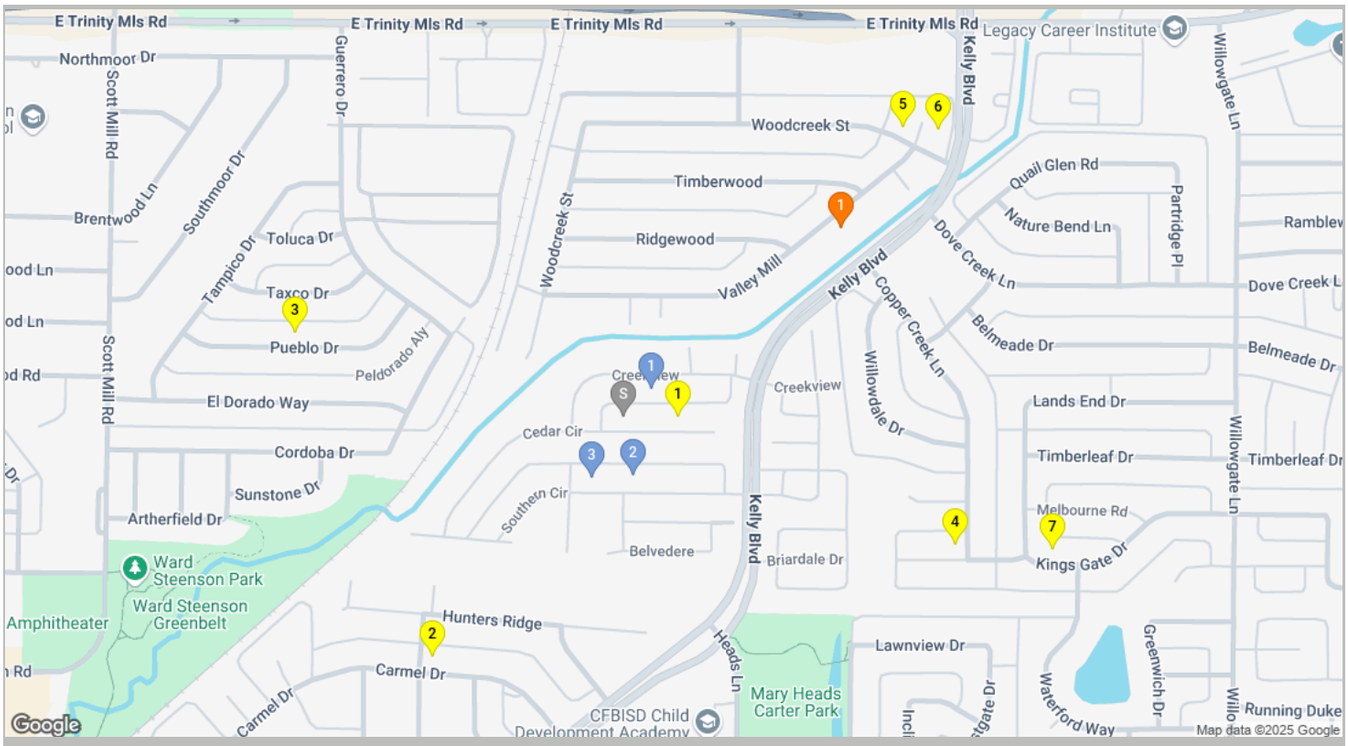
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Alternative Sales & Listings

