APPRAISAL REVIEW SCORECARD

ID#: 03122025_1073

23278 Stromp Ct

Brownstown Twp, MI 48183

Appraised Value

$150,000



2 Bd | 1.1 Ba | 1108 sqft | Q4 | C4

Case #.....16572108
Assignment Type.....Purchase
Client.....Bank of America
Borrower.....Gloria Tipton
Legal Owner.....Richard R II & Mary A Knoles
Seller is Owner.....Yes
Occupancy.....Vacant
For Sale Last 36 Mo?.....No
PUD | HOA Fees.....No | $150/mo
Form.....1073_05AUAD

Appraisal is Made.....As is
Appraised Value.....$150,000

Appraiser.....Wesam Abed Younis
License Expiration.....1203006597 expires 07/31/2026
Signed Date.....08/12/2024
Site Size.....19.85 +/- Acres

Flood Hazard Area.....No | X
Zoning.....RM-1 | Legal
Highest and Best Use.....Yes
Design | # of Stories.....RT2L;Townhouse | 2 Story
Year Built.....Existing | 1997

Legal Desc.....See Attached Addendum

Listing Desc.....DOM 16;Per RCMLS #20240050095 a new listing was recorded on 07/12/2024 for $145,000 and on 07/19/2024 an accepting backup offers listing was recorded for $145,000. Per RCMLS #20240043504 a new listing was recorded on 06/19/2024 for $145,000 and on 07/12/2024 an unconditional withdraw was recorded for $145,000. Per RCMLS #20240036803 a new listing was recorded on 06/04/2024 for $145,000 and on 06/19/2024 an unconditional withdraw was recorded for $145,000.

Contract Price.....$150,000
Arms length sale;The contract agreement states an offer to purchase was accepted for the price of $150,000 with an earnest money deposit of $1,000. Per contract the buyer is willing to pay $3,000 above appraised value not to exceed $150,000.
Concessions.....Yes | $0
$0;;No financial assistance provided.

Condo/Co-Op

Development Name.....WEST GROVE CONDO
Number of Phases.....1
# of Complete Units.....195
# of Planned Units.....N/A

# of Units Sold.....195
# of Units Rented.....51
# of Units for Sale.....4

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

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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Additional Report Details

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Review Results: 2308 Rules / 9 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 8 Findings	CPL - PASS	CRX - PASS	REQ - 1 Findings	RSK - PASS

Review Checklist: 105 Items

- ✓ Order (1)
- N/A Subject (13)
- N/A Contract (5)
- N/A Neighborhood (8)
- ✓ Site (9)
- N/A Unit Description (3)
- ✗ Sales Comp (22)
- N/A Prior Sales History (2)
- ✓ Reconciliation (4)
- N/A 1004MC (7)
- N/A License and E&O (6)
- N/A Photos (8)
- N/A Maps (7)
- N/A Floor plan (4)
- N/A USPAP (3)
- N/A Other (3)

