APPRAISAL REVIEW SCORECARD

ID#: js-qa-4-11-e

833 1st St

Saint Paul Park, MN 55071

Appraised Value

$186,000



2 Bd | 1.0 Ba | 756 sqft | Q4 | C4

Case #.....5702071589
Assignment Type.....Market Value
Client.....The Huntington National Bank
Borrower.....ADAMS, JEROME
Legal Owner.....Adams Jerome P
Seller is Owner.....NA
Occupancy.....Vacant
For Sale Last 36 Mo?.....No
PUD | HOA Fees.....No | $0/yr
Form.....1004_05UAD

Appraisal is Made.....As is
Appraised Value.....$186,000

Appraiser.....Jonathan R Turbett
License Expiration.....40469710 expires 08/31/2025
Signed Date.....03/21/2024
Site Size.....6286 sf
Site Value.....$75,000

Multiple Parcels.....No
Parcel #.....1202722230018
Flood Hazard Area.....No | X
Zoning.....MX-1B | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT1;Rambler | 1 Story
Year Built.....Existing | 1947

Legal Desc.....See Attached Addendum

Listing Desc.....According to NSMLS/Owner, the subject property is not currently listed and there have been no listings in the previous 12 months.

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

Additional Details

Tech Review Complete.....No

Review Results: 1078 Rules / 265 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 265 Findings	CPL - PASS	CRX - PASS	REQ - PASS	RSK - PASS

Review Checklist: 10 Items

- Neighborhood (1)
- N/A Sales Comp (1)
- N/A 1004MC (7)

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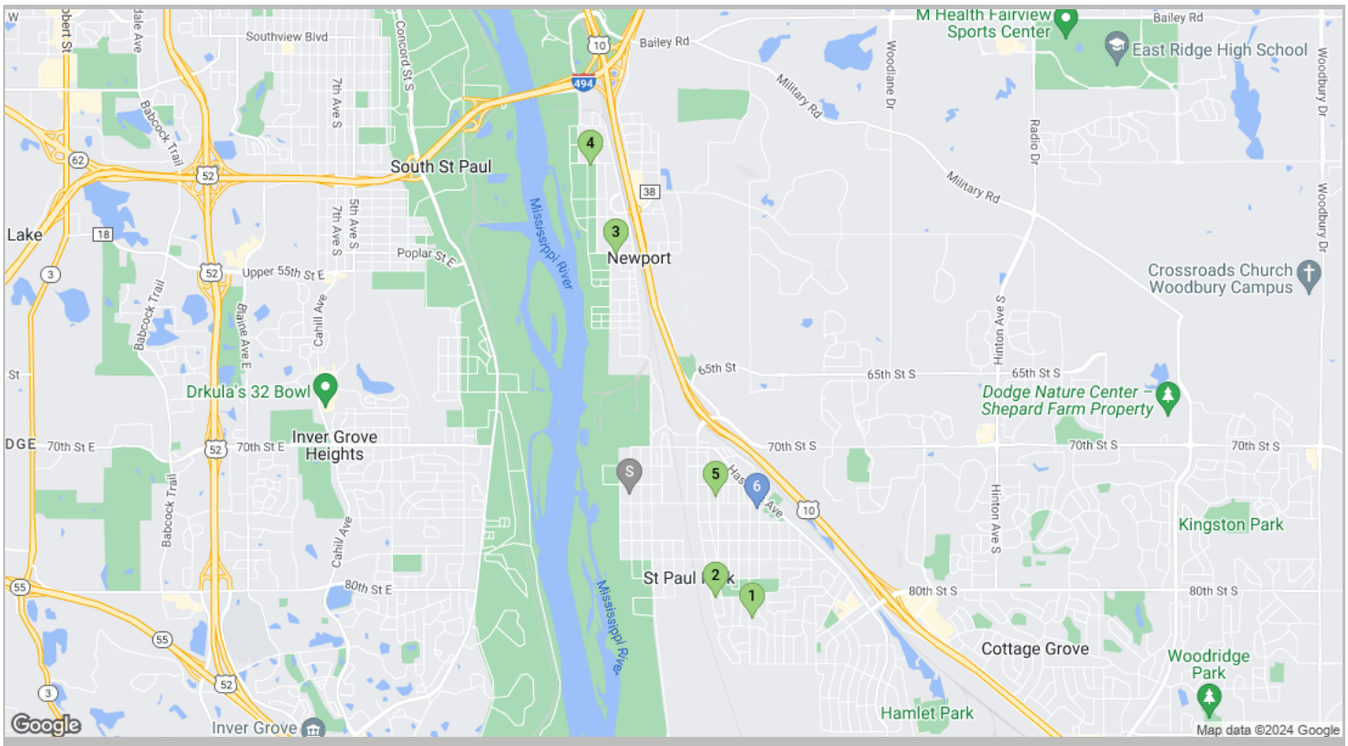
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Alternative Sales & Listings