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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	2209 Cedar Cir Carrollton TX, 75006-1926	–	–	01/28/2024	8879 sf	2,494	3	2.0	36	1ga2dw
1	2216 Creekview Carrollton, TX 75006-1902	0.01	$220,000	c01/24	10400 sf	1,655	3	2.0	36	2 Car Att. Gar.
2	2225 Southern Cir Carrollton, TX 75006-1921	0.14	$209,000	c01/24	10500 sf	1,528	3	2.0	35	2 Car Att. Gar.
3	2219 Southern Cir Carrollton, TX 75006-1921	0.32	$230,000	c01/24	10000 sf	1,776	3	2.0	32	2 Car Att. Gar.
1	2217 CEDAR CIR CARROLLTON TX, 75006-1926	0.06	–	–	–	2,249	–	3.0	–	–
1	2242 VALLEY ML CARROLLTON TX, 75006-1910	0.29	$543,438	04/08/2025	–	2,001	3	3.0	46	–
2	2201 CARMEL DR CARROLLTON TX, 75006-2816	0.31	–	–	–	2,210	–	2.0	–	–
3	2115 PUEBLO DR CARROLLTON TX, 75006-1821	0.35	–	–	–	2,391	–	3.0	–	–
4	2533 BRIARDALE DR CARROLLTON TX, 75006-2037	0.36	–	–	–	2,183	–	2.0	–	–
5	2268 VALLEY ML CARROLLTON TX, 75006-1936	0.41	–	–	–	2,543	–	3.0	–	–
6	2260 VALLEY ML CARROLLTON TX, 75006-1936	0.44	–	–	–	2,249	–	2.0	–	–
7	2509 KINGS GATE DR CARROLLTON TX, 75006-2050	0.46	–	–	–	2,391	–	2.0	–	–

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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: 12

3 CN	Neighborhood | Neighborhood Description 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (CHILDREN) "As one might expect, this is an extremely popular neighborhood among families with school-age children.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending	Approved
3 CN	Neighborhood | Neighborhood Description 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (CONVENIENT) "The convenient location with easy access to employment linkages, proximity to community services and perceived good quality of the local school system should continue to steady growth and continued good market appeal for the foreseeable future.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.	Approved
3 CN	Neighborhood | Neighborhood Description 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (ESTABLISHED) "Overall, this is a fairly young but established and stable community that continues to grow at a steady pace.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.	Approved
3 CN	Neighborhood | Neighborhood Description 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SCHOOL) "Elementary and middle schools are within a mile and the high school is less than two miles away.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.	Approved
3 CN	Neighborhood | Neighborhood Description 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SCHOOL) "As one might expect, this is an extremely popular neighborhood among families with school-age children.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending	Approved
3 CN	Neighborhood | Neighborhood Description 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SCHOOL) "The convenient location with easy access to employment linkages, proximity to community services and perceived good quality of the local school system should continue to steady growth and continued good market appeal for the foreseeable future.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.	Approved
3 CN	Neighborhood | Neighborhood Description 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SINGLE) "See Attached Addendum The subject neighborhood is mostly comprised of single story, stucco on block dwellings between 1,500 and 1,800 square feet that are, for the most part, well maintained with effective ages somewhat less than actual ages.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.	Approved
3 CN	Neighborhood | Neighborhood Description 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (YOUNG) "Overall, this is a fairly young but established and stable community that continues to grow at a steady pace.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending	Approved
3 CN	Neighborhood | Neighborhood Market Conditions 1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Market Conditions contain (ATTRACTIVE) "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 violation.	Approved
3 CS	Improvements | Effective Age(Yrs.) 1004_05UAD - IMPROVEMENTS - Effective Age - is greater than Actual Age.	Approved
3 CN	Improvements | Condition of the Property 1004_05UAD - REPORT - Fair Lending - Comments in the Condition of the Property contain (OLD) "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	Approved

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3 CR	Signatures | Appraiser: Date Report Signed 1004_05UAD - APPRAISER - Date Report Signed - does not contain a date in the format of mm/dd/yyyy.	Approved

CLIENT SPECIFIC — FINDINGS: 3

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)	Approved
3 CS	Signatures | Appraiser: State GSE - (UCDP Fatal) APPRAISER - Certification/License State - is not equal to the Subject Property Address State. (ref. FNM0093, FRE4419)	Approved
3 CS	Signatures | Supervisory Appraiser: State GSE - (UCDP Fatal) SUPERVISORY APPRAISER - Certification/License State - is not equal to the Subject Property Address State. (ref. FNM0094)	Approved

