APPRAISAL REVIEW SCORECARD

ID#: test-order-2026-26-10-momo

22730 Banks Rd

Hillman, MI 49746

Appraised Value
$215,000



2 Bd | 1.0 Ba | 750 sqft | Q4 | C4

Case #.....
Assignment Type.....Refinance
Client.....The Huntington National Bank
Borrower.....Gary Rooney
Legal Owner.....Gary Rooney
Seller is Owner.....NA
Occupancy.....Owner
For Sale Last 36 Mo?.....Yes
PUD | HOA Fees.....No | $0/yr
Form.....1004_05UAD

Appraisal is Made.....As is
Appraised Value.....$215,000

Appraiser.....Terry Scot McKenzie
License Expiration.....1204070722 expires 07/31/2027
Signed Date.....10/11/2026
Site Size.....7.8 ac
Site Value.....$25,000

Multiple Parcels.....No
Parcel #.....007-115-000-040-00
Flood Hazard Area.....No
Zoning.....Res | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT1;Ranch | 1 Story
Year Built.....Existing | 1970

Legal Desc.....See Attached

Listing Desc.....DOM Unk;The home has been for sales over the past 12 months. The most recent listing on the subject was noted to have been an active listing until it sold in June of 2026. The last reported listing price is $90,000.00. MLS# 201837560. total days on the market 259.

Contract Price.....
Concessions.....NO

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

Review Results: 2251 Rules / 17 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 9 Findings	CPL - 7 Findings	CRX - 1 Findings	REQ - PASS	RSK - PASS

Review Checklist: 97 Items

- Order (1)
- 1004MC (7)
- Photos (8)
- USPAP (3)
- Other (78)

Thank you for your order! This Summary is provided for information purposes and is for internal use only. All information was taken directly from the appraisal report. It is not a technical review nor is it verified for conformity to a specific loan program. Please email comments to us.

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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	22730 Banks Rd Hillman MI, 49746	–	–	09/30/2026	7.8 ac	750	2	1.0	56	2ga2dw
1	12775 Kohlman Rd Atlanta, MI 49709	9.86	$240,000	s09/26;Unk	10 ac	1,196	2	2.0	74	2ga2dw
2	17309 Avalon Dr Hillman, MI 49746	6.87	$310,000	s03/26;Unk	20.00 ac	1,512	3	2.0	31	4gd2dw
3	19430 Carter Rd Hillman, MI 49746	4.34	$195,000	s06/26;Unk	4.88 ac	1,000	2	2.0	68	1gd2dw

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Review Results

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

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

IMPORTANCE Ranking 1 lowest to 5 highest

ERRORS FINDINGS: 4

1004_05UAD - REPORT - Fair Lending - Comments in the Beginning Addenda contain (PROJECTS) "FEMA Flood Zone & FEMA Map# was not found The home has ongoing projects that are incomplete.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.

3 CN

SUBJECT | FORM_FILE_NUMBER.1
1004_05UAD - REPORT - Fair Lending - Comments in the Beginning Addenda contain (PROJECTS) "The subject has incomplete projects / no differed maintenance.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.

3 CN

SUBJECT | FORM_FILE_NUMBER.1
1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (PROJECTS) "FEMA Flood Zone & FEMA Map# was not found The home has ongoing projects that are incomplete.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending

3 CN

SUBJECT | FORM_FILE_NUMBER.1
1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (PROJECTS) "The subject has incomplete projects / no differed maintenance.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.

WARNING FINDINGS: 18

1004_05UAD - SALES COMPARISON APPROACH - Low Price range of Comparable Properties Currently Offered for Sale above the Sales Grid - is outside the housing range in the neighborhood section on page 1. Please reconcile.

3 CR

SUBJECT | GS_GLA_SQFT.1
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.

3 CR

SUBJECT | GS_GLA_SQFT.1
1004_05UAD - SALES COMPARISON APPROACH - Gross Living Area (GLA) - all closed sales are superior to Subject Property.

3 CR

COMP_SALES_1 | GS_NET_ADJ_AMOUNT.1
1004_05UAD - SALES COMPARABLE(S) #1, 2, 3 - Gross Adjustment Percentage - exceeds 15% of Sales Price.

3 CR

COMP_SALES_2 | GS_AGE.1
1004_05UAD - SALES COMPARABLE(S) #2 - Actual Age - differs by more than 22 years from the subject property and no adjustment has been entered.

