# APPRAISAL REVIEW SCORECARD

ID#: 060424.0905

Reviewed By: Domino Holmes
6/11/2024

# 765 Anywhere Street

EL PASO, TX 79904

Appraised Value
$235,000



3 Bd | 2.0 Ba | 1506 sqft | Q4 | C3

Case #.....
Assignment Type.....Refinance
Client.....Test Client 1
Borrower.....Test Borrower
Legal Owner.....Test Borrower
Seller is Owner.....NA
Occupancy.....Owner
For Sale Last 36 Mo?.....Yes
PUD | HOA Fees.....No | $0/yr
Form.....1004_05UAD

Appraisal is Made.....Subject to Inspection
Appraised Value.....$235,000

Appraiser.....Test Appraiser
License Expiration.....RD2643 expires 11/30/2024
Signed Date.....04/22/2024
Site Size.....30733 sf
Site Value.....$37,500

Multiple Parcels.....No
Parcel #.....140690-0000
Flood Hazard Area.....No | X
Zoning.....OR | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT1;Ranch | 1 Story
Year Built.....Existing | 1978

Legal Desc.....See Addendum

Listing Desc.....NEFMLS; no listing in past 12 months

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

## Additional Details

Tech Review Complete.....No

## Risk Indicators

Accuracy

INSUFFICIENT DATA

## Review Results: 2273 Rules / 24 Findings

| Business | Compliance | Cross-Check | Requirements | Risk |
|---|---|---|---|---|
| Best Practices | Industry Standards | Data Validation | Letter of Engagement | Areas of Concern |
| BUS - 15 Findings | CPL - 6 Findings | CRX - PASS | REQ - 3 Findings | RSK - PASS |

## Review Checklist: 109 Items

- Order (1)
- Subject (14)
- 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)

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.

This report was created with ACI Sky™ Review ©2024 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.

# Alternative Sales & Listings

765 Anywhere Street
EL PASO, TX 79904

Appraised Value
$235,000
As Of 4/22/2024

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 | 765 Anywhere Street<br>EL PASO TX, 79904 | – | – | 04/17/2024 | 30733 sf | 1,506 | 3 | 2.0 | 43 | 2dw |
| 1 | 633 Bolling Ln<br>Elkton, FL 32033 | 6.38 | $399,500 | s05/21;c04/21 | 5.42 ac | 1,556 | 3 | 2.0 | 43 | 2gd4dw2dw |
| 2 | 416 Vermont Blvd<br>Elkton, FL 32033 | 3.40 | $215,000 | s06/21;c04/21 | 4792 sf | 1,240 | 3 | 2.0 | 17 | 2dw |
| 3 | 414 New Hampshire Rd<br>Elkton, FL 32033 | 3.54 | $225,000 | s03/21;c01/21 | 4792 sf | 1,316 | 3 | 2.0 | 16 | 2ga2dw |

This report was created with ACI Sky™ Review ©2024 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#: 060424.0905

# Review Results

765 Anywhere Street
EL PASO, TX 79904

Appraised Value
$235,000
As Of 4/22/2024

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

3 CS
Sales Comparison Analysis | Age
1004_05UAD - SALES COMPARISON APPROACH - Subject Actual Age (43 years) - does not match the Year Built (1978) based on the Effective Date of the report(04/17/2024).
Approved

3 CM
Reconciliation | Conditions of Appraisal
1004_05UAD - RECONCILIATION - 'Appraisal is Made Subject to Inspection or Subject to Repairs' - is checked and comments are blank.
Approved

3 CM
Signatures | Appraiser: Name
1004_05UAD - APPRAISER - Signature - is blank.
Approved

3 CM
Signature | Appraiser: Name
1004MC_2009 - APPRAISER - Signature - is blank.
Approved

## CLIENT SPECIFIC FINDINGS: 1

3 CS
Signatures | Appraiser: State Certification #
UAD - APPRAISER - Certification or License Number - should match ASC.gov.
Approved

## WARNING FINDINGS: 17

3 CM
Subject | Address of Property Appraised
REQ - SUBJECT - Property Address, 765 Anywhere Street EL PASO TX 79904, does not match Property Address as ordered, 630 Highland Ave CARNEGIE PA 15106.
Approved

3 CM
Subject | Lender/Client: Company Name
REQ - LENDER/CLIENT - Name - on report Test Client 1 does not match Lender/Client Name as ordered Wells Fargo Bank, N.A..
Approved

1004_05UAD - REPORT - The keyword "ANSI" was not found in the Additional Features, Condition of the Property, Additional Comments, Sales Comments, or the Beginning or Ending Addendum. The Fannie Mae Selling Guide requires that the ANSI method be used to measure, calculate, and report GLA and non-GLA areas of Subject properties and that all footprint sketches and floor plans must be computer-generated (not hand-drawn) for appraisals with an effective date of April 1, 2022 or later. Please include a comment in the report confirming that the Subject Property was measured according to the ANSI standard.
Approved

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.
Approved

1004_05UAD - SALES COMPARISON APPROACH - Subject View - is B;PSTRL; and ACI Insights indicates that the view is Woods. Please review Subject Property data and photos, and verify the Subject Property's view.
Approved

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

3 CR
Sales Comparison Analysis | Sales Price
1004_05UAD - SALES COMPARABLE NO. 1 - Sale Price - differs by more than 50% of Estimated Market Value.
Approved

3 CR
Sales Comparison Analysis | Date of Sale/Time
1004_05UAD - SALES COMPARABLE(S) #1, 2, 3 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.
Approved

