# APPRAISAL REVIEW SCORECARD

ID#: 11.27.24_TestRestF

# 32091 Bayberry Rd

Wildomar, CA 92595

Appraised Value

$600,000



4 Bd | 3.0 Ba | 1584 sqft | Q4 | C3

Case #.....92035442
Assignment Type.....Purchase
Client.....Citibank N.A.
Borrower.....Michelle Rizzo
Legal Owner.....Le Vinhthanh T Living Trust
Seller is Owner.....Yes
Occupancy.....Vacant
For Sale Last 36 Mo?.....Yes
PUD | HOA Fees.....Yes | $75/mo
Form.....1004_05UAD

Appraisal is Made.....As is
Appraised Value.....$600,000

Appraiser.....Gregory M Kimbrough
License Expiration.....AR041428 expires 10/24/2026
Signed Date.....11/26/2024
Site Size.....8712 sf
Site Value.....$390,000

Multiple Parcels.....No
Parcel #.....380-193-012
Flood Hazard Area.....No | X
Zoning.....R-1 | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT1;Contemp | 1 Story
Year Built.....Existing | 1998

Legal Desc.....LOT 71 MB 206/068 TR 23238

Listing Desc.....DOM 47;DOM 47;C.R.M.L.S. Data.; Listed on 10/06/2024 for $630,000 - CRMLS# SW24205833.

Contract Price.....$600,000
Arms length sale;The contract contains no sales concessions from the seller to the buyer.
Concessions.....Yes | $0
$0;;

## Additional Details

Tech Review Complete.....No

## Risk Indicators

Accuracy

INSUFFICIENT DATA

## Review Results: 2949 Rules / 3 Findings

| Business | Compliance | Cross-Check | Requirements | Risk |
|---|---|---|---|---|
| Best Practices | Industry Standards | Data Validation | Letter of Engagement | Areas of Concern |
| BUS - 3 Findings | CPL - PASS | CRX - PASS | REQ - PASS | RSK - PASS |

## Review Checklist: 109 Items

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

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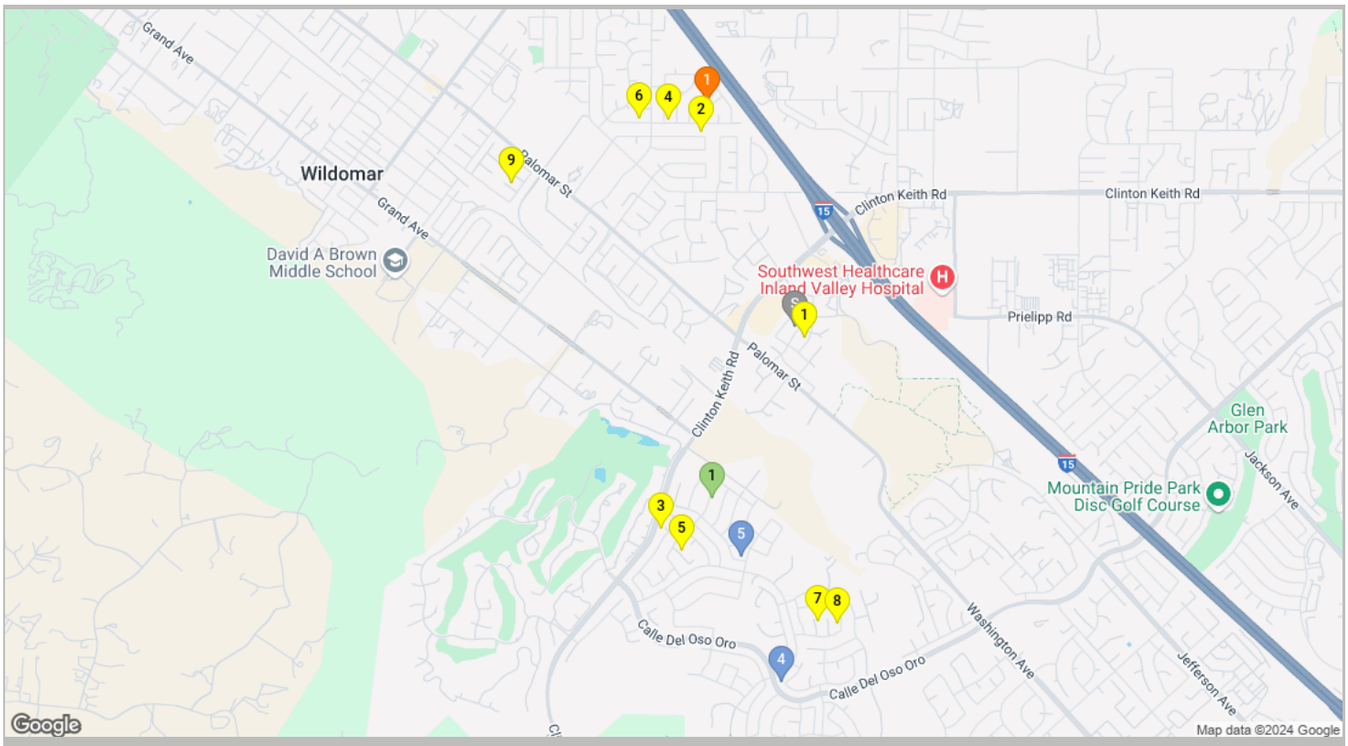
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# Alternative Sales & Listings