3 CR

SUBJECT | ESTIMATED_MARKET_VALUE.1
1004_05UAD - RECONCILIATION - Opinion of Market Value - differs from the Subject Prior Sale Price by more than 10% for transfer in the prior 12 months or more than 25% for transfer in the prior 13-36 months.

3 CR

SUBJECT | ESTIMATED_MARKET_VALUE.1
1004_05UAD - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.

INFORMATIONAL FINDINGS: 7

3 CM

SUBJECT | SITE_FEMA_ZONE.1
UAD - SITE - FEMA Flood Zone - should be entered. If map does not exist for the area, indicate 'None'.

3 CM

SUBJECT | SITE_FEMA_MAP_NUMBER.1
UAD - SITE - FEMA Map # - should be entered. If no FEMA map, "None" should be entered in FEMA Map Zone.

3 CR

SUBJECT | SITE_FEMA_MAP_DATE.1
UAD - SITE - FEMA Map Date - Must be 10 characters or less.

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3 CR
SUBJECT | SITE_FEMA_MAP_DATE.1
UAD - SITE - FEMA Map Date - is invalid. Field contains Notavailable. Expected format is MM/DD/CCYY.

3 CM
SUBJECT | COOL_OTHER_X.1
UAD - IMPROVEMENTS - Cooling Type boxes - are blank. Please check one box. If there is no cooling, indicate 'Other' and enter 'None' in the description.

3 CR
COMP_SALES_2 | GS_PORCH_PATIO_ETC_ADJ.1
UAD - SALES COMP #2 - Porch/Patio/Deck - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR
COMP_SALES_3 | GS_PORCH_PATIO_ETC_ADJ.1
UAD - SALES COMP #3 - Porch/Patio/Deck - 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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Order — FINDINGS: 1

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

1004MC — FINDINGS: 7

3 CM	Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing CHK - 1004MC_2009 - 1004MC - Are Overall Trend boxes completed, or are two or more data fields N/A or blank?	Approved
3 CM	Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing CHK - 1004MC_2009 - 1004MC Inventory Analysis - Are Overall Trend boxes completed?	Approved
3 CM	Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing CHK - 1004MC_2009 - 1004MC - Is information supportive of the Neighborhood section?	
3 CM	Market Analysis | Market Analysis: Median Comparable Sale Price Trend: Increasing CHK - 1004MC_2009 - 1004MC Median Sale & List Price, DOM, Sale/List% - Are Overall Trend boxes completed?	Approved
3 CM	Market Analysis | Market Analysis: Seller Concessions Comments CHK - 1004MC_2009 - 1004MC - Is an explanation of Seller Concessions trends from the previous 12 months provided?	Approved
3 CM	Market Analysis | Market Analysis: Foreclosure Sales (REO Sales) a Factor: Yes CHK - 1004MC_2009 - 1004MC - Is either Yes or No selected in response to 'Are Foreclosures Sales a Factor in the Market'?	Approved
3 CM	Market Analysis | Market Analysis: Foreclosure Sales (REO Sales) Comments CHK - 1004MC_2009 - 1004MC - If Foreclosures Sales are a factor in the market, is a comment including the number of sales provided?	

Photos — FINDINGS: 8

3 CM	Photo Addendum | Special Features CHK - 1004_05UAD - PHOTO ADDENDUM - If Special Features exist (Ex. Pool,BBQ, etc.), are photos provided?	
3 CM	Photo Addendum | Comparable Sales, Listings, Rentals CHK - 1004_05UAD - PHOTO ADDENDUM - Are photographs of Comparable Sales, Listings, and Rentals original, labeled, and clear, and are MLS / file photos only utilized in extreme circumstances or gated communities?	
3 CM	Photo Addendum | Items of Bias CHK - 1004_05UAD - PHOTO ADDENDUM - Are items of bias including people or photos that show clear race or ethnicity, or inclusion of religious artifacts / symbols, excluded from any photographs of Subject?	
3 CM	Photo Addendum | Subject and Neighborhood CHK - 1004_05UAD - PHOTO ADDENDUM - Is an aerial photo provided and sufficiently scaled to show the Subject Property and its immediate neighborhood?	
3 CM	Photo Addendum | Similar Comparables CHK - 1004_05UAD - PHOTO ADDENDUM - Are photographs included to support the Appraiser's determination of value, and are Comparable Sales similar in design, quality and appeal to the Subject Property?	
3 CM	Photo Addendum | Required Photos CHK - 1004_05UAD - PHOTO ADDENDUM - Are all required photos provided: all bathrooms (1) and half-bathrooms (0), kitchen, main living area, updates, renovations, deterioration, front, rear, street view, and exterior side photos?	
3 CM	Photo Addendum | Beneficial or Adverse Views CHK - 1004_05UAD - PHOTO ADDENDUM - View is N;WOODS;. 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