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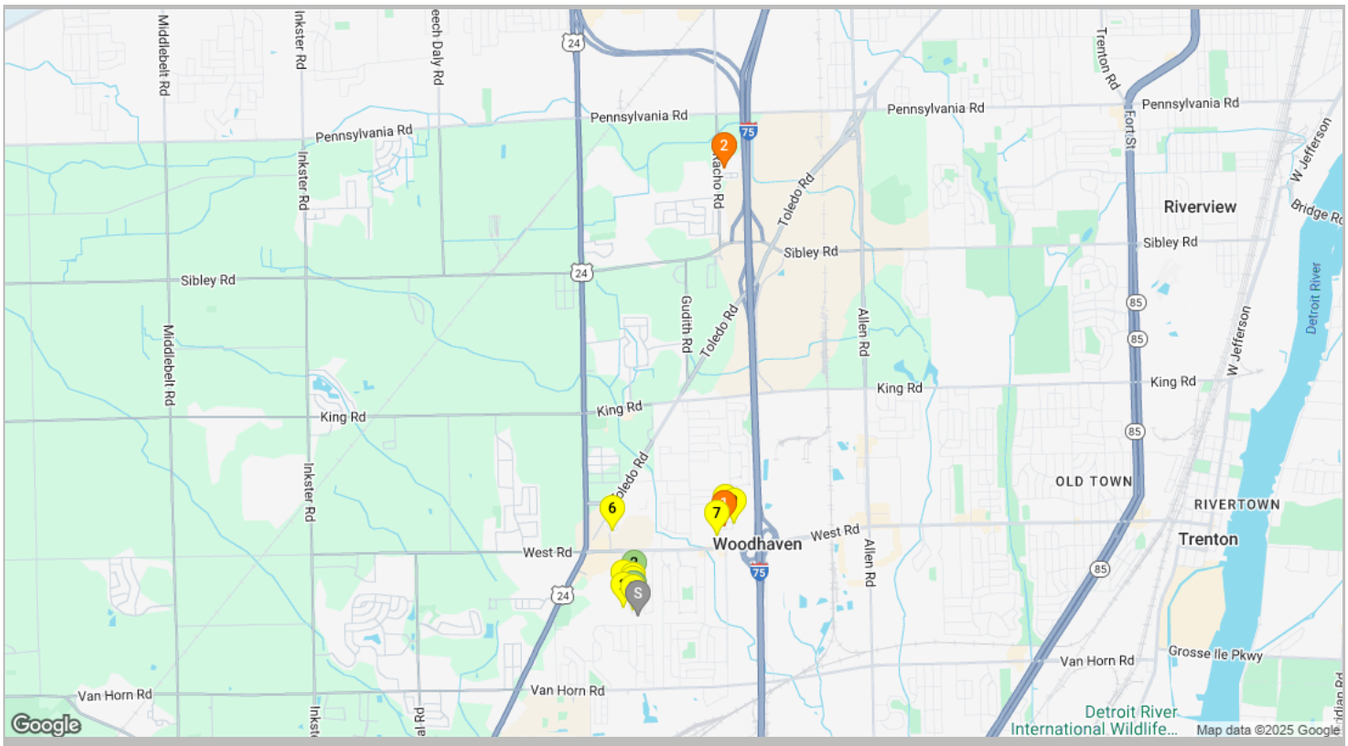
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Alternative Sales & Listings

23278 Stromp Ct
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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	23278 Stromp Ct Brownstown Twp MI, 48183	–	$150,000	08/01/2024	–	1,108	2	1.1	27	1g;Owned
1	23352 Stiles Ct 61, Brownstown Twp, MI 48183	0.08	$151,000	s01/24;c01/24	–	1,108	2	1.1	24	1g;Owned
2	23481 Wagar Ct 153, Brownstown Twp, MI 48183	0.22	$147,000	s09/23;c09/23	–	1,108	2	1.1	25	1g;Owned
3	23294 Stiles Ct 68, Brownstown Twp, MI 48183	0.07	$147,500	s09/23;c08/23	–	1,108	2	1.1	24	1g;Owned
1	23353 BUNTE CT TRENTON MI, 48183-5404	0.09	–	–	–	1,108	–	2.0	–	–
2	23339 BUNTE CT TRENTON MI, 48183-5404	0.1	–	–	–	1,108	–	2.0	–	–
3	23490 STOFLET LN TRENTON MI, 48183-5409	0.16	–	–	–	1,108	–	2.0	–	–
4	23468 STOFLET LN TRENTON MI, 48183-5409	0.16	–	–	–	950	–	1.0	–	–
5	23272 STOFLET LN TRENTON MI, 48183-5408	0.18	–	–	–	1,108	–	2.0	–	–
6	23653 W LAKE CIR BROWNSTOWN TWP MI, 48183-2987	0.47	–	–	–	1,257	–	2.0	–	–
7	22533 SILVER CREEK DR WOODHAVEN MI, 48183-5234	0.72	–	–	–	1,107	–	2.0	–	–
8	23070 FAIRLANE BLVD WOODHAVEN MI, 48183-1688	0.82	–	–	–	1,248	–	2.0	–	–
1	22076 FAIRLANE BLVD WOODHAVEN MI, 48183-1687	0.82	$175,000	12/13/2024	–	1,248	2	2.0	19	–
9	22041 FAIRLANE BLVD WOODHAVEN MI, 48183-1691	0.85	–	–	–	1,248	–	2.0	–	–
2	17587 LIBERTY LN BROWNSTOWN MI, 48193-7577	3.16	$206,000	12/17/2024	–	1,249	2	3.0	25	–

