# APPRAISAL REVIEW SCORECARD

ID#: TestRest1.30.25_V4

Reviewed By: Domino Holmes
11/16/2026

# 56 Whitaker View Rd

Fairview, NC 28730

Appraised Value
$460,000



5 Bd | 4.1 Ba | 3686 sqft | Q3 | C4

Case #.....
Assignment Type.....Purchase
Client.....Bank of Frisco
Borrower.....Coco Jones
Legal Owner.....Webdon LLC
Seller is Owner.....Yes
Occupancy.....Owner
For Sale Last 36 Mo?.....No
PUD | HOA Fees.....Yes | $50/mo
Form.....1004_05UAD

Appraisal is Made.....As is
Appraised Value.....$460,000

Appraiser.....Mickey Jackson
License Expiration.....1234567 expires 07/31/2025
Signed Date.....12/11/2024
Site Size.....8750 sf
Site Value.....$125,000

Multiple Parcels.....No
Parcel #.....9696-23-4831-000123
Flood Hazard Area.....No | X
Zoning.....SF3 | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT2;Traditional | 2 Story
Year Built.....Existing | 1986

Legal Desc.....Palm Coast Section 14 Block 00002 Lot 0129

Listing Desc.....DOM 21;NTREIS MLS #14503179;Status: Active Under Contract;ListingDate: 01/20/2024;ListPrice: $439,000

Contract Price.....$425,000
Arms length sale;Standard purchase contract relying on conforming financing with no seller concessions disclosed.
Concessions.....Yes | $0
$0;;No financial assistance provided.

## Additional Details

Tech Review Complete.....No

## Risk Indicators

Accuracy

INSUFFICIENT DATA

## Review Results: 2620 Rules / 56 Findings

| Business | Compliance | Cross-Check | Requirements | Risk |
|---|---|---|---|---|
| Best Practices | Industry Standards | Data Validation | Letter of Engagement | Areas of Concern |
| BUS - 21 Findings | CPL - 16 Findings | CRX - 19 Findings | REQ - PASS | RSK - PASS |

## Review Checklist: 109 Items

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

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# Alternative Sales & Listings

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SUBJECT SALES COMPS LISTING COMPS POTENTIAL SALES POTENTIAL LISTINGS

| # | ADDRESS | PROX. (mi) | SALE/LIST PRICE | SALE/LIST DATE | SITE | GLA (sf) | BD | BA | AGE | CARS |
|---|---|---|---|---|---|---|---|---|---|---|
| S | 56 Whitaker View Rd<br>Fairview NC, 28730 | – | $425,000 | 12/11/2024 | 8750 sf | 3,686 | 5 | 4.1 | 38 | 2gbi2dw |
| 1 | 42 Honey Hollow Ln,<br>Fairview, NC 28730 | 0.04 | $429,900 | s08/20;Unk | 8538 sf | 3,335 | 4 | 3.0 | 6 | 2gbi2dw |
| 2 | 18 Kirstein Rd,<br>Fairview, NC 28730 | 0.20 | $400,000 | s02/20;Unk | 7405 sf | 3,268 | 5 | 3.0 | 8 | 3gbi3dw |
| 3 | 46 New Lite Rd<br>Fairview, NC 28730 | 0.12 | $418,000 | s07/20;Unk | 7909 sf | 3,465 | 4 | 3.1 | 8 | 2ga2dw |
| 4 | 7 Cedarford Ct<br>Palm Coast, FL 32137-8949 | 1.75 | $376,000 | s03/22;c03/23 | 8777 sf | 4,032 | 8 | 4.5 | 37 | 2gbi2dw |
| 1 | 46 NEW LITE RD<br>FAIRVIEW NC, 28730-9573 | 0.85 | – | – | – | 1,592 | – | 3.0 | – | – |
| 2 | 19 MOUNTAIN VIEW RDG<br>FAIRVIEW NC, 28730-8616 | 1.18 | – | – | – | 2,200 | – | 3.0 | – | – |
| 3 | 25 ROCKY FORK RD<br>FAIRVIEW NC, 28730-9688 | 1.26 | – | – | – | 2,072 | – | 2.0 | – | – |
| 4 | 4 LYNNETTE DR<br>FAIRVIEW NC, 28730-9769 | 1.39 | – | – | – | 1,892 | – | 2.0 | – | – |
| 1 | 111 ONYX DR<br>FAIRVIEW NC, 28730-9101 | 1.78 | $475,000 | 12/17/2024 | – | 1,552 | 3 | 3.0 | 22 | – |
| 5 | 503 HARRIS ROAD EXT<br>FAIRVIEW NC, 28730 | 1.86 | – | – | – | 1,563 | – | 2.0 | – | – |
| 6 | 194 CASCADE RIDGE RD<br>FAIRVIEW NC, 28730-0229 | 1.88 | – | – | – | 1,736 | – | 3.0 | – | – |
| 2 | 81 JOE JENKINS RD<br>FAIRVIEW NC, 28730-9797 | 1.9 | $818,000 | 07/12/2024 | – | 1,950 | 3 | 3.0 | 1 | – |
| 7 | 186 CASCADE RIDGE RD<br>FAIRVIEW NC, 28730-0229 | 1.9 | – | – | – | 1,512 | – | 2.0 | – | – |
| 8 | 35 CANE CREEK CIR<br>FAIRVIEW NC, 28730 | 1.99 | – | – | – | 2,022 | – | 2.0 | – | – |
| 9 | 65 OLD GAP CREEK RD<br>FAIRVIEW NC, 28730-9793 | 2.23 | – | – | – | 1,800 | – | 3.0 | – | – |