WARNING — FINDINGS: 73

3 CS	Subject | Borrower 1004_05UAD - SUBJECT - Borrower Name - is not the same as Owner of Public Record and Assignment Type is Refinance. Verify the loan purpose and the owner of public record.	Revision Requested
3 CX	Subject | Legal Description CRX - 1004_05UAD - SUBJECT - Legal Description - on report (Woodcreek 2Nd Inst Blk H Lot 15 Int201400275760 Dd10132014), differs from PUBLIC RECORDS (WOODCREEK 2ND INST BLK H LOT 15 INT202400110129 DD05312024 CO-DC 1198000801500 2CC11980008).	Known Issue
	1004_05UAD - SUBJECT - Occupant: Vacant - is blank and ACI Insights indicated that the Subject Property is vacant. Comment, including an explanation of this difference, is required.	Approved
3 CR	Contract | Contract Price 1004_05UAD - CONTRACT - Contract Price - exceeds 25% of Estimated Market Value.	Approved
	1004_05UAD - REPORT - The keyword "ANSI" was not found in the Additional Features, Condition of the Property, Additional Comments, Sales Comments, or the Beginning or Ending Addendum. The Fannie Mae Selling Guide requires that the ANSI method be used to measure, calculate, and report GLA and non-GLA areas of Subject properties and that all footprint sketches and floor plans must be computer-generated (not hand-drawn) for appraisals with an effective date of April 1, 2022 or later. Please include a comment in the report confirming that the Subject Property was measured according to the ANSI standard.	Approved
3 CS	Sales Comparison Analysis | Comparable Sales Price Range: Low 1004_05UAD - SALES COMPARISON APPROACH - Comparable Sales within the Past 12 Months: Low Price - is less than the Neighborhood Low Price. Please reconcile.	Approved
3 CS	Sales Comparison Analysis | Comparable Sales Price Range: High 1004_05UAD - SALES COMPARISON APPROACH - Comparable Sales within the Past 12 Months: High Price - is greater than the Neighborhood High Price. Please	Approved
3 CR	Sales Comparison Analysis | Site 1004_05UAD - SALES COMPARISON APPROACH - Site Size - is not bracketed by the comparables.	Approved
	1004_05UAD - SALES COMPARISON APPROACH - Subject Quality of Construction - is Q2, and ACI Insights indicates that the Quality is Q5. Please review the Condition of the Property regarding this discrepancy.	Approved
3 CX	Sales Comparison Analysis | Age CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Age (36; Year Built: 1988) differs from PUBLIC RECORDS (45; Year Built: 1980).	Approved
3 CS	Sales Comparison Analysis | Condition GSE - SALES COMPARISON APPROACH - Subject Condition - C2 rating is indicated, but property actual age or effective age is greater than 25 years and property is sold as-is with no improvements in the last 15 years. (ref. FNM0485)	Approved
	1004_05UAD - SALES COMPARISON APPROACH - Subject Condition - is C2, and ACI Insights indicates that the Condition is C6. Please review the Condition of the Property regarding this discrepancy.	Approved