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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: 3

3 CN
(Section #1) | File Number on Form
1073_05AUAD - REPORT - Fair Lending - Comments in the Ending Addenda contain "I have no present or prospective interest in the property that is the subject of this report, and I have no personal interest or bias with the respect to the parties involved.", 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
Neighborhood | Neighborhood Description
1073_05AUAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain "The subject is located within the Woodhaven school district.", 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
Sales Comparison Analysis | Comments on Sales Comparison
1073_05AUAD - REPORT - Fair Lending - Comments in the Summary of Sales Comparison Approach contain "Data of this nature can be old, in many cases does not take into consideration improvements that may have occurred in the past.", 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: 13

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_FRONT, page contains severity_immaterial, driveway_damage, street_number, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the TITLE, page contains street_number, driveway_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

3 CM
Subject | Address of Property Appraised
REQ - SUBJECT - Property Address, 23278 Stromp Ct - Brownstown Twp MI 48183, does not match Property Address as ordered, 23278 Stromp Ct, #10 Brownstown Township MI 48183.

3 CR
Sales Comparison Analysis | Age
1073_05AUAD - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.

3 CR
Sales Comparison Analysis | Comparable: Sales or Financing Concessions Adjustment
1073_05AUAD - SALES COMPARABLE NO. 1 - Concessions - $4,000.00 are greater than 0 (zero) but the concession adjustment amounts are 0 (zero).

3 CR
Reconciliation | Appraised Value of Subject Property
1073_05AUAD - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.

3 CR
Reconciliation | Appraiser: Effective Date of Appraisal
1073_05AUAD - RECONCILIATION - Effective Date - is older than 4 months (120 days) from the current date.

1073_05AUAD - STREET VIEW OF SUBJECT PROPERTY - ACI Insights detected that the Subject Street Scene photo contains license_plate_legible, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the P15_1_1, page contains street_number, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the P15_1_2, page contains floor_unfinished, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the P15_1_7, page contains power_working, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

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1073_05AUAD - REPORT - PHOTOS - ACI Insights detected that a photo on the P15_1_8, page contains water_working, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

3
CS

Sales Comparison Analysis | Address
1073_05AUAD - SALES COMPARABLE NO. 1 - Comparable Photo Address - "23352 Stiles" does not match the address entered in the Sales Comparison Approach, "23352 Stiles Ct". Please reconcile.

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Review Checklist

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Order — FINDINGS: 1

3 CM	Invoice | Not Included in Report CHK - 1073_05AUAD - REPORT - Is an Invoice not included in the appraisal report?	✔ Approved

Subject — FINDINGS: 13

3 CM	Subject | Address of Property Appraised CHK - 1073_05AUAD - SUBJECT - Does Subject Property Address match the order and is it USPS verified?	
3 CM	Subject | Current Owner CHK - 1073_05AUAD - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name?	N/A
3 CM	Subject | Current Owner CHK - 1073_05AUAD - 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 CHK - 1073_05AUAD - SUBJECT - Is a complete Legal Description provided?	
3 CM	Subject | Tax Year CHK - 1073_05AUAD - SUBJECT - Is the Tax Year current?	✔ Approved
3 CM	Subject | Occupant: Tenant CHK - 1073_05AUAD - SUBJECT - If Occupant: Tenant is checked, did the Appraiser indicate that it is rented?	N/A
3 CM	Subject | Occupant: Vacant CHK - 1073_05AUAD - SUBJECT - If Occupant: Vacant is selected, is a comment provided to indicate if the utilities are connected and operable?	
3 CM	Subject | HOA Fees CHK - 1073_05AUAD - SUBJECT - Are dues or fees for private associations or use of facilities provided?	
3 CM	Subject | Property Rights Appraised: Fee Simple CHK - 1073_05AUAD - SUBJECT - Is Property Rights Appraised Fee Simple?	✔ Approved
3 CM	Subject | Transaction Type: Purchase CHK - 1073_05AUAD - SUBJECT - Is Assignment Type provided?	✔ Approved
3 CM	Subject | Lender/Client: Company Name CHK - 1073_05AUAD - CERTIFICATION - Does the Lender /Client Name and Address match client information?	
3 CM	Subject | Twelve Month Listing History of Subject Property CHK - 1073_05AUAD - SUBJECT - Is MLS the Data Source utilized for researching and documenting Listing History?	✔ Approved
3 CM	Subject | Twelve Month Listing History of Subject Property CHK - 1073_05AUAD - SUBJECT - If MLS was not utilized as the Data Source, was an explanation provided?	