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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 ❶ lowest to ❺ highest |

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# Review Checklist

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## Order — FINDINGS: 1

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

## Subject — FINDINGS: 14

| | | |
|---|---|---|
| 3 CM | Subject \| Address of Property Appraised<br>CHK - 1004_05UAD - SUBJECT - Does Subject Property Address match the order and is it USPS verified?<br>****test****revision | Revision Requested |
| 3 CM | Subject \| Current Owner<br>CHK - 1004_05UAD - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name? | N/A |
| 3 CM | Subject \| Current Owner<br>CHK - 1004_05UAD - SUBJECT - If the transaction type is a purchase, does the Owner of Public Record match the name in the Contract? | Approved |
| 3 CM | Subject \| Legal Description<br>CHK - 1004_05UAD - SUBJECT - Is a complete Legal Description provided? | Approved |
| 3 CM | Subject \| Tax Year<br>CHK - 1004_05UAD - SUBJECT - Is the Tax Year current? | Approved |
| 3 CM | Subject \| Occupant: Tenant<br>CHK - 1004_05UAD - SUBJECT - If Occupant: Tenant is checked, did the Appraiser indicate that it is rented? | N/A |
| 3 CM | Subject \| Occupant: Vacant<br>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<br>CHK - 1004_05UAD - SUBJECT - Are HOA Fees provided if PUD is selected? | Approved |
| 3 CM | Subject \| HOA Fees<br>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<br>CHK - 1004_05UAD - SUBJECT - Is Property Rights Appraised Fee Simple? | Approved |
| 3 CM | Subject \| Transaction Type: Purchase<br>CHK - 1004_05UAD - SUBJECT - Is Assignment Type provided? | Approved |
| 3 CM | Subject \| Lender/Client: Company Name<br>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<br>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<br>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<br>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<br>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? | Approved |
| 3 CM | Contract \| Contract Price<br>CHK - 1004_05UAD - CONTRACT - If a Purchase Transaction, does the price listed in the contract match the Contract Price provided? | Approved |

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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?
✔ Approved

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: To the north by Panther Creek, to the south by Eldorado Pakrway, to the east by Hwy 423, and to the west by Woodlake Parkway.)?
✔ 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?
N/A

