APPRAISAL REVIEW SCORECARD

ID#: gk_two

167 Wolverine St

Staten Island, NY 10306

Appraised Value

$570,000



3 Bd | 3.5 Ba | 1196 sqft | Q4 | C5

Case #.....374-5324447
Assignment Type.....HUD REO Property
Client.....REO Management Solutions, LLC
Borrower.....N/A
Legal Owner.....Fagan Helen
Seller is Owner.....NA
Occupancy.....Owner
For Sale Last 36 Mo?.....No
PUD | HOA Fees.....No | $0/yr
Form.....1004_05UAD

Appraisal is Made.....As is
Appraised Value.....$570,000

Appraiser.....Xi Huang
License Expiration.....45000052041 expires 02/21/2026
Signed Date.....05/02/2024
Site Size.....3999 sf
Site Value.....$350,000

Multiple Parcels.....No
Parcel #.....5044190069
Flood Hazard Area.....No | X
Zoning.....R2 | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT1;Ranch/Frm | 1 Story
Year Built.....Existing | 1955

Legal Desc.....Block 4419, Lot 69

Listing Desc.....DOM 33; Subject was listed on MLS in 02/08/2024 for $600,000 by Shelly Irizarry, Tel: 718-835-8800. Sibor MLS#2400765.

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

Additional Details

Tech Review Complete.....No

Review Results: 3289 Rules / 20 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 11 Findings	CPL - 4 Findings	CRX - 4 Findings	REQ - 1 Findings	RSK - PASS

Review Checklist: 109 Items

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

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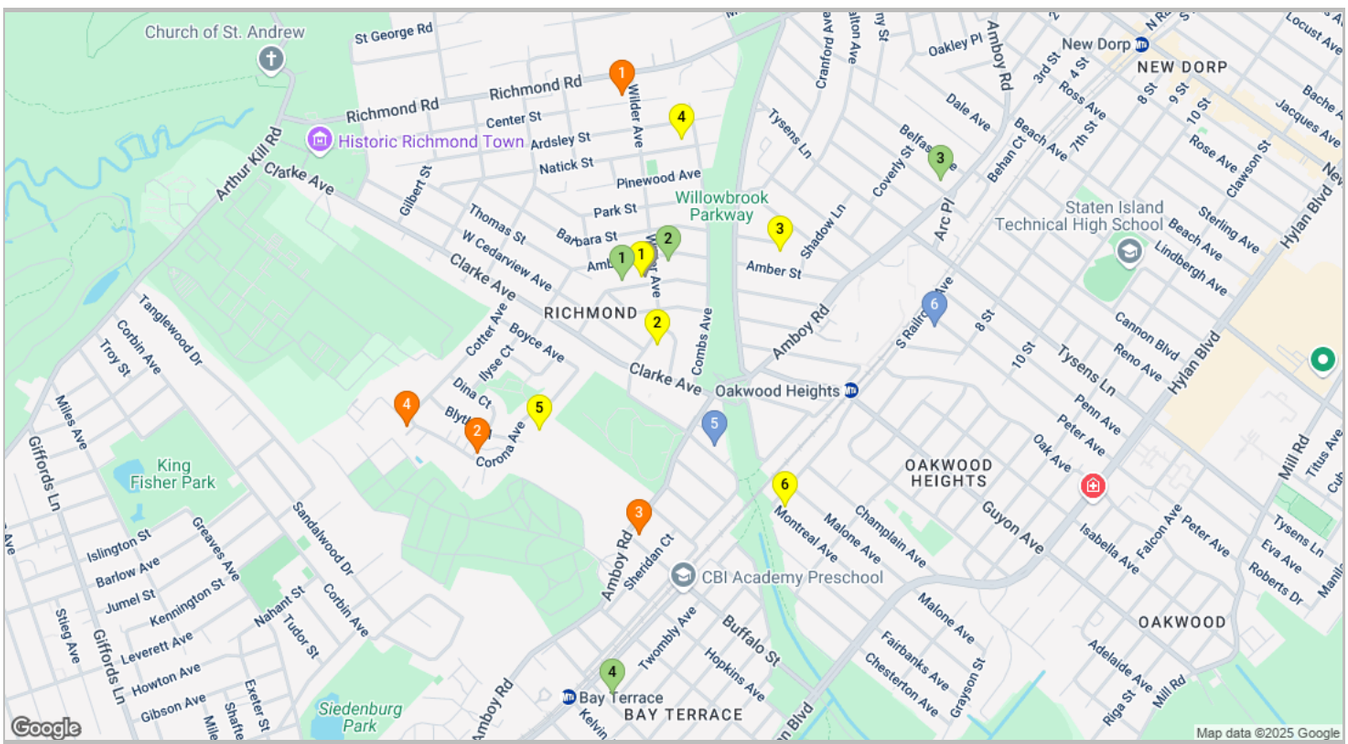
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Alternative Sales & Listings