Contract — FINDINGS: 5

3 CM	Contract | Sales Contract Reviewed: Yes CHK - 1073_05AUAD - 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 CHK - 1073_05AUAD - 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 CHK - 1073_05AUAD - CONTRACT - If a Purchase Transaction, does the price listed in the contract match the Contract Price provided?	
3 CM	Contract | Date of Contract CHK - 1073_05AUAD - CONTRACT - If this is a Purchase transaction, does the date listed in the Contract match the Date of Contract provided?	

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3 CM	Contract | Contract Data Source CHK - 1073_05AUAD - CONTRACT - Are Data Source(s) provided?	Approved

Neighborhood — FINDINGS: 8

3 CM	Neighborhood | Property Values: Declining CHK - 1073_05AUAD - 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 - 1073_05AUAD - NEIGHBORHOOD - Does the Location correspond to the Aerial Map (Location: The subject property is considered to be bounded by West Rd to the north, Van Horn Rd to the south, I-75 Fwy to the east, and Fwy 24 to the west.)?	
3 CM	Neighborhood | Neighborhood Boundaries CHK - 1073_05AUAD - NEIGHBORHOOD - Do the Boundaries include the delineations 'North' 'South' 'East' and 'West'?	Approved
3 CM	Neighborhood | Condo housing: Price: Low CHK - 1073_05AUAD - NEIGHBORHOOD - Are all Condominium Housing fields (Low High Pred. Price and Age) completed with a numerical value?	Approved
3 CM	Neighborhood | Present Land use: One family CHK - 1073_05AUAD - NEIGHBORHOOD - Does Present Land Use breakdown add up to 100%?	Approved
3 CM	Neighborhood | Present Land use: Other Label CHK - 1073_05AUAD - NEIGHBORHOOD - If Present Land Use: Other is indicated, was a comment provided as to land use?	Approved
3 CM	Neighborhood | Neighborhood Description CHK - 1073_05AUAD - NEIGHBORHOOD - Is the Neighborhood Description completed in detail?	Approved
3 CM	Neighborhood | Neighborhood Market Conditions CHK - 1073_05AUAD - NEIGHBORHOOD - Is the Neighborhood Market Conditions accurate and do they support statements and the 1004MC?	

Site — FINDINGS: 9

3 CM	Project Site | Specific Zoning Classification CHK - 1073_05AUAD - SITE - Is the Specific Zoning Classification provided?	Approved
3 CM	Project Site | Zoning Description CHK - 1073_05AUAD - SITE - Is Zoning Description other than residential?	N/A
3 CM	Project Site | Zoning Compliance: Nonconforming CHK - 1073_05AUAD - 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	Project Site | Utilities: Water: Other CHK - 1073_05AUAD - 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	Project Site | Street: Private CHK - 1073_05AUAD - 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	Project Site | FEMA Special Flood Hazard Area: Yes CHK - 1073_05AUAD - SITE - Is the FEMA Special Flood Hazard Are section completed?	N/A
3 CM	Project Site | FEMA Special Flood Hazard Area: Yes CHK - 1073_05AUAD - 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	Project Site | Utilities/Off-Site Improvements Typical: No CHK - 1073_05AUAD - SITE - If the Utilities and Off-site Improvements are not typical for the market area, is commentary provided?	N/A

