APPRAISAL REVIEW SCORECARD

ID#: js-review-10-27-3

121212 Walla Pl

Palm Coast, FL 95691

Appraised Value

$480,000



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

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

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

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

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

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

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

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

Additional Details

Tech Review Complete.....No

Risk Indicators

Comparability

INSUFFICIENT DATA

Review Results: 4288 Rules / 13 Findings

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

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Additional Report Details

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Review Checklist: 109 Items

- Subject (7)
- Contract (2)
- Neighborhood (6)
- Site (8)
- Sales Comp (15)
- Cost Approach (2)
- Reconciliation (4)
- 1004MC (6)
- License and E&O (5)
- 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	121212 Walla Pl Palm Coast FL, 95691	–	$480,000	05/05/2017	6534 sf	3,362	4	2.1	12	2cp
1	212 E Ludington Ave Ludington, MI 49431	7.25	$470,000	s03/17;c02/17	6500 sf	3,600	4	2.1	9	2cp
2	12 Winterling Pl Palm Coast, FL 32164	7.35	$490,000	s05/17;c04/17	10500 sf	3,300	2	3.0	15	2ga
3	971 N Lakeshore Dr Ludington, MI 49431	8.48	$480,000	s08/16;c07/16	10629 sf	3,300	3	3.0	9	2ga
4	8 Winterling Pl Palm Coast, FL 32164	1	$475,000	Active	11000 sf	3,300	4	2.1	5	2cp
5	6 Walla Pl Palm Coast, FL 32164	1	$485,000	Active	10019 sf	3,390	4	2.0	13	2cp
6	5 Winterberry Pl Palm Coast, FL 32164	1	$477,777	s11/16;c10/16	10411 sf	3,332	4	2.0	18	2cp
7	57 Waters Dr Palm Coast, FL 32164	1	$459,990	Active	10019 sf	3,300	4	2.1	5	2cp
8	18 Wasserman Dr Palm Coast, FL 32164	1	$490,000	s03/17;c02/17	10019 sf	3,034	4	2.0	19	2ga2dw
9	101 Wedgewood Dr Palm Coast, FL 32164	1	$467,500	s03/17;c02/17	14418 sf	3,357	4	2.0	14	2ga2dw

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Review Results

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The Appraisal Review Scorecard includes thousands of rules and quality factors to evaluate the appraisal report. The result is an in-depth appraisal review providing comprehensive due diligence in understandable and actionable terms.

TYPES CF-Confirmation | CM-Completeness | CN-Concern | CR-Correctness | CS-Consistency | CX-Cross Check

IMPORTANCE Ranking 1 lowest to 5 highest

WARNING FINDINGS: 2

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

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: 11

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

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

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

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

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

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

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

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

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

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

3 CR
Sales Comparison Analysis | Comparable: Design (Style) Adjustment
UAD - SALES COMP #9 - Design (Style) - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

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Review Checklist

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Subject — FINDINGS: 7

3 CM	Subject | Current Owner CHK - 1004_05UAD - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name?	N/A
3 CM	Subject | 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 | 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 | Twelve Month Listing History of Subject Property CHK - 1004_05UAD - SUBJECT - Is MLS the Data Source utilized for researching and documenting Listing History?	✓ Approved

Contract — FINDINGS: 2

3 CM	Contract | Sales Contract Reviewed: Yes CHK - 1004_05UAD - CONTRACT - If this is a Purchase transaction, did the appraiser indicate if they did or did not analyze the Contract for Sale?	✓ Approved
3 CM	Contract | Contract Data Source CHK - 1004_05UAD - CONTRACT - Are Data Source(s) provided?	✓ Approved

Neighborhood — FINDINGS: 6

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 - 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

Site — FINDINGS: 8

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

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3 CM	Site | Utilities: Water: Other CHK - 1004_05UAD - SITE - Utilities -If Water and / or Sanitary Sewer are marked 'Other', is commentary provided to indicate if it is typical for the market and if it has affect on marketability?	N/A
3 CM	Site | Street: Private CHK - 1004_05UAD - SITE - Street - If Private Street and not a PUD, are comments provided if it is common and typical for the area, who is responsible for maintaining the road, and permanent legal access?	N/A
3 CM	Site | FEMA Special Flood Hazard Area: Yes CHK - 1004_05UAD - SITE - Is the FEMA Special Flood Hazard Are section completed?	✓ Approved
3 CM	Site | 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: 3

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 | 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: 15

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: 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

Cost Approach — FINDINGS: 2

3 CM	Cost Approach | Support for the Opinion of Site Value CHK - 1004_05UAD - COST APPROACH - Are Opinion of Value and Support for the Opinion of Site Value provided?	✓ Approved
3 CM	Cost Approach | Cost Approach Comments CHK - 1004_05UAD - COST APPROACH - If New Construction, is the Cost Approach provided?	N/A

Reconciliation — FINDINGS: 4

3 CM	Reconciliation | The appraisal is made: subject to repairs CHK - 1004_05UAD - RECONCILIATION - If report is 'Subject to repairs' is a comment provided indicating if required immediately for health, safety or soundness, or if repairs are for deferred maintenance?	N/A
3 CM	Reconciliation | Appraised Value of Subject Property CHK - 1004_05UAD - RECONCILIATION - If Appraised Value does not match Indicated Value by Sales Comparison Approach, is a comment provided?	N/A
3 CM	Reconciliation | Appraised Value of Subject Property CHK - 1004_05UAD - RECONCILIATION - If the Subject Property's value is over $1 Million, is the Appraiser Certified?	N/A
3 CM	Reconciliation | Appraised Value of Subject Property CHK - 1004_05UAD - RECONCILIATION - Is the Opinion of Market Value ($480,000) within the Neighborhood price range ($50,000 - $490,000) on page 1 of the report?	✓ Approved

1004MC — FINDINGS: 6

3 CM	Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing CHK - 1004MC_2009 - 1004MC - Are Overall Trend boxes completed, or are two or more data fields N/A or blank?	✓ Approved
3 CM	Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing CHK - 1004MC_2009 - 1004MC Inventory Analysis - Are Overall Trend boxes completed?	✓ Approved
3 CM	Market Analysis | Market Analysis: 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

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License and E&O — FINDINGS: 5

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
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: 2

3 CM
Photo Addendum | Beneficial or Adverse Views
CHK - 1004_05UAD - PHOTO ADDENDUM - View is N;RES;. Are photos included for any view that is beneficial adverse or not a typical residential view?
N/A

3 CM
Photo Addendum | Accessory Unit
CHK - 1004_05UAD - PHOTO ADDENDUM - If applicable, are Accessory Unit photos included?
N/A

Other — FINDINGS: 3

3 CM
Required Statement | Three-year Disclosure
CHK - 1004_05UAD - REQUIRED STATEMENTS - Is a Three-Year Disclosure Statement, indicating if appraiser has done any work on the Subject in the immediate three years prior to the appointment, provided?
Approved

3 CM
PUD Information | PUD: Project Description: Row or Townhouse
CHK - 1004_05UAD - PUD INFORMATION - If the Unit Type is Attached, and the Builder is in control of the HOA, is the entire PUD section completed?
N/A

3 CM
Condo/Co-op Project | Project Type
CHK - 1004MC_2009 - 1004MC - If the Subject Property is a Condo or COOP, is the Condo / CO-OP Projects section of the 1004MC form completed?
N/A

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