# APPRAISAL REVIEW SCORECARD

ID#: QA_SKYST-547_2

Reviewed By: Administrator
9/10/2025

# 12 Renshaw Place

Palm Coast, FL 32164-6628

Appraised Value
$220,000



3 Bd | 2.0 Ba | 1655 sqft | Q3 | C3

Case #.....
Assignment Type.....Purchase
Client.....Bank of America
Borrower.....Duane Pipes
Legal Owner.....Sandy Shores
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.....$220,000

Appraiser.....Joe Appraiser
License Expiration.....RD0000 expires 07/31/2022
Signed Date.....03/01/2021
Site Size.....10400 sf
Site Value.....$50,000

Multiple Parcels.....Yes
Parcel #.....1234567 876655422
Flood Hazard Area.....No | X
Zoning.....R-1 | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT1;ranch | 1 Story
Year Built.....Existing | 2011

Legal Desc.....48, 73, Section 44, Palm Coast

Listing Desc.....DOM 69;The subject was listed for sale on 01/24/2015 for $210,000. FLMLS#1234

Contract Price.....$220,000
Arms length sale;comments here
Concessions.....Yes | $0
$0;;N/A

## Additional Details

Tech Review Complete.....No

## Review Results: 2267 Rules / 1 Findings

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

## Review Checklist: 109 Items

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

This report was created with ACI Sky™ Review ©2025 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

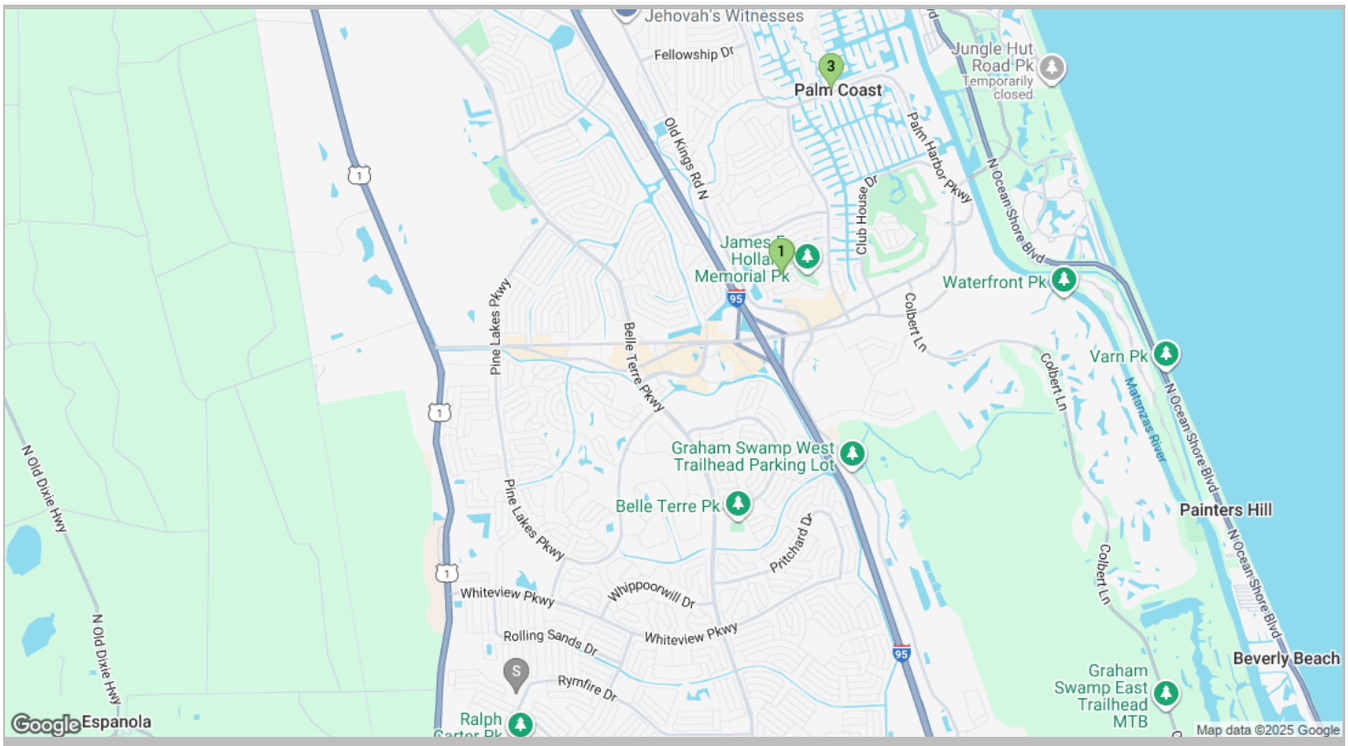
APPRAISAL REVIEW SCORECARD ID#: QA_SKYST-547_2