USPAP — FINDINGS: 3

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3 CM
USPAP | Clear and Accurate Report
CHK - 1004_05UAD - USPAP - 2-1(a) - Does the Appraiser clearly and accurately set forth the report in a manner that is not misleading?

3 CM
USPAP | Intended User(s)
CHK - 1004_05UAD - USPAP - 2-1(b) - Does the Report contain sufficient information to enable the intended users of the appraisal to understand the report properly?

3 CM
USPAP | Extraordinary Assumptions, Hypothetical Conditions, Limiting Conditions
CHK - 1004_05UAD - USPAP - 2-1(c)- Does the report clearly and accurately disclose any extraordinary assumptions, hypothetical conditions, or limiting conditions that directly affect the appraisal and indicates its impact on value and assignment results?

Other — FINDINGS: 78

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
SUBJECT | SUBJ_PROPERTY_ADDRESS.1
CHK - 1004_05UAD - SUBJECT - Does Subject Property Address match the order and is it USPS verified?

3 CM
SUBJECT | CURRENT_OWNER_NAME.1
CHK - 1004_05UAD - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name?
✔ Approved

3 CM
SUBJECT | CURRENT_OWNER_NAME.1
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.1
CHK - 1004_05UAD - SUBJECT - Is a complete Legal Description provided?

3 CM
SUBJECT | TAX_YEAR.1
CHK - 1004_05UAD - SUBJECT - Is the Tax Year current?
✔ Approved

3 CM
SUBJECT | OCCUPANT_TENANT_X.1
CHK - 1004_05UAD - SUBJECT - If Occupant: Tenant is checked, did the Appraiser indicate that it is rented?
N/A

3 CM
SUBJECT | OCCUPANT_VACANT_X.1
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.1
CHK - 1004_05UAD - SUBJECT - Are HOA Fees provided if PUD is selected?
N/A

3 CM
SUBJECT | HOA_FEES.1
CHK - 1004_05UAD - SUBJECT - Are dues or fees for private associations or use of facilities provided?

3 CM
SUBJECT | PRA_FEE_SIMPLE_X.1
CHK - 1004_05UAD - SUBJECT - Is Property Rights Appraised Fee Simple?
✔ Approved

3 CM
SUBJECT | ASSIGNMENT_TYPE_PURCHASE_X.1
CHK - 1004_05UAD - SUBJECT - Is Assignment Type provided?
✔ Approved

3 CM
SUBJECT | LENDER_CLIENT_NAME.1
CHK - 1004_05UAD - CERTIFICATION - Does the Lender /Client Name and Address match client information?

3 CM
SUBJECT | HIST_LIST_LAST_12_DESC.1
CHK - 1004_05UAD - SUBJECT - Is MLS the Data Source utilized for researching and documenting Listing History?
✔ Approved

3 CM
SUBJECT | HIST_LIST_LAST_12_DESC.1
CHK - 1004_05UAD - SUBJECT - If MLS was not utilized as the Data Source, was an explanation provided?