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	1004_05UAD - SUBJECT PROPERTY CONDITION - ACI Insights indicates that the Subject Property's Condition is C6. A dwelling in C6 condition is not useable or functional in its current state, and will require immediate repairs, rehabilitation, or replacement of key components. Please verify the Subject Property's Condition and that these issues are addressed in the report.	Approved
3 CR	Sales Comparison Analysis | Gross Living Area Sq.Ft. 1004_05UAD - SALES COMPARISON APPROACH - Gross Living Area - Subject Property's Gross Living Area is not bracketed by Gross Living Area values found in Comparables. Comment required.	Approved
3 CX	Sales Comparison Analysis | Site CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Site Area (10400 sf) differs from PUBLIC RECORDS (9057 sf).	Approved
3 CS	Sales Comparison Analysis | Quality of Construction GSE - SALES COMPARABLE NO. 1 - Adjustment for Quality of Construction - appears to be in the incorrect direction. (ref. FNM0624, FRE4280)	Approved
3 CS	Sales Comparison Analysis | Condition GSE - SALES COMPARABLE NO. 1 - Adjustment for Condition - appears to be in the incorrect direction. (ref. FNM0623, FRE4282)	Approved
3 CX	Sales Comparison Analysis | Gross Living Area Sq.Ft. CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area (1655) differs from PUBLIC RECORDS (2221).	Approved
3 CR	Sales Comparison Analysis | Comparable: Gross Living Area/Sq.Ft. Adjustment 1004_05UAD - SALES COMPARABLE(S) #1 - Gross Living Area - differs from the subject property by more than 100 sq.ft. and the adjustment amount is 0 (zero).	Approved
3 CR	Sales Comparison Analysis | Comparable: Garage/Carport Adjustment 1004_05UAD - SALES COMPARABLE NO. 1 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.	Known Issue
3 CX	Sales Comparison Analysis | Site CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Site Area (10500 sf) differs from PUBLIC RECORDS (8889 sf).	Revision Requested
3 CX	Sales Comparison Analysis | Gross Living Area Sq.Ft. CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Gross Living Area (1528) differs from PUBLIC RECORDS (2587).	Revision Requested
3 CR	Sales Comparison Analysis | Comparable: Garage/Carport Adjustment 1004_05UAD - SALES COMPARABLE NO. 2 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.	Revision Requested
3 CS	Sales Comparison Analysis | Quality of Construction GSE - SALES COMPARABLE NO. 3 - Adjustment for Quality of Construction - appears to be in the incorrect direction. (ref. FNM0624, FRE4280)	Revision Requested
3 CS	Sales Comparison Analysis | Condition GSE - SALES COMPARABLE NO. 3 - Adjustment for Condition - appears to be in the incorrect direction. (ref. FNM0623, FRE4282)	Revision Requested
3 CX	Sales Comparison Analysis | Gross Living Area Sq.Ft. CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area (1776) differs from PUBLIC RECORDS (2702).	Revision Requested
3 CS	Sales Comparison Analysis | Gross Living Area Sq.Ft. GSE - SALES COMPARABLE(S) #3 - Gross Living Area - is less than the Subject Gross Living Area, a positive adjustment is expected. (ref. FNM0621, FRE4283)	Revision Requested
3 CR	Sales Comparison Analysis | Comparable: Garage/Carport Adjustment 1004_05UAD - SALES COMPARABLE NO. 3 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.	Approved
3 CS	Sales Comparison Analysis | Comparable Sales Sold or Transferred Within Prior Year of Sale: Yes 1004_05UAD - SALES COMPARISON APPROACH - Date of Prior Sale/Transfer - My research did reveal prior sales or transfers for the year prior is indicated, yet comparable prior sale has not been entered. Please reconcile.	Approved
3 CR	Sales Comparison Analysis | Comparable Sales Sold or Transferred Within Prior Year of Sale: Yes 1004_05UAD - SALES COMPARISON APPROACH - 'My Research Did Reveal Prior Sales or Transfers of the Comparable Sales for the Year Prior to the Date of Sale' - is checked and Date of Prior / Sale Transfer of all Comparable Sales is older than 12 months from the Date of Sale of the Comparable Sale. Please reconcile.	Approved

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3 CS	Sales Comparison Analysis | Date of Prior Sale/Transfer 1004_05UAD - SALES COMPARISON APPROACH - Subject Date of Prior Sale/Transfer - My research did not reveal any prior sales or transfers for the three years prior is indicated, yet subject prior sale has been entered.	✓ Approved
3 CX	Sales Comparison Analysis | Price of Prior Sale/Transfer CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Price of Prior Sale/Transfer (530670) differs from PUBLIC RECORDS (136406.0).	✓ Approved
3 CR	Reconciliation | Appraised Value of Subject Property 1004_05UAD - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.	✓ Approved
3 CR	Reconciliation | Appraised Value of Subject Property 1004_05UAD - RECONCILIATION - Estimated Market Value - is greater than the Comparable Adjusted Sales Price of all Comparable Sales.	✓ Approved
3 CR	Reconciliation | Appraised Value of Subject Property GSE - RECONCILIATION - Opinion of Market Value - is ABOVE the unadjusted sales prices of the comparables (settled sales). (ref. FNM0503, FRE4151)	✓ Approved
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)	✓ Approved
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)	✓ Approved
	1004_05UAD - FRONT VIEW OF SUBJECT PROPERTY - ACI Insights detected that the Subject Front photo contains watermark, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.	✓ Approved
	1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_REAR, page contains tree_adjacent__overhanging, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.	✓ Approved
	1004_05UAD - SUBJECT PROPERTY - Rear View - ACI Insights detected that the Subject Rear photo contains front_house, indicating that it might not be a photo of the rear of the Subject Property. Please review photo for accuracy.	✓ Approved
	1004_05UAD - STREET VIEW OF SUBJECT PROPERTY - ACI Insights detected that the Subject Street Scene photo contains watermark, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.	✗ Known Issue
	1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_1_PHOTO_1, page contains floor_damage, wall_damage_discoloration, cluttered, severity_material, ceiling_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.	✗ Known Issue
	1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_1_PHOTO_1, page contains watermark, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.	✗ Known Issue
	1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_1_PHOTO_2, page contains floor_damage_discoloration, wall_damage_discoloration, severity_material, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is	✗ Known Issue
	1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_1_PHOTO_2, page contains logo, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.	✗ Known Issue
	1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_1_PHOTO_3, page contains wall_damage_discoloration, severity_material, ceiling_damage_discoloration, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.	✗ Known Issue
	1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_1_PHOTO_3, page contains watermark, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.	✗ Known Issue
	1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_2_PHOTO_2, page contains siding_damage, roof_damage_tarp, severity_material, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.	✗ Known Issue