# Alternative Sales & Listings

12 Renshaw Place
Palm Coast, FL 32164-6628

Appraised Value
$220,000
As Of 3/1/2021

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 | 12 Renshaw Place<br>Palm Coast FL, 32164-6628 | – | $220,000 | 03/01/2021 | 10400 sf | 1,655 | 3 | 2.0 | 10 | 2ga2dw |
| 1 | 54 Farragut Dr<br>Palm Coast, FL 32137-8221 | 4.21 | $230,000 | s02/21;c02/21 | 10400 sf | 1,655 | 3 | 2.0 | 10 | 2ga2dw |
| 2 | 52 Farragut Dr<br>Palm Coast, FL 32137-8221 | 4.22 | $230,000 | s03/21;Unk | 10500 sf | 1,655 | 3 | 2.0 | 8 | 2ga2dw |
| 3 | 7 Central Pl<br>Palm Coast, FL 32137-8943 | 5.79 | $219,500 | s02/21;Unk | 10500 sf | 1,680 | 3 | 2.0 | 13 | 2ga2dw |

This report was created with ACI Sky™ Review ©2025 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

APPRAISAL REVIEW SCORECARD ID#: QA_SKYST-547_2

# Review Results

12 Renshaw Place
Palm Coast, FL 32164-6628

Appraised Value
$220,000
As Of 3/1/2021

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: 1

3
CR

Reconciliation | Appraiser: Effective Date of Appraisal
1004_05UAD - RECONCILIATION - Effective Date - is older than 4 months (120 days) from the current date.

Approved

This report was created with ACI Sky™ Review ©2025 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

# Review Checklist

12 Renshaw Place
Palm Coast, FL 32164-6628

Appraised Value
$220,000
As Of 3/1/2021

## 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? | ✔ Approved |
| 3 CM | Subject \| Current Owner<br>CHK - 1004_05UAD - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name? | N/A |
| 3 CM | Subject \| Current Owner<br>CHK - 1004_05UAD - SUBJECT - If the transaction type is a purchase, does the Owner of Public Record match the name in the Contract? | ✔ Approved |
| 3 CM | Subject \| Legal Description<br>CHK - 1004_05UAD - SUBJECT - Is a complete Legal Description provided? | ✔ Approved |
| 3 CM | Subject \| Tax Year<br>CHK - 1004_05UAD - SUBJECT - Is the Tax Year current? | ✔ Approved |
| 3 CM | Subject \| Occupant: Tenant<br>CHK - 1004_05UAD - SUBJECT - If Occupant: Tenant is checked, did the Appraiser indicate that it is rented? | N/A |
| 3 CM | Subject \| Occupant: Vacant<br>CHK - 1004_05UAD - SUBJECT - If Occupant: Vacant is selected, is a comment provided to indicate if the utilities are connected and operable? | N/A |
| 3 CM | Subject \| HOA Fees<br>CHK - 1004_05UAD - SUBJECT - Are HOA Fees provided if PUD is selected? | N/A |
| 3 CM | Subject \| HOA Fees<br>CHK - 1004_05UAD - SUBJECT - Are dues or fees for private associations or use of facilities provided? | ✔ Approved |
| 3 CM | Subject \| Property Rights Appraised: Fee Simple<br>CHK - 1004_05UAD - SUBJECT - Is Property Rights Appraised Fee Simple? | ✔ Approved |
| 3 CM | Subject \| Transaction Type: Purchase<br>CHK - 1004_05UAD - SUBJECT - Is Assignment Type provided? | ✔ Approved |
| 3 CM | Subject \| Lender/Client: Company Name<br>CHK - 1004_05UAD - CERTIFICATION - Does the Lender /Client Name and Address match client information? | ✔ Approved |
| 3 CM | Subject \| Twelve Month Listing History of Subject Property<br>CHK - 1004_05UAD - SUBJECT - Is MLS the Data Source utilized for researching and documenting Listing History? | ✔ Approved |
| 3 CM | Subject \| Twelve Month Listing History of Subject Property<br>CHK - 1004_05UAD - SUBJECT - If MLS was not utilized as the Data Source, was an explanation provided? | ✔ Approved |