167 Wolverine St
Staten Island, NY 10306

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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	167 Wolverine St Staten Island NY, 10306	–	–	04/30/2024	3999 sf	1,196	3	3.5	69	1gbi1dw
1	191 Wolverine St Staten Island, NY 10306	0.05	$730,000	s06/23;c05/23	3999 sf	1,196	3	1.0	69	1gbi1dw
2	172 Amber St Staten Island, NY 10306	0.05	$600,000	s01/24;Unk	4099 sf	1,056	3	1.0	64	1gbi1dw
3	11 Vincent Ave Staten Island, NY 10306	0.58	$562,807	s08/23;c06/23	3999 sf	1,000	2	1.0	64	1gbi1dw
4	83 Justin Ave Staten Island, NY 10306	0.78	$550,000	s11/23;c09/23	3999 sf	1,275	2	1.0	99	1gd1dw
5	107 Montreal Ave Staten Island, NY 10306	0.34	$800,000	Active	5999 sf	1,470	2	1.0	104	2dw
6	16 Peter Ave Staten Island, NY 10306	0.54	$729,888	Active	4999 sf	1,248	3	2.0	69	1dw
1	171 WOLVERINE ST STATEN ISLAND NY, 10306-1743	0.01	–	11/06/2024	–	1,104	3	0.0	70	–
2	285 WILDER AVE STATEN ISLAND NY, 10306-1726	0.12	–	10/23/2024	–	1,092	3	0.0	70	–
3	24 BARBARA ST STATEN ISLAND NY, 10306-2025	0.26	–	03/30/2024	–	1,296	3	0.0	65	–
4	33 NATICK ST STATEN ISLAND NY, 10306-1616	0.26	–	–	–	1,032	–	0.0	–	–
1	9 CENTER ST STATEN ISLAND NY, 10306-1418	0.34	$739,000	01/06/2025	–	1,308	3	0.0	95	–
5	18 ATMORE PL STATEN ISLAND NY, 10306-1161	0.34	–	–	–	1,140	–	0.0	–	–
2	165 CORONA AVE STATEN ISLAND NY, 10306-6137	0.45	$520,000	02/20/2025	–	1,150	2	0.0	34	–
3	13 BUFFALO ST STATEN ISLAND NY, 10306-2715	0.48	$520,000	04/17/2025	–	1,176	3	0.0	60	–
6	201 MONTREAL AVE STATEN ISLAND NY, 10306-3909	0.5	–	–	–	1,089	–	0.0	–	–

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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
4	278 CORONA AVE STATEN ISLAND NY, 10306-6128	0.52	$470,000	03/03/2025	–	1,056	2	0.0	37	–

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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: 6

3 CN
(Section #1) | File Number on Form
1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (AMERICAN) "The appraiser physically measured the subject and used the American National Standard Institute square footage method for calculating Gross Living Area (GLA) based on ANSI Z765-2021.", 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
(Section #1) | File Number on Form
1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (CLOSE PROXIMITY) "Some weight is given to Comparable 1 for it's close proximity to subject and same GLA.", 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
(Section #1) | File Number on Form
1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (OLD) "Data of this nature can also be old, and in many cases does not take into consideration improvements that may have occurred.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending

3 CN
(Section #1) | File Number on Form
1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (SINGLE) "Because the existing improvements contribute significantly to the value of the subject property, the change to an alternate single use of the subject property as improved is to continue its use in its present configuration as a single-family residence.", 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 CM
Signatures | Appraiser: Name
1004_05UAD - APPRAISER - Signature - is blank.

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

CLIENT SPECIFIC FINDINGS: 2

3 CN
Improvements | Finished area above ground: Baths
UAD - IMPROVEMENTS - Bathroom Count - Field contains '.5' indicating 5 half baths. The UAD format for 1 half bath is '.1'.

3 CN
Sales Comparison Analysis | Baths
UAD - SALES COMPARISON - Subject Bathroom Count - Field contains '.5' indicating 5 half baths. The UAD format for 1 half bath is '.1'.