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3 CM	Project Site | Adverse Site Conditions: Yes CHK - 1073_05AUAD - SITE - If Adverse Site Conditions are indicated or observed, is a description provided in the report and are photos included?	N/A

Unit Description — FINDINGS: 3

3 CM	Unit Description | Finished area above ground: Rooms CHK - 1073_05AUAD - PROJECT INFORMATION - Does the Total number of rooms (5), bedrooms (2), bathrooms (1.1) and square feet of GLA (1108), match the photos and Sketch?	
3 CM	Unit Description | Condition of the Property CHK - 1073_05AUAD - UNIT DESCRIPTION - Is the Condition of the Property thoroughly explained?	
3 CM	Unit Description | Property Conformity to Neighborhood CHK - 1073_05AUAD - PROJECT INFORMATION - If No selected in response to 'Does the Property Generally Conform to the Neighborhood', is a description provided?	N/A

Sales Comp — FINDINGS: 22

3 CM	Sales Comparison Analysis | Number of Comparable Listings CHK - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - SALES COMPARISON APPROACH - Is the Net and Gross Adjustment % calculated correctly for all Comparable Sales?	✔ Approved
3 CM	Sales Comparison Analysis | Address CHK - 1073_05AUAD - SALES COMPARISON APPROACH - If the Subject Property is a Site Condo, are the Comparable Sales similar?	
3 CM	Sales Comparison Analysis | Project Name CHK - 1073_05AUAD - SALES COMPARISON APPROACH - Is at least one Comparable Sale located outside of the Subject Property's project?	
3 CM	Sales Comparison Analysis | Monthly Maintenance Fee CHK - 1073_05AUAD - SALES COMPARISON APPROACH - If a Comparable Sale is in the Subject's Project, has a different HOA amount, and an adjustment is not made, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Common Elements CHK - 1073_05AUAD - SALES COMPARISON APPROACH - If a Comparable Sale is outside of the Subject's Project and has different Common Elements, is an adjustment made, or if an adjustment is not made, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | View CHK - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - SALES COMPARISON APPROACH - Is the Actual Age provided for the Subject and all Comparable Sales?	✔ Approved
3 CM	Sales Comparison Analysis | Age CHK - 1073_05AUAD - SALES COMPARISON APPROACH - If a Comparable Sale's Actual Age is outside of the Neighborhood Housing range, is a comment provided?	
3 CM	Sales Comparison Analysis | Bedrooms CHK - 1073_05AUAD - 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
3 CM	Sales Comparison Analysis | Gross Living Area Sq.Ft. CHK - 1073_05AUAD - SALES COMPARISON APPROACH - Is the GLA of all Comparable Sales within 25% of the Subject Property's GLA?	✔ Approved
3 CM	Sales Comparison Analysis | Address CHK - 1073_05AUAD - 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

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3 CM	Sales Comparison Analysis | Comparable: Proximity to Subject CHK - 1073_05AUAD - SALES COMPARISON APPROACH - Does the distance between the Subject Property and the Comparable Sales correspond to the location (If 'Urban' within .5 Miles; If 'Suburban' within 1 Mile; If 'Rural' within 5 Miles)?	✓ Approved
3 CM	Sales Comparison Analysis | Sales Price CHK - 1073_05AUAD - 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 CHK - 1073_05AUAD - 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 CHK - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - SALES COMPARISON APPROACH - Is the Gross Adjustment % of the majority of Comparable Sales adjusted less than 25%?	✓ Approved
3 CM	Sales Comparison Analysis | Comparable: Adjusted Sales Price CHK - 1073_05AUAD - SALES COMPARISON APPROACH - Does the Adjusted Sale Price of the Comparable Sales bracket the Subject's Contract Price, or is a comment provided?	

Prior Sales History — FINDINGS: 2

3 CM	Prior Sale History | Researched Transfer History of Subject and Comparable Sales: Yes CHK - 1073_05AUAD - 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	Prior Sale History | Date of Prior Sale/Transfer CHK - 1073_05AUAD - SALES COMPARISON APPROACH - If one or more Comparable Sales had a prior sale within the past year, is a comment provided?	