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SUBJECT SALES COMPS LISTING COMPS POTENTIAL SALES POTENTIAL LISTINGS



#	ADDRESS	PROX. (mi)	SALE/LIST PRICE	SALE/LIST DATE	SITE	GLA (sf)	BD	BA	AGE	CARS
S	833 1st St Saint Paul Park MN, 55071	–	–	03/13/2024	6286 sf	756	2	1.0	77	2dw
1	1524 Lincoln Ave Saint Paul Park, MN 55071	1.21	$341,000	s10/23;c10/23	9544 sf	1,456	4	1.0	60	2gd2dw
2	1400 Summit Ave Saint Paul Park, MN 55071	0.94	$255,000	s06/23;c05/23	16094 sf	960	2	1.0	94	3ga3dw
3	460 12th St Newport, MN 55055	1.66	$240,000	s09/23;c08/23	7841 sf	914	3	1.0	65	1ga1dw
4	1690 2nd Ave Newport, MN 55055	2.29	$231,000	s04/23;c04/23	12371 sf	891	2	1.0	66	1ga1dw
5	833 Holley Ave Saint Paul Park, MN 55071	0.60	$185,101	s02/24;c01/24	6970 sf	1,120	3	1.0	114	1ga1dw
6	915 Selby Ave Saint Paul Park, MN 55071	0.90	$279,900	c02/24	11248 sf	805	3	1.0	74	1gd1dw
7	460 12th St Newport, MN 55055	–	–	–	–	–	–	–	–	–
8	1400 Summit Ave Saint Paul Park, MN 55071	–	–	–	–	–	–	–	–	–
9	1690 2nd Ave Newport, MN 55055	–	–	–	–	–	–	–	–	–

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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: 1

3 CN

Sales Comparison Analysis | Comments on Sales Comparison
1004_05UAD - REPORT - Fair Lending - Comments in the Summary of Sales Comparison Approach contain "For ease of comparison, it may be convenient for the reader to refer to the attached county records sheets and/or MLS sheets for the subject and comparable sales.", 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: 16

3 CS

Sales Comparison Analysis | Number of Comparable Listings
1004MC_2009 - NEIGHBORHOOD - Total # of Comparable Active Listings on the 1004MC (0) - does not match that of the main form (1).

3 CR

Sales Comparison Analysis | Site
1004_05UAD - SALES COMPARISON APPROACH - Site Size - is not bracketed by the comparables.

3 CR

Sales Comparison Analysis | Gross Living Area Sq.Ft.
1004_05UAD - SALES COMPARISON APPROACH - Gross Living Area - Subject Property's Gross Living Area is not bracketed by Gross Living Area values found in Comparables. Comment required.

3 CR

Sales Comparison Analysis | Gross Living Area Sq.Ft.
1004_05UAD - SALES COMPARISON APPROACH - Gross Living Area (GLA) - all closed sales are superior to Subject Property.

3 CR

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

3 CR

Sales Comparison Analysis | Comparable: Net Adjustment
1004_05UAD - SALES COMPARABLE(S) #1, 2, 3, 4, 5, 6 - Gross Adjustment Percentage - exceeds 15% of Sales Price.