3 CR
Sales Comparison Analysis | Comparable: Site Adjustment
1004_05UAD - SALES COMPARABLE(S) #1 - Site Adjustment - exceeds 15% of Sales Price.
Approved

3 CR
Sales Comparison Analysis | Comparable: Net Adjustment
1004_05UAD - SALES COMPARABLE(S) #1, 2, 3 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
Approved

This report was created with ACI Sky™ Review ©2024 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 Results

765 Anywhere Street
EL PASO, TX 79904

Appraised Value
$235,000
As Of 4/22/2024

| | | |
|---|---|---|
| 3 CS | Sales Comparison Analysis \| Address<br>1004_05UAD - SALES COMPARABLE NO. 2 - Property Address - is not a valid USPS address. | Approved |
| 3 CR | Sales Comparison Analysis \| Age<br>1004_05UAD - SALES COMPARABLE(S) #2, 3 - Actual Age - differs by more than 17 years from the subject property and no adjustment has been entered. | Approved |
| 3 CS | Sales Comparison Analysis \| Address<br>1004_05UAD - SALES COMPARABLE NO. 3 - Property Address - is not a valid USPS address. | Approved |
| 3 CN | Reconciliation \| The appraisal is made:<br>GSE - RECONCILIATION - This Appraisal is Made: Subject to - is checked. The lender must obtain a certificate of completion, stating the nature of the 'subject to' has been resolved before loan delivery. (ref. FNM0100) | Approved |
| 3 CM | Reconciliation \| The appraisal is made: subject to inspection<br>1004_05UAD - RECONCILIATION - 'This Appraisal is Made Subject to Inspection' - is checked. Comment required that use of an extraordinary assumption might affect assignment results. | Approved |
| 3 CR | Reconciliation \| Appraised Value of Subject Property<br>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. | Approved |
| 3 CM | Signatures \| Appraiser: State Certification #<br>REQ - APPRAISER - State Certification or License # - on report "RD2643" does not match the State Certification or License # "RM423523" of the assigned appraiser on the order. | Approved |

## INFORMATIONAL — FINDINGS: 5

| | | |
|---|---|---|
| 3 CS | Subject \| Address of Property Appraised<br>UAD - SUBJECT - Property Address - should be a valid USPS address. | Approved |
| 3 CS | Sales Comparison Analysis \| Address<br>UAD - SALES COMP #1 - Property Address - is not a valid USPS address. Please reconcile. | Approved |
| 3 CS | Sales Comparison Analysis \| Address<br>UAD - SALES COMP #2 - Property Address - is not a valid USPS address. Please reconcile. | Approved |
| 3 CS | Sales Comparison Analysis \| Address<br>UAD - SALES COMP #3 - Property Address - is not a valid USPS address. Please reconcile. | Approved |
| 3 CM | Reconciliation \| Conditions of Appraisal<br>UAD - RECONCILIATION - 'This Appraisal is Made: Subject To Completion/Repairs/Inspections' - comments are required. | Approved |

This report was created with ACI Sky™ Review ©2024 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#: 060424.0905

# Review Checklist

765 Anywhere Street
EL PASO, TX 79904

Appraised Value
$235,000
As Of 4/22/2024

## 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? | ✔ Approved |
| 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? | N/A |
| 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? | N/A |
| 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? | N/A |
| 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? | N/A |

This report was created with ACI Sky™ Review ©2024 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

765 Anywhere Street
EL PASO, TX 79904

Appraised Value
$235,000
As Of 4/22/2024

| | | |
|---|---|---|
| 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? | N/A |
| 3 CM | Contract \| Contract Data Source<br>CHK - 1004_05UAD - CONTRACT - Are Data Source(s) provided? | N/A |

## 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: CR 214 to the North; SR 206 to the South; CR 13S to the West; and I-95 to the East)? | ✓ Approved |
| 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? | ✓ Approved |

## 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? | ✓ Approved |
| 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? | ✓ Approved |
| 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 |

This report was created with ACI Sky™ Review ©2024 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

765 Anywhere Street
EL PASO, TX 79904

Appraised Value
$235,000
As Of 4/22/2024

| | | |
|---|---|---|
| 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 (46) is significantly different from Predominant Age (20) is a comment provided as to why it is outside the range and the marketability of the property? | ✓ Approved |
| 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 (6), bedrooms (3), bathrooms (2.0) and square feet of GLA (1506), 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 | 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 |

This report was created with ACI Sky™ Review ©2024 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

765 Anywhere Street
EL PASO, TX 79904

Appraised Value
$235,000
As Of 4/22/2024

| | | |
|---|---|---|
| 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? | N/A |
| 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? | Approved |
| 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? | N/A |
| 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? | Approved |
| 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 ($235,000) within the Neighborhood price range ($200,000 - $650,000) on page 1 of the report? | Approved |

This report was created with ACI Sky™ Review ©2024 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#: 060424.0905

# Review Checklist

765 Anywhere Street
EL PASO, TX 79904

Appraised Value
$235,000
As Of 4/22/2024

## 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 (Test Appraiser, RD2643)? | 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 ©2024 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

765 Anywhere Street
EL PASO, TX 79904

Appraised Value
$235,000
As Of 4/22/2024

| | | |
|---|---|---|
| 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 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 B;PSTRL;. Are photos included for any view that is beneficial adverse or not a typical residential view? | Approved |
| 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: 6, 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 (6), Bathrooms (2.0), Bedrooms (3), and GLA (1506) 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 ©2024 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

765 Anywhere Street
EL PASO, TX 79904

Appraised Value
$235,000
As Of 4/22/2024

| | | |
|---|---|---|
| 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 ©2024 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.