## Contract — FINDINGS: 5

| | | |
|---|---|---|
| 3 CM | Contract \| Sales Contract Reviewed: Yes<br>CHK - 1004_05UAD - CONTRACT - If this is a Purchase transaction, did the appraiser indicate if they did or did not analyze the Contract for Sale? | ✔ Approved |
| 3 CM | Contract \| Analysis of the Sales Contract<br>CHK - 1004_05UAD - CONTRACT - Is the explanation of the results of the analysis of the Contract for Sale, or why the analysis was not performed, provided? | ✔ Approved |
| 3 CM | Contract \| Contract Price<br>CHK - 1004_05UAD - CONTRACT - If a Purchase Transaction, does the price listed in the contract match the Contract Price provided? | ✔ Approved |

This report was created with ACI Sky™ Review ©2025 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

# Review Checklist

12 Renshaw Place
Palm Coast, FL 32164-6628

Appraised Value
$220,000
As Of 3/1/2021

3 CM — Contract | Date of Contract
CHK - 1004_05UAD - CONTRACT - If this is a Purchase transaction, does the date listed in the Contract match the Date of Contract provided?
✔ Approved

3 CM — Contract | Contract Data Source
CHK - 1004_05UAD - CONTRACT - Are Data Source(s) provided?
✔ Approved

## Neighborhood — FINDINGS: 8

3 CM — Neighborhood | Property Values: Declining
CHK - 1004_05UAD - NEIGHBORHOOD - If Property Values are in a declining market, are the rate and data source(s) used provided?
N/A

3 CM — Neighborhood | Neighborhood Boundaries
CHK - 1004_05UAD - NEIGHBORHOOD - Does the Location correspond to the Aerial Map (Location: North-Roswell Road NE, South-Paper Mill Road SE, East - Roswell Road NW, West-Robinson Road NE and Lower Roswell Road NE)?
✔ Approved

3 CM — Neighborhood | Neighborhood Boundaries
CHK - 1004_05UAD - NEIGHBORHOOD - Do the Boundaries include the delineations 'North' 'South' 'East' and 'West'?
✔ Approved

3 CM — Neighborhood | Single Family Housing: Price Low
CHK - 1004_05UAD - NEIGHBORHOOD - Are all One-Unit Housing fields (Low High Pred. Price and Age) completed with a numerical value?
✔ Approved

3 CM — Neighborhood | Present Land use: One family
CHK - 1004_05UAD - NEIGHBORHOOD - Does Present Land Use breakdown add up to 100%?
✔ Approved

3 CM — Neighborhood | Present Land use: Other Label
CHK - 1004_05UAD - NEIGHBORHOOD - If Present Land Use: Other is indicated, was a comment provided as to land use?
N/A

3 CM — Neighborhood | Neighborhood Description
CHK - 1004_05UAD - NEIGHBORHOOD - Is the Neighborhood Description completed in detail?
✔ Approved

3 CM — Neighborhood | Neighborhood Market Conditions
CHK - 1004_05UAD - NEIGHBORHOOD - Is the Neighborhood Market Conditions accurate and do they support statements and the 1004MC?
✔ Approved

## Site — FINDINGS: 9

3 CM — Site | Specific Zoning Classification
CHK - 1004_05UAD - SITE - Is the Specific Zoning Classification provided?
✔ Approved

3 CM — Site | Zoning Description
CHK - 1004_05UAD - SITE - Is Zoning Description other than residential?
N/A

3 CM — Site | Zoning Compliance: Nonconforming
CHK - 1004_05UAD - SITE - If Zoning Compliance is Legal Non-conforming Grandfathered, are comments included as to why it isn't conforming, whether the Subject can be rebuilt, the impact on marketability, and if no like Comparable Sales are
N/A

3 CM — Site | Utilities: Water: Other
CHK - 1004_05UAD - SITE - Utilities -If Water and / or Sanitary Sewer are marked 'Other', is commentary provided to indicate if it is typical for the market and if it has affect on marketability?
N/A

3 CM — Site | Street: Private
CHK - 1004_05UAD - SITE - Street - If Private Street and not a PUD, are comments provided if it is common and typical for the area, who is responsible for maintaining the road, and permanent legal access?
N/A

3 CM — Site | FEMA Special Flood Hazard Area: Yes
CHK - 1004_05UAD - SITE - Is the FEMA Special Flood Hazard Are section completed?
N/A