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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| | | |
|---|---|---|
| 3 CM | Site \| Utilities/Off-Site Improvements Typical: No<br>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<br>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<br>CHK - 1004_05UAD - IMPROVEMENTS - If the Actual Age (38) is significantly different from Predominant Age (6) is a comment provided as to why it is outside the range and the marketability of the property? | ✓ Approved |
| 3 CM | Improvements \| Foundation: Infestation<br>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<br>CHK - 1004_05UAD - IMPROVEMENTS - Does the Total number of rooms (11), bedrooms (5), bathrooms (4.1) and square feet of GLA (3686), match the photos and | ✓ Approved |
| 3 CM | Improvements \| Condition of the Property<br>CHK - 1004_05UAD - IMPROVEMENTS - Is the Condition of the Property thoroughly explained? | ✓ Approved |
| 3 CM | Improvements \| Physical Deficiencies or Adverse Conditions<br>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<br>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<br>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<br>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<br>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<br>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<br>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<br>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<br>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<br>CHK - 1004_05UAD - SALES COMPARISON APPROACH - If a Comparable Sale's Actual Age is outside of the Neighborhood Housing range, is a comment provided? | ✓ Approved |
| 3 CM | Sales Comparison Analysis \| Bedrooms<br>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.<br>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<br>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 \| Sales Price<br>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? | Approved |
| 3 CM | Sales Comparison Analysis \| Date of Sale/Time<br>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<br>CHK - 1004_05UAD - SALES COMPARISON APPROACH - If Net Adjustments are greater than 15%, is a comment provided? | Approved |
| 3 CM | Sales Comparison Analysis \| Comparable: Net Adjustment Percentage<br>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<br>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<br>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<br>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? | Approved |
| 3 CM | Sales Comparison Analysis \| Researched Sale/Transfer History of Subject and Comparable Sales: Yes<br>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<br>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 |
| 3 CM | Sales Comparison Analysis \| Comparable: Proximity to Subject<br>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 |

## Cost Approach — FINDINGS: 2

| | | |
|---|---|---|
| 3 CM | Cost Approach \| Support for the Opinion of Site Value<br>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<br>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<br>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<br>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<br>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<br>CHK - 1004_05UAD - RECONCILIATION - Is the Opinion of Market Value ($460,000) within the Neighborhood price range ($315,000 - $600,000) on page 1 of the report? | Approved |

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## 1004MC — FINDINGS: 7

| | | |
|---|---|---|
| 3 CM | Market Analysis \| Market Analysis: Total Number of Comparable Sales Trend: Increasing<br>CHK - 1004MC_2009 - 1004MC - Are Overall Trend boxes completed, or are two or more data fields N/A or blank? | ✓ Approved |
| 3 CM | Market Analysis \| Market Analysis: Total Number of Comparable Sales Trend: Increasing<br>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<br>CHK - 1004MC_2009 - 1004MC - Is information supportive of the Neighborhood section? | ✓ Approved |
| 3 CM | Market Analysis \| Market Analysis: Median Comparable Sale Price Trend: Increasing<br>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<br>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<br>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<br>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<br>CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's signature provided? | ✓ Approved |
| 3 CM | Signatures \| Appraiser: Date Report Signed<br>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 #<br>CHK - 1004_05UAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Mickey Jackson, 1234567)? | ✓ Approved |
| 3 CM | Signatures \| Appraiser: State<br>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<br>CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's License Expiration Date a valid date? | ✓ Approved |
| 3 CM | Signatures \| Appraiser: Expiration Date<br>CHK - 1004_05UAD - CERTIFICATION - Is the Expiration Date of License after the Signature Date? | ✓ Approved |

## Photos — FINDINGS: 9

| | | |
|---|---|---|
| 3 CM | Photo Addendum \| Security Bars<br>CHK - 1004_05UAD - PHOTO ADDENDUM - If applicable, is a photo of Security Bars included? | ✓ Approved |
| 3 CM | Photo Addendum \| Special Features<br>CHK - 1004_05UAD - PHOTO ADDENDUM - If Special Features exist (Ex. Pool,BBQ, etc.), are photos provided? | ✓ Approved |
| 3 CM | Photo Addendum \| Comparable Sales, Listings, Rentals<br>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?<br>****test****known issue comment | ✗ Known Issue |
| 3 CM | Photo Addendum \| Items of Bias<br>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 |