32091 Bayberry Rd
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As Of 11/26/2024

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 | 32091 Bayberry Rd<br>Wildomar CA, 92595 | – | $600,000 | 11/24/2024 | 8712 sf | 1,584 | 4 | 3.0 | 26 | 2ga2dw |
| 1 | 37204 Santa Rosa Glen Dr<br>Murrieta, CA 92562 | 0.78 | $635,000 | s06/24;c05/24 | 6970 sf | 1,887 | 3 | 2.0 | 30 | 3ga3dw |
| 2 | 32089 Villa Del Sol<br>Wildomar, CA 92595 | 0.06 | $598,182 | s06/24;c05/24 | 9148 sf | 1,584 | 4 | 3.0 | 26 | 2ga4dw |
| 3 | 21910 Goldenrod Ln<br>Wildomar, CA 92595 | 1.29 | $585,000 | s05/24;c03/24 | 7405 sf | 1,443 | 4 | 2.0 | 22 | 4ga4dw |
| 4 | 23655 Pepperleaf St<br>Murrieta, CA 92562 | 1.45 | $745,000 | Active | 10890 sf | 1,875 | 3 | 2.1 | 23 | 2gbi4dw |
| 5 | 23308 Spring Meadow Dr<br>Murrieta, CA 92562 | 0.96 | $639,900 | Active | 8712 sf | 1,887 | 3 | 2.0 | 31 | 3ga3dw |
| 1 | 32089 VILLA DEL SOL<br>WILDOMAR CA, 92595-8020 | 0.06 | – | – | – | 1,550 | – | 3.0 | – | – |
| 2 | 23198 TEIL GLEN RD<br>WILDOMAR CA, 92595-7901 | 0.87 | – | – | – | 1,581 | – | 2.0 | – | – |
| 1 | 35641 SUNFLOWER WAY<br>WILDOMAR CA, 92595-8684 | 0.98 | $310,000 | 08/09/2024 | – | 1,690 | 4 | 2.0 | 28 | – |
| 3 | 37263 VINTAGE CIR<br>MURRIETA CA, 92562-3226 | 0.98 | – | – | – | 1,682 | – | 2.0 | – | – |
| 4 | 35690 BALSAM ST<br>WILDOMAR CA, 92595-8503 | 0.98 | – | – | – | 1,670 | – | 1.0 | – | – |
| 5 | 37394 COLE CREEK CT<br>MURRIETA CA, 92562-3231 | 1.02 | – | – | – | 1,858 | – | 3.0 | – | – |
| 6 | 22944 SHOWUT AVE<br>WILDOMAR CA, 92595-9525 | 1.06 | – | – | – | 1,823 | – | 3.0 | – | – |
| 7 | 37768 SPRUCE CT<br>MURRIETA CA, 92562-5043 | 1.19 | – | – | – | 1,647 | – | 2.0 | – | – |
| 8 | 23861 SCARLET OAK DR<br>MURRIETA CA, 92562-5084 | 1.21 | – | – | – | 1,647 | – | 2.0 | – | – |
| 9 | 21910 GOLDENROD LN<br>WILDOMAR CA, 92595-7804 | 1.3 | – | – | – | 1,443 | – | 1.0 | – | – |

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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 1 lowest to 5 highest

## WARNING FINDINGS: 3

3 CS

Sales Comparison Analysis | Condition
GSE - SALES COMPARISON APPROACH - Subject Condition - C3 rating is indicated, but property actual age or effective age is 25 years or greater and property is sold as-is with no improvements in the last 15 years. (ref. FNM0487)

3 CR

Reconciliation | Appraised Value of Subject Property
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

Reconciliation | Appraised Value of Subject Property
1004_05UAD - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.