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3 CM	SUBJECT | CSC_CONTRACT_REVIEWED_X.1 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	SUBJECT | CSC_CONTRACT_REVIEWED_EXPL.1 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	SUBJECT | SALE_PRICE.1 CHK - 1004_05UAD - CONTRACT - If a Purchase Transaction, does the price listed in the contract match the Contract Price provided?	N/A
3 CM	SUBJECT | DATE_OF_SALE.1 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	SUBJECT | CSC_DATA_SOURCE.1 CHK - 1004_05UAD - CONTRACT - Are Data Source(s) provided?	N/A
3 CM	SUBJECT | NBHD_PROP_VALUE_DECL_X.1 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	SUBJECT | NBHD_BOUNDARIES.1 CHK - 1004_05UAD - NEIGHBORHOOD - Does the Location correspond to the Aerial Map (Location: North by County Hubert Rd., East by Jacks Landing Rd., South by County Road 612, West by Hall Rd.)?	
3 CM	SUBJECT | NBHD_BOUNDARIES.1 CHK - 1004_05UAD - NEIGHBORHOOD - Do the Boundaries include the delineations 'North' 'South' 'East' and 'West'?	✓ Approved
3 CM	SUBJECT | SFMH_PRICE_LOW.1 CHK - 1004_05UAD - NEIGHBORHOOD - Are all One-Unit Housing fields (Low High Pred. Price and Age) completed with a numerical value?	✓ Approved
3 CM	SUBJECT | PRLU_SINGLE_FAMILY.1 CHK - 1004_05UAD - NEIGHBORHOOD - Does Present Land Use breakdown add up to 100%?	✓ Approved
3 CM	SUBJECT | PRLU_OTHER_LABEL.1 CHK - 1004_05UAD - NEIGHBORHOOD - If Present Land Use: Other is indicated, was a comment provided as to land use?	✓ Approved
3 CM	SUBJECT | NBHD_COMMENTS.1 CHK - 1004_05UAD - NEIGHBORHOOD - Is the Neighborhood Description completed in detail?	✓ Approved
3 CM	SUBJECT | NBHD_MKT_CONDITIONS.1 CHK - 1004_05UAD - NEIGHBORHOOD - Is the Neighborhood Market Conditions accurate and do they support statements and the 1004MC?	
3 CM	SUBJECT | SITE_ZONE_CLASSIFICATION.1 CHK - 1004_05UAD - SITE - Is the Specific Zoning Classification provided?	✓ Approved
3 CM	SUBJECT | SITE_ZONE_DESCRIPTION.1 CHK - 1004_05UAD - SITE - Is Zoning Description other than residential?	✓ Approved
3 CM	SUBJECT | SITE_ZONE_LEGAL_NON_X.1 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	SUBJECT | UTIL_WATER_OTHER_X.1 CHK - 1004_05UAD - SITE - Utilities -If Water and / or Sanitary Sewer are marked 'Other', is commentary provided to indicate if it is typical for the market and if it has affect on marketability?	
3 CM	SUBJECT | OSIM_STREET_PRIV_X.1 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

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3 CM	SUBJECT | SITE_FLOOD_HAZARD_YES_X.1 CHK - 1004_05UAD - SITE - Is the FEMA Special Flood Hazard Are section completed?	N/A
3 CM	SUBJECT | SITE_FLOOD_HAZARD_YES_X.1 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
3 CM	SUBJECT | UTIL_OSIM_TYPICAL_N_X.1 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	SUBJECT | SITE_ADVERSE_YES_X.1 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
3 CM	SUBJECT | GDES_YEAR_BUILT.1 CHK - 1004_05UAD - IMPROVEMENTS - If the Actual Age (56) is significantly different from Predominant Age (45) is a comment provided as to why it is outside the range and the marketability of the property?	
3 CM	SUBJECT | FOUND_INFESTATION_X.1 CHK - 1004_05UAD - IMPROVEMENTS - If evidence of Infestation, Dampness, or Settlement is indicated, is a comment provided?	N/A
3 CM	SUBJECT | ROOM_ABV_GRD_TOT_ROOMS.1 CHK - 1004_05UAD - IMPROVEMENTS - Does the Total number of rooms (4), bedrooms (2), bathrooms (1.0) and square feet of GLA (750), match the photos and	
3 CM	SUBJECT | CMNTS_CONDITION_IMPR.1 CHK - 1004_05UAD - IMPROVEMENTS - Is the Condition of the Property thoroughly explained?	
3 CM	SUBJECT | PROP_PHYS_DEFICIENCIES_DESC.1 CHK - 1004_05UAD - IMPROVEMENTS - If Physical Deficiencies or Adverse Conditions are noted, is a description provided?	N/A
3 CM	SUBJECT | PROPERTY_CONFORM_NBHD_DESC.1 CHK - 1004_05UAD - IMPROVEMENTS - If No selected in response to 'Does the Property Generally Conform to the Neighborhood', is a description provided?	N/A
3 CM	SUBJECT | GL_NUMBER_COMP_REVEALED.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Are the number of properties and value range provided for the Listings in the Neighborhood?	✔ Approved
3 CM	SUBJECT | GS_NUMBER_COMP_REVEALED.1 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	SUBJECT | GS_ADDRESS.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Net and Gross Adjustment % calculated correctly for all Comparable Sales?	✔ Approved
3 CM	SUBJECT | GS_SITE.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Site Size provided for the Subject and all Comparable Sales?	✔ Approved
3 CM	SUBJECT | GS_VIEW.1 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	SUBJECT | GS_QUALITY_OF_CONST.1 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	SUBJECT | GS_AGE.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Actual Age provided for the Subject and all Comparable Sales?	✔ Approved
3 CM	SUBJECT | GS_AGE.1 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	SUBJECT | GS_BEDROOMS.1 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?	✔ Approved