WARNING FINDINGS: 40

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_FRONT, page contains driveway_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

3 CM
Subject | Borrower
REQ - SUBJECT - Borrower Name - Borrower Name on report "N/A" does not contain Borrower Name as ordered "Not Provided".

3 CX
Subject | Assessor's Parcel Number
CRX - 1004_05UAD - SUBJECT - Assessor's Parcel # - on report (5044190069), differs from PUBLIC RECORDS (640100-04419-0069).

1004_05UAD - SUBJECT - Assessor's Parcel Number - is 5044190069, and ACI Insights Listings indicates that the APN is 04419-0069. Comment, including an explanation of this difference, is required.

3 CR
Improvements | Finished area above ground: Baths
GSE - IMPROVEMENTS - Bath(s) - half bath count exceeds full bath count. (ref. FNM0809)

1004_05UAD - SUBJECT - Above Grade Total Bathroom Count - in the appraisal report is 3.5, and ACI Insights indicates that there are 1.0 bathrooms labeled on the floorplan/sketch. Please review the report data and floorplan regarding this

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1004_05UAD - SALES COMPARISON APPROACH - Subject Bathroom Count - is 3.5 and ACI Insights indicates that the number of bathroom photos included in the report is 3. The number of bathroom photos included in the report should be equal to or greater than the number of bathrooms in the Subject Property. For example if the Subject contains 2.5 bathrooms, there should be at least 3 bathroom photos included in the

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Gross Living Area (1196) differs from PUBLIC RECORDS (1104).

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area (1196) differs from PUBLIC RECORDS (1104).

1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area - is 1196 and ACI Insights Listings indicates that the GLA is 1104.0. Comment, including an explanation of this difference, is required.

1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area - is 1000 and ACI Insights Listings indicates that the GLA is 864.0. Comment, including an explanation of this difference, is required.

3 CX
Sales Comparison Analysis | Price of Prior Sale/Transfer
CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Price of Prior Sale/Transfer (0) differs from PUBLIC RECORDS (740000.0).

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

3 CR
Reconciliation | Appraiser: Effective Date of Appraisal
GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)

3 CR
Sales Comparison Analysis | Age
1004_05UAD - SALES COMPARABLE(S) #4, 5 - Actual Age - differs by more than 28 years from the subject property and no adjustment has been entered.

1004_05UAD - SALES COMPARABLE NO. 4 - Gross Living Area - is 1275 and ACI Insights Listings indicates that the GLA is 1036.0. Comment, including an explanation of this difference, is required.

1004_05UAD - SALES COMPARABLE NO. 5 - Site Size - is 5999 SF sf, and ACI Insights Listings indicates that the Site Size is 3920.0 Sf.

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

1004_05UAD - SALES COMPARABLE NO. 6 - Site Size - is 4999 SF sf, and ACI Insights Listings indicates that the Site Size is 3920.0 Sf.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_REAR, page contains siding_damage, severity_immaterial, walkway_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_1, page contains toilet_damage, wall_damage, severity_immaterial, floor_damage_eroded_material, winterized, indicating possible damage to the Subject Property. Comment, including a description of the observed

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_2, page contains cluttered, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_3, page contains cluttered, wall_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_4, page contains floor_damage, cluttered, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

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1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_5, page contains ceiling_damage_discoloration, floor_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_6, page contains wall_damage, severity_immaterial, floor_damage, cluttered, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_2_PHOTO_1, page contains severity_immaterial, floor_damage_buckled, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_2_PHOTO_2, page contains floor_damage_discoloration, winterized, severity_immaterial, wall_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_2_PHOTO_4, page contains cluttered, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_3_PHOTO_1, page contains wall_damage_discoloration, severity_material, floor_damage_eroded_material, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_3_PHOTO_4, page contains steps_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_3_PHOTO_5, page contains foundation_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_3_PHOTO_6, page contains power_working, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_1, page contains fascia_damage, gutter_damage, soffit_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_2, page contains driveway_damage, garage_door_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_3, page contains driveway_damage, severity_immaterial, garage_door_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_4, page contains cluttered, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_4_PHOTO_5, page contains siding_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_5_PHOTO_1, page contains steps_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_5_PHOTO_3, page contains siding_damage, foundation_damage, severity_material, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

INFORMATIONAL — FINDINGS: 2

3

Sales Comparison Analysis | Comparable: Rooms Adjustment

CR

UAD - SALES COMP #1 - Above Grade Total Rooms/Bedrooms/Bathrooms Count - Adjustment is blank. Room counts differ from the subject property. If no adjustment is warranted, a zero (0) must be entered.