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1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_2_PHOTO_3, page contains watermark, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.	✕	Known Issue
1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_3_PHOTO_1, page contains roof_damage_tarp, severity_material, siding_damage, window_boarded, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.	✕	Known Issue
1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_3_PHOTO_1, page contains watermark, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.	✕	Known Issue
1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_3_PHOTO_3, page contains floor_damage_discoloration, ceiling_damage_discoloration, severity_material, wall_damage_discoloration, indicating possible damage to the Subject Property. Comment, including a description of the	✕	Known Issue
1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3BATHR1_PHOTO_1, page contains wall_damage_discoloration, severity_immaterial, shower__bath_damage_eroded_material, indicating possible damage to the Subject Property. Comment, including a description of the observed	✕	Known Issue
1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3BATHR1_PHOTO_1, page contains logo, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.	✕	Known Issue
1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3BATHR1_PHOTO_2, page contains toilet_damage, shower__bath_damage_eroded_material, wall_damage_discoloration, floor_damage, severity_material, winterized, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.	✕	Known Issue
1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3BATHR1_PHOTO_2, page contains logo, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.	✕	Known Issue
1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3BATHR1_PHOTO_3, page contains toilet_damage, wall_damage_discoloration, winterized, severity_material, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.	✕	Known Issue
1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3BATHR1_PHOTO_3, page contains logo, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.	✕	Known Issue
1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3BEDR1_PHOTO_1, page contains cluttered, ceiling_damage, wall_damage_discoloration, ceiling_missing, severity_material, floor_damage, indicating possible damage to the Subject Property. Comment, including a description	✕	Known Issue
1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3BEDR1_PHOTO_2, page contains wall_damage_discoloration, floor_damage_eroded_material, severity_material, ceiling_damage_eroded_material, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.	✕	Known Issue
1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3BEDR1_PHOTO_2, page contains logo, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.	✕	Known Issue
1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3BEDR1_PHOTO_3, page contains wall_damage_discoloration, ceiling_damage_eroded_material, severity_material, floor_damage, cluttered, ceiling_missing, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.	✕	Known Issue
1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3BEDR1_PHOTO_3, page contains watermark, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.	✕	Known Issue
1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3AR1_PHOTO_1, page contains ceiling_missing, wall_damage_discoloration, ceiling_damage_eroded_material, severity_material, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is	✕	Known Issue