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3 CM	SUBJECT | GS_GLA_SQFT.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the GLA of all Comparable Sales within 25% of the Subject Property's GLA?	
3 CM	COMP_SALES_1 | GS_ADDRESS.1 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?	
3 CM	COMP_SALES_1 | GS_PROXIMITY.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Does the distance between the Subject Property and the Comparable Sales correspond to the location (If 'Urban' within .5 Miles; If 'Suburban' within 1 Mile; If 'Rural' within 5 Miles)?	
3 CM	COMP_SALES_1 | GS_SALE_PRICE.1 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	COMP_SALES_1 | GS_DATE_TIME_O_SALE.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - If the Date of Sale of the Comparable Sales is greater than within 6 months, is a comment provided?	
3 CM	COMP_SALES_1 | GS_NET_ADJ_PERCENT.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - If Net Adjustments are greater than 15%, is a comment provided?	N/A
3 CM	COMP_SALES_1 | GS_NET_ADJ_PERCENT.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Net Adjustment % of the majority of the Comparable Sales adjusted less than 15%?	✔ Approved
3 CM	COMP_SALES_1 | GS_GROSS_ADJ_PERCENT.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - If Gross Adjustments are greater than 25%, is a comment provided?	
3 CM	COMP_SALES_1 | GS_GROSS_ADJ_PERCENT.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Gross Adjustment % of the majority of Comparable Sales adjusted less than 25%?	
3 CM	COMP_SALES_1 | GS_ADJ_SALES_PRICE.1 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	SUBJECT | GS_RESEARCH_XFER_HIST_X.1 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?	
3 CM	SUBJECT | GS_PRIOR_SALE_DATE.1 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	SUBJECT | APP_SUBJCT_REPAIRS_X.1 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	SUBJECT | ESTIMATED_MARKET_VALUE.1 CHK - 1004_05UAD - RECONCILIATION - If Appraised Value does not match Indicated Value by Sales Comparison Approach, is a comment provided?	N/A
3 CM	SUBJECT | ESTIMATED_MARKET_VALUE.1 CHK - 1004_05UAD - RECONCILIATION - If the Subject Property's value is over $1 Million, is the Appraiser Certified?	N/A
3 CM	SUBJECT | ESTIMATED_MARKET_VALUE.1 CHK - 1004_05UAD - RECONCILIATION - Is the Opinion of Market Value ($215,000) within the Neighborhood price range ($70,000 - $999,000) on page 1 of the report?	✔ Approved
3 CM	SUBJECT | CSTAP_SITE_CMNTS.1 CHK - 1004_05UAD - COST APPROACH - Are Opinion of Value and Support for the Opinion of Site Value provided?	✔ Approved
3 CM	SUBJECT | CSTAP_COMMENTS.1 CHK - 1004_05UAD - COST APPROACH - If New Construction, is the Cost Approach provided?	N/A

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Review Checklist

22730 Banks Rd
Hillman, MI 49746

Appraised Value
$215,000
As Of 10/11/2026

3 CM	SUBJECT | PUD_TYPE_ATTACHED_X.1 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	SUBJECT | APPR_NAME.1 CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's signature provided?	✔ Approved
3 CM	SUBJECT | APPR_DATE_SIGNED.1 CHK - 1004_05UAD - CERTIFICATION - Is the Date of Signature and Report reasonable based on the Effective Date of the Report?	✔ Approved
3 CM	SUBJECT | APPR_CERT_NUMBER.1 CHK - 1004_05UAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Terry Scot McKenzie, 1204070722)?	
3 CM	SUBJECT | APPR_CERT_LIC_STATE.1 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	SUBJECT | APPR_CERT_LIC_EXP_DATE.1 CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's License Expiration Date a valid date?	✔ Approved
3 CM	SUBJECT | APPR_CERT_LIC_EXP_DATE.1 CHK - 1004_05UAD - CERTIFICATION - Is the Expiration Date of License after the Signature Date?	✔ Approved
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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