3 CM — Site | FEMA Special Flood Hazard Area: Yes
CHK - 1004_05UAD - SITE - If the Subject Property is in a flood zone, are comments included regarding impact and marketability, and is Site Value provided in the Cost Approach?
N/A

This report was created with ACI Sky™ Review ©2025 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

# Review Checklist

12 Renshaw Place
Palm Coast, FL 32164-6628

Appraised Value
$220,000
As Of 3/1/2021

| | | |
|---|---|---|
| 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 (10) is significantly different from Predominant Age (10) is a comment provided as to why it is outside the range and the marketability of the property? | N/A |
| 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 (3), bathrooms (2.0) and square feet of GLA (1655), match the photos and | ✓ Approved |
| 3 CM | Improvements \| Condition of the Property<br>CHK - 1004_05UAD - IMPROVEMENTS - Is the Condition of the Property thoroughly explained? | ✓ Approved |
| 3 CM | Improvements \| Physical Deficiencies or Adverse Conditions<br>CHK - 1004_05UAD - IMPROVEMENTS - If Physical Deficiencies or Adverse Conditions are noted, is a description provided? | N/A |
| 3 CM | Improvements \| Property Conformity to Neighborhood<br>CHK - 1004_05UAD - IMPROVEMENTS - If No selected in response to 'Does the Property Generally Conform to the Neighborhood', is a description provided? | N/A |

## Sales Comp — FINDINGS: 21

| | | |
|---|---|---|
| 3 CM | Sales Comparison Analysis \| Number of Comparable Listings<br>CHK - 1004_05UAD - SALES COMPARISON APPROACH - Are the number of properties and value range provided for the Listings in the Neighborhood? | ✓ Approved |
| 3 CM | Sales Comparison Analysis \| Number of Comparable Sales<br>CHK - 1004_05UAD - SALES COMPARISON APPROACH - Are the number of properties and value range provided for the Comparable Sales in the Neighborhood? | ✓ Approved |
| 3 CM | Sales Comparison Analysis \| Address<br>CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Net and Gross Adjustment % calculated correctly for all Comparable Sales? | ✓ Approved |
| 3 CM | Sales Comparison Analysis \| Site<br>CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Site Size provided for the Subject and all Comparable Sales? | ✓ Approved |
| 3 CM | Sales Comparison Analysis \| View<br>CHK - 1004_05UAD - SALES COMPARISON APPROACH - If a Comparables Sale's View is the same as the Subject's and an adjustment is given, is a comment provided? | N/A |
| 3 CM | Sales Comparison Analysis \| Quality of Construction<br>CHK - 1004_05UAD - SALES COMPARISON APPROACH - If the Quality of Construction is the same as the Subject's and an adjustment is given, is a comment | ✓ Approved |
| 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 |

This report was created with ACI Sky™ Review ©2025 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

# APPRAISAL REVIEW SCORECARD ID#: QA_SKYST-547_2

# Review Checklist

12 Renshaw Place
Palm Coast, FL 32164-6628

Appraised Value
$220,000
As Of 3/1/2021

| | | |
|---|---|---|
| 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 \| Comparable: Proximity to Subject<br>CHK - 1004_05UAD - SALES COMPARISON APPROACH - Does the distance between the Subject Property and the Comparable Sales correspond to the location (If 'Urban' within .5 Miles; If 'Suburban' within 1 Mile; If 'Rural' within 5 Miles)? | ✓ Approved |
| 3 CM | Sales Comparison Analysis \| Sales Price<br>CHK - 1004_05UAD - SALES COMPARISON APPROACH - Does the Unadjusted Sale Price of the Comparable Sales bracket the Subject's Contract Price, or is a comment provided? | ✓ Approved |
| 3 CM | Sales Comparison Analysis \| Date of Sale/Time<br>CHK - 1004_05UAD - SALES COMPARISON APPROACH - If the Date of Sale of the Comparable Sales is greater than within 6 months, is a comment provided? | ✓ Approved |
| 3 CM | Sales Comparison Analysis \| Comparable: Net Adjustment Percentage<br>CHK - 1004_05UAD - SALES COMPARISON APPROACH - If Net Adjustments are greater than 15%, is a comment provided? | 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? | ✓ Approved |
| 3 CM | Sales Comparison Analysis \| Researched Sale/Transfer History of Subject and Comparable Sales: Yes<br>CHK - 1004_05UAD - SALES COMPARISON APPROACH - If prior sales of the Subject or Comparable Sales is given, is a comment including type of sale and why it sold for less / more provided? | N/A |
| 3 CM | Sales Comparison Analysis \| Date of Prior Sale/Transfer<br>CHK - 1004_05UAD - SALES COMPARISON APPROACH - If one or more Comparable Sales had a prior sale within the past year, is a comment provided? | N/A |