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Review Results

2209 Cedar Cir
Carrollton, TX 75006-1926

Appraised Value
$220,000
As Of 1/30/2024

	1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3AR1_PHOTO_2, page contains severity_material, roof_damage, siding_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.	Known Issue
	1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3AR1_PHOTO_2, page contains watermark, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.	Known Issue
	1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3AR1_PHOTO_3, page contains logo, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.	Known Issue
	1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3KLBKITCHEN, page contains wall_damage_discoloration, cluttered, ceiling_damage_eroded_material, severity_material, floor_damage, cabinet_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.	Known Issue
	1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3KLBKITCHEN, page contains watermark, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.	Known Issue
	1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3KLBLIVINGAREA, page contains severity_material, floor_damage, ceiling_missing, cluttered, wall_damage_discoloration, ceiling_damage, indicating possible damage to the Subject Property. Comment, including a description of the	Known Issue
	1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3KLBLIVINGAREA, page contains watermark, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.	Known Issue
	1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3KLBBATHROOM, page contains cluttered, floor_damage_eroded_material, wall_damage_discoloration, severity_material, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is	Known Issue

INFORMATIONAL — FINDINGS: 32

	REPORT - contains 10 or more GSE warnings or errors. This report may be selected for additional quality review.	Known Issue
3 CN	Subject | Real Estate Taxes UAD - SUBJECT - Real Estate Taxes - should be a whole dollar value.	Approved
3 CR	Contract | Sales Contract Reviewed: Yes UAD - CONTRACT - Assignment Type is Refinance and Contract Section is not blank. Contract section should not contain any data per GSE guidance.	Approved
3 CM	Improvements | Amenities: Wood Stove UAD - IMPROVEMENTS - Wood Stove(s) # - is blank. If none, enter 0 (zero).	Approved
3 CM	Improvements | Amenities: Fireplace(s)# UAD - IMPROVEMENTS - Fireplace(s) # - is blank. If none, enter 0 (zero).	Approved
3 CM	Improvements | Amenities: Fence desc. UAD - IMPROVEMENTS - Fence - description is blank. If none, indicate 'None' in the description field.	Approved
3 CM	Improvements | Amenities: Patio desc. UAD - IMPROVEMENTS - Patio/Deck - description is blank. If none, indicate 'None' in the description field.	Approved
3 CM	Improvements | Amenities: Pool desc. UAD - IMPROVEMENTS - Pool - is checked and description is blank.	Approved
3 CM	Improvements | Amenities: Other desc. UAD - IMPROVEMENTS - Other Amenities - description is blank. If none, indicate 'None' in the description field.	Approved
3 CR	Sales Comparison Analysis | Date of Sale/Time UAD - SALES COMPARISON - Subject Date of Sale/Time - is not blank. This gray field should not contain data per GSE guidance.	Approved

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APPRAISAL REVIEW SCORECARD ID#: GTM2825

Review Results

2209 Cedar Cir
Carrollton, TX 75006-1926

Appraised Value
$220,000
As Of 1/30/2024

3 CN	Sales Comparison Analysis | Energy Efficient Items UAD - SALES COMPARISON APPROACH - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.	Approved
3 CR	Sales Comparison Analysis | Comparable: Age Adjustment UAD - SALES COMP #1 - 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.	Approved
3 CR	Sales Comparison Analysis | Comparable: Gross Living Area/Sq.Ft. Adjustment UAD - SALES COMP #1 - Gross Living Area - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.	Approved
3 CR	Sales Comparison Analysis | Comparable: Functional Utility Adjustment UAD - SALES COMP #1 - Functional Utility - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.	Approved
3 CN	Sales Comparison Analysis | Energy Efficient Items UAD - SALES COMP #1 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.	Approved
3 CR	Sales Comparison Analysis | Comparable: Energy Efficient Items Adjustment UAD - SALES COMP #1 - Energy Efficient Items - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be	Approved
3 CN	Sales Comparison Analysis | Garage/Carport UAD - SALES COMP #1 - 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".	Approved
3 CR	Sales Comparison Analysis | Comparable: Garage/Carport Adjustment UAD - SALES COMP #1 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.	Revision Requested
3 CR	Sales Comparison Analysis | Comparable: Functional Utility Adjustment UAD - SALES COMP #2 - Functional Utility - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.	Revision Requested
3 CN	Sales Comparison Analysis | Energy Efficient Items UAD - SALES COMP #2 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items. UAD - SALES COMP #2 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.	Revision Requested
3 CR	Sales Comparison Analysis | Comparable: Energy Efficient Items Adjustment UAD - SALES COMP #2 - Energy Efficient Items - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be	Approved
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". test test 2	Revision Requested
3 CR	Sales Comparison Analysis | Comparable: Garage/Carport Adjustment UAD - SALES COMP #2 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.	Revision Requested
3 CR	Sales Comparison Analysis | Comparable: Functional Utility Adjustment UAD - SALES COMP #3 - Functional Utility - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.	Approved
3 CN	Sales Comparison Analysis | Energy Efficient Items UAD - SALES COMP #3 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.	Approved
3 CR	Sales Comparison Analysis | Comparable: Energy Efficient Items Adjustment UAD - SALES COMP #3 - Energy Efficient Items - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be	Approved