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# Review Checklist

32091 Bayberry Rd
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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? | |
| 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? | |
| 3 CM | Subject \| Legal Description<br>CHK - 1004_05UAD - SUBJECT - Is a complete Legal Description provided? | |
| 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? | |
| 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? | |
| 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? | |
| 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? | |

## 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? | |
| 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? | |

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# Review Checklist

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| | | |
|---|---|---|
| 3 CM | Contract \| Date of Contract<br>CHK - 1004_05UAD - CONTRACT - If this is a Purchase transaction, does the date listed in the Contract match the Date of Contract provided? | |
| 3 CM | Contract \| Contract Data Source<br>CHK - 1004_05UAD - CONTRACT - Are Data Source(s) provided? | ✔ Approved |

## Neighborhood — FINDINGS: 8

| | | |
|---|---|---|
| 3 CM | Neighborhood \| Property Values: Declining<br>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<br>CHK - 1004_05UAD - NEIGHBORHOOD - Does the Location correspond to the Aerial Map (Location: Neighborhood boundaries are considered Hwy. 15 North; Hwy. 15 East; Tenaja Rd. South; and, Grand Ave. West.)? | |
| 3 CM | Neighborhood \| Neighborhood Boundaries<br>CHK - 1004_05UAD - NEIGHBORHOOD - Do the Boundaries include the delineations 'North' 'South' 'East' and 'West'? | ✔ Approved |
| 3 CM | Neighborhood \| Single Family Housing: Price Low<br>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<br>CHK - 1004_05UAD - NEIGHBORHOOD - Does Present Land Use breakdown add up to 100%? | ✔ Approved |
| 3 CM | Neighborhood \| Present Land use: Other Label<br>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<br>CHK - 1004_05UAD - NEIGHBORHOOD - Is the Neighborhood Description completed in detail? | ✔ Approved |
| 3 CM | Neighborhood \| Neighborhood Market Conditions<br>CHK - 1004_05UAD - NEIGHBORHOOD - Is the Neighborhood Market Conditions accurate and do they support statements and the 1004MC? | |

## Site — FINDINGS: 9

| | | |
|---|---|---|
| 3 CM | Site \| Specific Zoning Classification<br>CHK - 1004_05UAD - SITE - Is the Specific Zoning Classification provided? | ✔ Approved |
| 3 CM | Site \| Zoning Description<br>CHK - 1004_05UAD - SITE - Is Zoning Description other than residential? | N/A |
| 3 CM | Site \| Zoning Compliance: Nonconforming<br>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<br>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<br>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<br>CHK - 1004_05UAD - SITE - Is the FEMA Special Flood Hazard Are section completed? | N/A |
| 3 CM | Site \| FEMA Special Flood Hazard Area: Yes<br>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 (26) is significantly different from Predominant Age (24) is a comment provided as to why it is outside the range and the marketability of the property? | |
| 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 (7), bedrooms (4), bathrooms (3.0) and square feet of GLA (1584), match the photos and | |
| 3 CM | Improvements \| Condition of the Property<br>CHK - 1004_05UAD - IMPROVEMENTS - Is the Condition of the Property thoroughly explained? | |
| 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? | N/A |
| 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? | |
| 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? | |
| 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? | N/A |
| 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? | |
| 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)? | |
| 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? | |
| 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 |

## 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 ($600,000) within the Neighborhood price range ($379,000 - $2500,000) on page 1 of the report? | ✓ Approved |

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# Review Checklist

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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? | |
| 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 (Gregory M Kimbrough, AR041428)? | |
| 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? |
| 3 CM | Photo Addendum \| Special Features<br>CHK - 1004_05UAD - PHOTO ADDENDUM - If Special Features exist (Ex. Pool,BBQ, etc.), are photos provided? |
| 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? |
| 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? |

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# Review Checklist

32091 Bayberry Rd
Wildomar, CA 92595

Appraised Value
$600,000
As Of 11/26/2024

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 (3) 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;RES;CTYSTR. 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

## Maps — FINDINGS: 7

3 CM Location Map | Map Lables
CHK - 1004_05UAD - LOCATION MAP - Is the map labeled appropriately?

3 CM Location Map | Subject Property
CHK - 1004_05UAD - LOCATION MAP - Does the map include the Subject Property?

3 CM Location Map | Comparable Sales
CHK - 1004_05UAD - LOCATION MAP - Does the map include all Comparable Sales?

3 CM Location Map | Comparable Listings
CHK - 1004_05UAD - LOCATION MAP - Does the map include all Comparable Listings?

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?

3 CM Location Map | External Influences
CHK - 1004_05UAD - LOCATION MAP - Has the Reviewer utilized on-line mapping to verify any potential external influences?

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?

## Floor plan — FINDINGS: 4

3 CM Sketch | Measurements
CHK - 1004_05UAD - SKETCH - Does the Sketch include all measurements?

3 CM Sketch | Labeled Rooms
CHK - 1004_05UAD - SKETCH - Are all rooms (Total: 7, Beds: 4, Baths: 3.0) labeled in the floor plan?

3 CM Sketch | Rooms and GLA Match Report
CHK - 1004_05UAD - SKETCH - Does the Total Number of Rooms (7), Bathrooms (3.0), Bedrooms (4), and GLA (1584) match the report and photos?

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)?

## 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?

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# Review Checklist

32091 Bayberry Rd
Wildomar, CA 92595

Appraised Value
$600,000
As Of 11/26/2024

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: 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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