## 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 ($220,000) within the Neighborhood price range ($150,000 - $310,000) on page 1 of the report? | ✓ Approved |

This report was created with ACI Sky™ Review ©2025 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

# Review Checklist

12 Renshaw Place
Palm Coast, FL 32164-6628

Appraised Value
$220,000
As Of 3/1/2021

## 1004MC — FINDINGS: 7

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

## License and E&O — FINDINGS: 6

| | | |
|---|---|---|
| 3 CM | Signatures \| Appraiser: Name<br>CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's signature provided? | Approved |
| 3 CM | Signatures \| Appraiser: Date Report Signed<br>CHK - 1004_05UAD - CERTIFICATION - Is the Date of Signature and Report reasonable based on the Effective Date of the Report? | Approved |
| 3 CM | Signatures \| Appraiser: State Certification #<br>CHK - 1004_05UAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Joe Appraiser, RD0000)? | Approved |
| 3 CM | Signatures \| Appraiser: State<br>CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's License State a valid 2 character State abbreviation, and does it match the Subject's State? | Approved |
| 3 CM | Signatures \| Appraiser: Expiration Date<br>CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's License Expiration Date a valid date? | Approved |
| 3 CM | Signatures \| Appraiser: Expiration Date<br>CHK - 1004_05UAD - CERTIFICATION - Is the Expiration Date of License after the Signature Date? | Approved |

## Photos — FINDINGS: 9

| | | |
|---|---|---|
| 3 CM | Photo Addendum \| Security Bars<br>CHK - 1004_05UAD - PHOTO ADDENDUM - If applicable, is a photo of Security Bars included? | Approved |
| 3 CM | Photo Addendum \| Special Features<br>CHK - 1004_05UAD - PHOTO ADDENDUM - If Special Features exist (Ex. Pool,BBQ, etc.), are photos provided? | Approved |
| 3 CM | Photo Addendum \| Comparable Sales, Listings, Rentals<br>CHK - 1004_05UAD - PHOTO ADDENDUM - Are photographs of Comparable Sales, Listings, and Rentals original, labeled, and clear, and are MLS / file photos only utilized in extreme circumstances or gated communities? | Approved |
| 3 CM | Photo Addendum \| Items of Bias<br>CHK - 1004_05UAD - PHOTO ADDENDUM - Are items of bias including people or photos that show clear race or ethnicity, or inclusion of religious artifacts / symbols, excluded from any photographs of Subject? | Approved |

This report was created with ACI Sky™ Review ©2025 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

# Review Checklist

12 Renshaw Place
Palm Coast, FL 32164-6628

Appraised Value
$220,000
As Of 3/1/2021

| | | |
|---|---|---|
| 3 CM | Photo Addendum \| Subject and Neighborhood<br>CHK - 1004_05UAD - PHOTO ADDENDUM - Is an aerial photo provided and sufficiently scaled to show the Subject Property and its immediate neighborhood? | ✓ Approved |
| 3 CM | Photo Addendum \| Similar Comparables<br>CHK - 1004_05UAD - PHOTO ADDENDUM - Are photographs included to support the Appraiser's determination of value, and are Comparable Sales similar in design, quality and appeal to the Subject Property? | ✓ Approved |
| 3 CM | Photo Addendum \| Required Photos<br>CHK - 1004_05UAD - PHOTO ADDENDUM - Are all required photos are provided: all bathrooms (2) and half-bathrooms (0), kitchen, main living area, updates, renovations, deterioration, front, rear, street view, and exterior side photos? | ✓ Approved |
| 3 CM | Photo Addendum \| Beneficial or Adverse Views<br>CHK - 1004_05UAD - PHOTO ADDENDUM - View is N;RES;. Are photos included for any view that is beneficial adverse or not a typical residential view? | N/A |
| 3 CM | Photo Addendum \| Accessory Unit<br>CHK - 1004_05UAD - PHOTO ADDENDUM - If applicable, are Accessory Unit photos included? | N/A |