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Review Results

2209 Cedar Cir
Carrollton, TX 75006-1926

Appraised Value
$220,000
As Of 1/30/2024

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".	Approved
3 CR	Sales Comparison Analysis | Comparable: Garage/Carport Adjustment UAD - SALES COMP #3 - Garage/Carport - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.	Approved
3 CR	Sales Comparison Analysis | Data Source of Prior Sale/Transfer UAD - SALES COMPARISON APPROACH - Subject Prior Sales Data Source(s) - is not in the correct format. MLS should be reported as the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123)	Approved
3 CR	Sales Comparison Analysis | Data Source of Prior Sale/Transfer UAD - SALES COMPARABLE(S) #1, 2, 3 - Prior Sales Data Source(s) - is not in the correct format. MLS should be reported as the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123)	Approved
3 CR	Signatures | Appraiser: Date Report Signed UAD - APPRAISER - Date of Signature and Report - Must be 10 characters or less.	Approved
3 CR	Signatures | Appraiser: Date Report Signed UAD - APPRAISER - Appraiser Date of Signature and Report - is invalid. Field contains January 30, 2024. Expected format is MM/DD/CCYY.	Approved

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APPRAISAL REVIEW SCORECARD ID#: GTM2825

Review Checklist

2209 Cedar Cir
Carrollton, TX 75006-1926

Appraised Value
$220,000
As Of 1/30/2024

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?	Approved
3 CM	Subject | Current Owner CHK - 1004_05UAD - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name?	Approved
3 CM	Subject | Current Owner CHK - 1004_05UAD - SUBJECT - If the transaction type is a purchase, does the Owner of Public Record match the name in the Contract?	N/A
3 CM	Subject | Legal Description CHK - 1004_05UAD - SUBJECT - Is a complete Legal Description provided?	Approved
3 CM	Subject | Tax Year CHK - 1004_05UAD - SUBJECT - Is the Tax Year current?	Approved
3 CM	Subject | Occupant: Tenant CHK - 1004_05UAD - SUBJECT - If Occupant: Tenant is checked, did the Appraiser indicate that it is rented?	N/A
3 CM	Subject | Occupant: Vacant CHK - 1004_05UAD - SUBJECT - If Occupant: Vacant is selected, is a comment provided to indicate if the utilities are connected and operable?	N/A
3 CM	Subject | HOA Fees CHK - 1004_05UAD - SUBJECT - Are HOA Fees provided if PUD is selected?	N/A
3 CM	Subject | HOA Fees CHK - 1004_05UAD - SUBJECT - Are dues or fees for private associations or use of facilities provided?	Approved
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?	Approved
3 CM	Subject | Twelve Month Listing History of Subject Property CHK - 1004_05UAD - SUBJECT - Is MLS the Data Source utilized for researching and documenting Listing History?	Approved
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?	Approved

Contract — FINDINGS: 5

3 CM	Contract | Sales Contract Reviewed: Yes CHK - 1004_05UAD - CONTRACT - If this is a Purchase transaction, did the appraiser indicate if they did or did not analyze the Contract for Sale?	N/A
3 CM	Contract | Analysis of the Sales Contract CHK - 1004_05UAD - CONTRACT - Is the explanation of the results of the analysis of the Contract for Sale, or why the analysis was not performed, provided?	N/A
3 CM	Contract | Contract Price CHK - 1004_05UAD - CONTRACT - If a Purchase Transaction, does the price listed in the contract match the Contract Price provided?	N/A