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3
CR

Sales Comparison Analysis | Comparable: Rooms Adjustment
UAD - SALES COMP #2 - Above Grade Total Rooms/Bedrooms/Bathrooms Count - Adjustment is blank. Room counts differ from the subject property. If no adjustment is warranted, a zero (0) must be entered.

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Review Checklist

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Order — FINDINGS: 1

3 CM	Invoice | Not Included in Report CHK - 1004_05UAD - REPORT - Is an Invoice not included in the appraisal report?	

Subject — FINDINGS: 14

3 CM	Subject | Address of Property Appraised CHK - 1004_05UAD - SUBJECT - Does Subject Property Address match the order and is it USPS verified?	
3 CM	Subject | Current Owner CHK - 1004_05UAD - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name?	N/A
3 CM	Subject | Current Owner 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 CHK - 1004_05UAD - SUBJECT - Is a complete Legal Description provided?	✔ Approved
3 CM	Subject | Tax Year CHK - 1004_05UAD - SUBJECT - Is the Tax Year current?	✔ Approved
3 CM	Subject | Occupant: Tenant CHK - 1004_05UAD - SUBJECT - If Occupant: Tenant is checked, did the Appraiser indicate that it is rented?	N/A
3 CM	Subject | Occupant: Vacant 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 CHK - 1004_05UAD - SUBJECT - Are HOA Fees provided if PUD is selected?	N/A
3 CM	Subject | HOA Fees CHK - 1004_05UAD - SUBJECT - Are dues or fees for private associations or use of facilities provided?	
3 CM	Subject | Property Rights Appraised: Fee Simple CHK - 1004_05UAD - SUBJECT - Is Property Rights Appraised Fee Simple?	✔ Approved
3 CM	Subject | Transaction Type: Purchase CHK - 1004_05UAD - SUBJECT - Is Assignment Type provided?	✔ Approved
3 CM	Subject | Lender/Client: Company Name CHK - 1004_05UAD - CERTIFICATION - Does the Lender /Client Name and Address match client information?	
3 CM	Subject | Twelve Month Listing History of Subject Property 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 CHK - 1004_05UAD - SUBJECT - If MLS was not utilized as the Data Source, was an explanation provided?	

Contract — FINDINGS: 5

3 CM	Contract | Sales Contract Reviewed: Yes 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 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 CHK - 1004_05UAD - CONTRACT - If a Purchase Transaction, does the price listed in the contract match the Contract Price provided?	N/A

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

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: The neighborhood is bounded North by Richmond Rd, South by Amboy Rd, East by S Railroad Ave, and West by Arthur Kill Rd.)?	
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?	✔ Approved
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?	

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

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Review Checklist

167 Wolverine St
Staten Island, NY 10306

Appraised Value
$570,000
As Of 5/2/2024

3 CM	Site | Utilities/Off-Site Improvements Typical: No 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 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 CHK - 1004_05UAD - IMPROVEMENTS - If the Actual Age (69) is significantly different from Predominant Age (70) is a comment provided as to why it is outside the range and the marketability of the property?	
3 CM	Improvements | Foundation: Infestation 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 CHK - 1004_05UAD - IMPROVEMENTS - Does the Total number of rooms (6), bedrooms (3), bathrooms (3.5) and square feet of GLA (1196), match the photos and	
3 CM	Improvements | Condition of the Property CHK - 1004_05UAD - IMPROVEMENTS - Is the Condition of the Property thoroughly explained?	
3 CM	Improvements | Physical Deficiencies or Adverse Conditions 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 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 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 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 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 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 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 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 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 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 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. CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the GLA of all Comparable Sales within 25% of the Subject Property's GLA?	✓ Approved

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3 CM	Sales Comparison Analysis | Address 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 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 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 CHK - 1004_05UAD - SALES COMPARISON APPROACH - If the Date of Sale of the Comparable Sales is greater than within 6 months, is a comment provided?	
3 CM	Sales Comparison Analysis | Comparable: Net Adjustment Percentage 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 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 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 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 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 CHK - 1004_05UAD - SALES COMPARISON APPROACH - If prior sales of the Subject or Comparable Sales is given, is a comment including type of sale and why it sold for less / more provided?	
3 CM	Sales Comparison Analysis | Date of Prior Sale/Transfer CHK - 1004_05UAD - SALES COMPARISON APPROACH - If one or more Comparable Sales had a prior sale within the past year, is a comment provided?	