## Maps — FINDINGS: 7

| | | |
|---|---|---|
| 3 CM | Location Map \| Map Lables<br>CHK - 1004_05UAD - LOCATION MAP - Is the map labeled appropriately? | ✓ Approved |
| 3 CM | Location Map \| Subject Property<br>CHK - 1004_05UAD - LOCATION MAP - Does the map include the Subject Property? | ✓ Approved |
| 3 CM | Location Map \| Comparable Sales<br>CHK - 1004_05UAD - LOCATION MAP - Does the map include all Comparable Sales? | ✓ Approved |
| 3 CM | Location Map \| Comparable Listings<br>CHK - 1004_05UAD - LOCATION MAP - Does the map include all Comparable Listings? | ✓ Approved |
| 3 CM | Location Map \| Major Boundary<br>CHK - 1004_05UAD - LOCATION MAP - If any Comparable Sale or Listing is separated from the Subject Property by a major boundary (highway, train tracks, mountain ranges, etc.), is commentary provided? | ✓ Approved |
| 3 CM | Location Map \| External Influences<br>CHK - 1004_05UAD - LOCATION MAP - Has the Reviewer utilized on-line mapping to verify any potential external influences? | ✓ Approved |
| 3 CM | Location Map \| Market Area<br>CHK - 1004_05UAD - LOCATION MAP - Do the Comparable Sales appear to be located in the same market area as the Subject Property? | ✓ Approved |

## Floor plan — FINDINGS: 4

| | | |
|---|---|---|
| 3 CM | Sketch \| Measurements<br>CHK - 1004_05UAD - SKETCH - Does the Sketch include all measurements? | ✓ Approved |
| 3 CM | Sketch \| Labeled Rooms<br>CHK - 1004_05UAD - SKETCH - Are all rooms (Total: 7, Beds: 3, Baths: 2.0) labeled in the floor plan? | ✓ Approved |
| 3 CM | Sketch \| Rooms and GLA Match Report<br>CHK - 1004_05UAD - SKETCH - Does the Total Number of Rooms (7), Bathrooms (2.0), Bedrooms (3), and GLA (1655) match the report and photos? | ✓ Approved |
| 3 CM | Sketch \| Digitally Created Sketch<br>CHK - 1004_05UAD - SKETCH - Was the Sketch created using a sketching application (hand-drawn sketch or calculations were not provided)? | ✓ Approved |

## USPAP — FINDINGS: 3

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

This report was created with ACI Sky™ Review ©2025 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.

# Review Checklist

12 Renshaw Place
Palm Coast, FL 32164-6628

Appraised Value
$220,000
As Of 3/1/2021

| | | |
|---|---|---|
| 3 CM | USPAP \| Intended User(s)<br>CHK - 1004_05UAD - USPAP - 2-1(b) - Does the Report contain sufficient information to enable the intended users of the appraisal to understand the report properly? | ✔ Approved |
| 3 CM | USPAP \| Extraordinary Assumptions, Hypothetical Conditions, Limiting Conditions<br>CHK - 1004_05UAD - USPAP - 2-1(c)- Does the report clearly and accurately disclose any extraordinary assumptions, hypothetical conditions, or limiting conditions that directly affect the appraisal and indicates its impact on value and assignment results? | ✔ Approved |

## Other — FINDINGS: 3

| | | |
|---|---|---|
| 3 CM | Required Statement \| Three-year Disclosure<br>CHK - 1004_05UAD - REQUIRED STATEMENTS - Is a Three-Year Disclosure Statement, indicating if appraiser has done any work on the Subject in the immediate three years prior to the appointment, provided? | ✔ Approved |
| 3 CM | PUD Information \| PUD: Project Description: Row or Townhouse<br>CHK - 1004_05UAD - PUD INFORMATION - If the Unit Type is Attached, and the Builder is in control of the HOA, is the entire PUD section completed? | N/A |
| 3 CM | Condo/Co-op Project \| Project Type<br>CHK - 1004MC_2009 - 1004MC - If the Subject Property is a Condo or COOP, is the Condo / CO-OP Projects section of the 1004MC form completed? | N/A |

This report was created with ACI Sky™ Review ©2025 ACI, a First American Company. All Rights Reserved. www.aciweb.com 800-234-8727
No representation or warranties to any party concerning the content, accuracy, or completeness of this Appraisal Review Scorecard, including any warranty of merchantability or fitness for a particular purpose, is implied or provided. No liability is accepted to any third party for any use or misuse of this report or its data.