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Review Checklist

2209 Cedar Cir
Carrollton, TX 75006-1926

Appraised Value
$220,000
As Of 1/30/2024

3 CM
Contract | Date of Contract
CHK - 1004_05UAD - CONTRACT - If this is a Purchase transaction, does the date listed in the Contract match the Date of Contract provided?
N/A

3 CM
Contract | Contract Data Source
CHK - 1004_05UAD - CONTRACT - Are Data Source(s) provided?
N/A

Neighborhood — FINDINGS: 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: 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.)?
✓ Approved

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?
✓ Approved

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?
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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Review Checklist

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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 (36) is significantly different from Predominant Age (60) is a comment provided as to why it is outside the range and the marketability of the property?	✓ Approved
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 (2494), match the photos and	✓ Approved
3 CM	Improvements | Condition of the Property CHK - 1004_05UAD - IMPROVEMENTS - Is the Condition of the Property thoroughly explained?	✓ Approved
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)?	✓ Approved
3 CM	Sales Comparison Analysis | Sales Price CHK - 1004_05UAD - SALES COMPARISON APPROACH - Does the Unadjusted Sale Price of the Comparable Sales bracket the Subject's Contract Price, or is a comment provided?	N/A
3 CM	Sales Comparison Analysis | 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?	✓ Approved
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?	N/A
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?	✓ Approved
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?	✓ Approved

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 ($220,000) within the Neighborhood price range ($200,000 - $250,000) on page 1 of the report?	✓ Approved

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APPRAISAL REVIEW SCORECARD ID#: GTM2825

Review Checklist

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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 License # CHK - 1004_05UAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Anna Prentice, LL12345)?	Approved
3 CM	Signatures | Appraiser: State CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's License State a valid 2 character State abbreviation, and does it match the Subject's State?	Approved
3 CM	Signatures | Appraiser: Expiration Date CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's License Expiration Date a valid date?	Approved
3 CM	Signatures | Appraiser: Expiration Date CHK - 1004_05UAD - CERTIFICATION - Is the Expiration Date of License after the Signature Date?	Approved

Photos — FINDINGS: 9

3 CM	Photo Addendum | Security Bars CHK - 1004_05UAD - PHOTO ADDENDUM - If applicable, is a photo of Security Bars included?	Approved
3 CM	Photo Addendum | Special Features CHK - 1004_05UAD - PHOTO ADDENDUM - If Special Features exist (Ex. Pool,BBQ, etc.), are photos provided?	Known Issue
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? iujhguytfyutgbuhjib	Revision Requested
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?	Approved
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?	Approved
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?	Approved
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?	Approved
3 CM	Photo Addendum | Beneficial or Adverse Views CHK - 1004_05UAD - PHOTO ADDENDUM - View is A;WOODS;. Are photos included for any view that is beneficial adverse or not a typical residential view?	Approved
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?	Approved
3 CM	Location Map | Subject Property CHK - 1004_05UAD - LOCATION MAP - Does the map include the Subject Property?	Approved

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Review Checklist

2209 Cedar Cir
Carrollton, TX 75006-1926

Appraised Value
$220,000
As Of 1/30/2024

3 CM	Location Map | Comparable Sales CHK - 1004_05UAD - LOCATION MAP - Does the map include all Comparable Sales?	Approved
3 CM	Location Map | Comparable Listings CHK - 1004_05UAD - LOCATION MAP - Does the map include all Comparable Listings?	Known Issue
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?	Known Issue
3 CM	Location Map | External Influences CHK - 1004_05UAD - LOCATION MAP - Has the Reviewer utilized on-line mapping to verify any potential external influences?	Known Issue
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?	Known Issue

Floor plan — FINDINGS: 4

3 CM	Sketch | Measurements CHK - 1004_05UAD - SKETCH - Does the Sketch include all measurements?	Approved
3 CM	Sketch | Labeled Rooms CHK - 1004_05UAD - SKETCH - Are all rooms (Total: 7, Beds: 3, Baths: 2.0) labeled in the floor plan?	Approved
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 (2494) match the report and photos?	Approved
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)?	Approved

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?	Approved
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? 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? dsskjlksjdk lk;	Revision Requested
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?	Approved

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	test test	Revision Requested

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