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# Review Checklist

56 Whitaker View Rd
Fairview, NC 28730

Appraised Value
$460,000
As Of 12/11/2024

| | | |
|---|---|---|
| 3 CM | Photo Addendum \| Subject and Neighborhood<br>CHK - 1004_05UAD - PHOTO ADDENDUM - Is an aerial photo provided and sufficiently scaled to show the Subject Property and its immediate neighborhood?<br>****test****revision | Revision Requested |
| 3 CM | Photo Addendum \| Similar Comparables<br>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<br>CHK - 1004_05UAD - PHOTO ADDENDUM - Are all required photos provided: all bathrooms (4) and half-bathrooms (1), kitchen, main living area, updates, renovations, deterioration, front, rear, street view, and exterior side photos? | Approved |
| 3 CM | Photo Addendum \| Beneficial or Adverse Views<br>CHK - 1004_05UAD - PHOTO ADDENDUM - View is N;RES;. Are photos included for any view that is beneficial adverse or not a typical residential view? | N/A |
| 3 CM | Photo Addendum \| Accessory Unit<br>CHK - 1004_05UAD - PHOTO ADDENDUM - If applicable, are Accessory Unit photos included? | N/A |

## Maps — FINDINGS: 7

| | | |
|---|---|---|
| 3 CM | Location Map \| Map Lables<br>CHK - 1004_05UAD - LOCATION MAP - Is the map labeled appropriately? | Approved |
| 3 CM | Location Map \| Subject Property<br>CHK - 1004_05UAD - LOCATION MAP - Does the map include the Subject Property? | Approved |
| 3 CM | Location Map \| Comparable Sales<br>CHK - 1004_05UAD - LOCATION MAP - Does the map include all Comparable Sales? | Approved |
| 3 CM | Location Map \| Comparable Listings<br>CHK - 1004_05UAD - LOCATION MAP - Does the map include all Comparable Listings? | Approved |
| 3 CM | Location Map \| Major Boundary<br>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? | Approved |
| 3 CM | Location Map \| External Influences<br>CHK - 1004_05UAD - LOCATION MAP - Has the Reviewer utilized on-line mapping to verify any potential external influences? | Approved |
| 3 CM | Location Map \| Market Area<br>CHK - 1004_05UAD - LOCATION MAP - Do the Comparable Sales appear to be located in the same market area as the Subject Property? | Approved |

## Floor plan — FINDINGS: 4

| | | |
|---|---|---|
| 3 CM | Sketch \| Measurements<br>CHK - 1004_05UAD - SKETCH - Does the Sketch include all measurements? | Approved |
| 3 CM | Sketch \| Labeled Rooms<br>CHK - 1004_05UAD - SKETCH - Are all rooms (Total: 11, Beds: 5, Baths: 4.1) labeled in the floor plan? | Approved |
| 3 CM | Sketch \| Rooms and GLA Match Report<br>CHK - 1004_05UAD - SKETCH - Does the Total Number of Rooms (11), Bathrooms (4.1), Bedrooms (5), and GLA (3686) match the report and photos? | Approved |
| 3 CM | Sketch \| Digitally Created Sketch<br>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<br>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 |

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| | | |
|---|---|---|
| 3 CM | USPAP \| Intended User(s)<br>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? | ✔ Approved |
| 3 CM | USPAP \| Extraordinary Assumptions, Hypothetical Conditions, Limiting Conditions<br>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<br>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<br>CHK - 1004_05UAD - PUD INFORMATION - If the Unit Type is Attached, and the Builder is in control of the HOA, is the entire PUD section completed? | N/A |
| 3 CM | Condo/Co-op Project \| Project Type<br>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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