Cost Approach — FINDINGS: 2

3 CM	Cost Approach | Support for the Opinion of Site Value 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 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 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 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 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 CHK - 1004_05UAD - RECONCILIATION - Is the Opinion of Market Value ($570,000) within the Neighborhood price range ($350,000 - $900,000) on page 1 of the report?	✓ Approved

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APPRAISAL REVIEW SCORECARD ID#: gk_two

Review Checklist

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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
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 - 1004_05UAD - CERTIFICATION - Is the Appraiser's signature provided?	
3 CM	Signatures | Appraiser: Date Report Signed 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 # CHK - 1004_05UAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Xi Huang, 45000052041)?	
3 CM	Signatures | Appraiser: State 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 CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's License Expiration Date a valid date?	✔ Approved
3 CM	Signatures | Appraiser: Expiration Date CHK - 1004_05UAD - CERTIFICATION - Is the Expiration Date of License after the Signature Date?	✔ Approved

Photos — FINDINGS: 9

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

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3 CM Photo Addendum | Subject and Neighborhood
CHK - 1004_05UAD - PHOTO ADDENDUM - Is an aerial photo provided and sufficiently scaled to show the Subject Property and its immediate neighborhood?

3 CM Photo Addendum | Similar Comparables
CHK - 1004_05UAD - PHOTO ADDENDUM - Are photographs included to support the Appraiser's determination of value, and are Comparable Sales similar in design, quality and appeal to the Subject Property?

3 CM Photo Addendum | Required Photos
CHK - 1004_05UAD - PHOTO ADDENDUM - Are all required photos provided: all bathrooms (3) and half-bathrooms (5), kitchen, main living area, updates, renovations, deterioration, front, rear, street view, and exterior side photos?

3 CM Photo Addendum | Beneficial or Adverse Views
CHK - 1004_05UAD - PHOTO ADDENDUM - View is N;RES;. Are photos included for any view that is beneficial adverse or not a typical residential view? N/A

3 CM Photo Addendum | Accessory Unit
CHK - 1004_05UAD - PHOTO ADDENDUM - If applicable, are Accessory Unit photos included? N/A

Maps — FINDINGS: 7

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

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

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

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

3 CM Location Map | Major Boundary
CHK - 1004_05UAD - LOCATION MAP - If any Comparable Sale or Listing is separated from the Subject Property by a major boundary (highway, train tracks, mountain ranges, etc.), is commentary provided?

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

3 CM Location Map | Market Area
CHK - 1004_05UAD - LOCATION MAP - Do the Comparable Sales appear to be located in the same market area as the Subject Property?

Floor plan — FINDINGS: 4

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

3 CM Sketch | Labeled Rooms
CHK - 1004_05UAD - SKETCH - Are all rooms (Total: 6, Beds: 3, Baths: 3.5) labeled in the floor plan?

3 CM Sketch | Rooms and GLA Match Report
CHK - 1004_05UAD - SKETCH - Does the Total Number of Rooms (6), Bathrooms (3.5), Bedrooms (3), and GLA (1196) match the report and photos?

3 CM Sketch | Digitally Created Sketch
CHK - 1004_05UAD - SKETCH - Was the Sketch created using a sketching application (hand-drawn sketch or calculations were not provided)?

USPAP — FINDINGS: 3

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

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3 CM

USPAP | Intended User(s)
CHK - 1004_05UAD - USPAP - 2-1(b) - Does the Report contain sufficient information to enable the intended users of the appraisal to understand the report properly?

3 CM

USPAP | Extraordinary Assumptions, Hypothetical Conditions, Limiting Conditions
CHK - 1004_05UAD - USPAP - 2-1(c)- Does the report clearly and accurately disclose any extraordinary assumptions, hypothetical conditions, or limiting conditions that directly affect the appraisal and indicates its impact on value and assignment results?

Other — FINDINGS: 3

3 CM

Required Statement | Three-year Disclosure
CHK - 1004_05UAD - REQUIRED STATEMENTS - Is a Three-Year Disclosure Statement, indicating if appraiser has done any work on the Subject in the immediate three years prior to the appointment, provided?

✔ Approved

3 CM

PUD Information | PUD: Project Description: Row or Townhouse
CHK - 1004_05UAD - PUD INFORMATION - If the Unit Type is Attached, and the Builder is in control of the HOA, is the entire PUD section completed?

N/A

3 CM

Condo/Co-op Project | Project Type
CHK - 1004MC_2009 - 1004MC - If the Subject Property is a Condo or COOP, is the Condo / CO-OP Projects section of the 1004MC form completed?

N/A

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