Reconciliation — FINDINGS: 4

3 CM	Reconciliation | The appraisal is made: subject to repairs CHK - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - RECONCILIATION - Is the Opinion of Market Value ($150,000) within the Neighborhood price range ($100,000 - $500,000) on page 1 of the 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

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Review Checklist

23278 Stromp Ct
Brownstown Twp, MI 48183

Appraised Value
$150,000
As Of 8/12/2024

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?	N/A

License and E&O — FINDINGS: 6

3 CM	Signatures | Appraiser: Name CHK - 1073_05AUAD - CERTIFICATION - Is the Appraiser's signature provided?	✔ Approved
3 CM	Signatures | Appraiser: Date Report Signed CHK - 1073_05AUAD - CERTIFICATION - Is the Date of Signature and Report reasonable based on the Effective Date of the Report?	✔ Approved
3 CM	Signatures | Appraiser: State License # CHK - 1073_05AUAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Wesam Abed Younis, 1203006597)?	
3 CM	Signatures | Appraiser: State CHK - 1073_05AUAD - 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 - 1073_05AUAD - CERTIFICATION - Is the Appraiser's License Expiration Date a valid date?	✔ Approved
3 CM	Signatures | Appraiser: Expiration Date CHK - 1073_05AUAD - CERTIFICATION - Is the Expiration Date of License after the Signature Date?	✔ Approved

Photos — FINDINGS: 8

3 CM	Photo Addendum | Security Bars CHK - 1073_05AUAD - PHOTO ADDENDUM - If applicable, is a photo of Security Bars included?	
3 CM	Photo Addendum | Special Features CHK - 1073_05AUAD - PHOTO ADDENDUM - If Special Features exist (Ex. Pool,BBQ, etc.), are photos provided?	
3 CM	Photo Addendum | Comparable Sales, Listings, Rentals CHK - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - 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?	

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3 CM
Photo Addendum | Required Photos
CHK - 1073_05AUAD - PHOTO ADDENDUM - Are all required photos provided: all bathrooms (1) and half-bathrooms (1), kitchen, main living area, updates, renovations, deterioration, front, rear, street view, and exterior side photos?

3 CM
Photo Addendum | Beneficial or Adverse Views
CHK - 1073_05AUAD - PHOTO ADDENDUM - View is N;RES;. Are photos included for any view that is beneficial adverse or not a typical residential view?
N/A

Maps — FINDINGS: 7

3 CM
Location Map | Map Lables
CHK - 1073_05AUAD - LOCATION MAP - Is the map labeled appropriately?

3 CM
Location Map | Subject Property
CHK - 1073_05AUAD - LOCATION MAP - Does the map include the Subject Property?

3 CM
Location Map | Comparable Sales
CHK - 1073_05AUAD - LOCATION MAP - Does the map include all Comparable Sales?

3 CM
Location Map | Comparable Listings
CHK - 1073_05AUAD - LOCATION MAP - Does the map include all Comparable Listings?

3 CM
Location Map | Major Boundary
CHK - 1073_05AUAD - 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 - 1073_05AUAD - LOCATION MAP - Has the Reviewer utilized on-line mapping to verify any potential external influences?

3 CM
Location Map | Market Area
CHK - 1073_05AUAD - 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 | Completed Units
CHK - 1073_05AUAD - SKETCH - Are rooms and entry points for each Unit labeled on the floor plan?

3 CM
Sketch | Measurements
CHK - 1073_05AUAD - SKETCH - Does the Sketch include all measurements?

3 CM
Sketch | Rooms and GLA Match Report
CHK - 1073_05AUAD - SKETCH - Does the Total Number of Rooms (5), Bathrooms (1.1), Bedrooms (2), and GLA (1108) match the report and photos?

3 CM
Sketch | Digitally Created Sketch
CHK - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - 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
SUBJECT | PROP_PHYS_DEFICIENCIES_DESC.1
CHK - 1073_05AUAD - PROJECT INFORMATION - If Physical Deficiencies or Adverse Conditions are noted, is a description provided?
N/A

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3 CM

Required Statement | Three-year Disclosure
CHK - 1073_05AUAD - 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

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?

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