3 CR

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

3 CR

Sales Comparison Analysis | Age
1004_05UAD - SALES COMPARABLE(S) #5 - Actual Age - differs by more than 31 years from the subject property and no adjustment has been entered.

3 CR

Sales Comparison Analysis | Sales Price
1004_05UAD - SALES COMPARABLE NO. 6 - Sale Price - differs by more than 50% of Estimated Market Value.

3 CS

Market Analysis | Market Analysis: Total Number of Comparable Listings: Prior 7-12 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Total # Comparable Active Listings Prior 7-12 Months - is blank or 0 (zero) and Median Comparable List Price Prior 7-12 Months is 319900. Please reconcile.

3 CS

Market Analysis | Market Analysis: Median Comparable Listings Days On Market: Prior 7-12 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Listings Days on Market Prior 7-12 Months - is 8 days and Total # Comparable Active Listings Prior 7-12 Months is blank or 0 (zero). Please reconcile.

3 CS

Market Analysis | Market Analysis: Total Number of Comparable Listings: Prior 4-6 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Total # Comparable Active Listings Prior 4-6 Months - is blank or 0 (zero) and Median Comparable List Price Prior 4-6 Months is 275000. Please reconcile.

3 CS

Market Analysis | Market Analysis: Median Comparable Listings Days On Market: Prior 4-6 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Listings Days on Market Prior 4-6 Months - is 21 days and Total # Comparable Active Listings Prior 4-6 Months is blank or 0 (zero). Please reconcile.

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Review Results

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3 CS

Market Analysis | Market Analysis: Total Number of Comparable Listings: Prior Present-3 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Total # Comparable Active Listings Current-3 Months - is blank or 0 (zero) and Median Comparable List Price Current-3 Months is 279900. Please reconcile.

3 CS

Market Analysis | Market Analysis: Median Comparable Sale Price: Prior Present-3 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sale Price Current-3 Months - is 379350 and is not within the range of Comparable Sales within the Past 12 Months (178000 - 341000) reported on the primary form. Please reconcile.

3 CS

Market Analysis | Market Analysis: Median Comparable Listings Days On Market: Prior Present-3 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Listings Days on Market Current-3 Months - is 9 days and Total # Comparable Active Listings Current-3 Months is blank or 0 (zero). Please reconcile.

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Review Checklist

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Neighborhood — FINDINGS: 1

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

Sales Comp — FINDINGS: 1

3 CM — Sales Comparison Analysis | Date of Sale/Time
CHK - 1004_05UAD - SALES COMPARISON APPROACH - Date of Sale / Time - if Date of Sale of Comparable Sales is greater than within 6 months, comment provided.

1004MC — FINDINGS: 7

3 CM — Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing
CHK - 1004MC_2009 - 1004MC - Overall Trend - all Overall Trend boxes are completed, or two or more data fields are N/A or blank. — Approved

3 CM — Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing
CHK - 1004MC_2009 - 1004MC - Inventory Analysis - all Overall Trend boxes are completed. — Approved

3 CM — Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing
CHK - 1004MC_2009 - 1004MC - Overall Trend - 1004MC information is 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% - all Overall Trend boxes are completed. — Approved

3 CM — Market Analysis | Market Analysis: Seller Concessions Comments
CHK - 1004MC_2009 - 1004MC - Seller Concessions - explanation of Seller Concessions trends from the previous twelve months is provided. — Approved

3 CM — Market Analysis | Market Analysis: Foreclosure Sales (REO Sales) a Factor: Yes
CHK - 1004MC_2009 - 1004MC - Foreclosure Sales a Factor in the Market - either Yes or No is selected. — Approved

3 CM — Market Analysis | Market Analysis: Foreclosure Sales (REO Sales) Comments
CHK - 1004MC_2009 - 1004MC - Foreclosure Sales a Factor in the Market - if Yes is checked, comment provided with number of sales indicated. — N/A

Other — FINDINGS: 1

3 CM — Condo/Co-op Project | Project Type
CHK - 1004MC_2009 - 1004MC - Condo / CO-OP Projects - if the Subject Property is a Condo or COOP, the Condo / CO-OP Projects of the 1004MC form is completed. — N/A

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