APPRAISAL REVIEW SCORECARD

ID#: ACITEST2024

13 Cedarwood Ct

Palm Coast, FL 32137-8947

Appraised Value

$460,000



5 Bd | 4.1 Ba | 3686 sqft | Q3 | C4

Case #.....
Assignment Type.....Purchase
Client.....Bank of Frisco
Borrower.....Coco Jones
Legal Owner.....Webdon LLC
Seller is Owner.....Yes
Occupancy.....Owner
For Sale Last 36 Mo?.....No
PUD | HOA Fees.....Yes | $50/mo
Form.....1004_05UAD

Appraisal is Made.....As is
Appraised Value.....$460,000

Appraiser.....Mickey Jackson
License Expiration.....1234567 expires 07/31/2024
Signed Date.....03/07/2024
Site Size.....8750 sf
Site Value.....$125,000

Multiple Parcels.....No
Parcel #.....07-11-31-7014-00020-1290
Flood Hazard Area.....No | X
Zoning.....SF3 | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT2;Traditional | 2 Story
Year Built.....Existing | 1986

Legal Desc.....Palm Coast Section 14 Block 00002 Lot 0129

Listing Desc.....DOM 21;NTREIS MLS #14503179;Status: Active Under Contract;ListingDate: 01/20/2024;ListPrice: $439,000

Contract Price.....$425,000
Arms length sale;Standard purchase contract relying on conforming financing with no seller concessions disclosed.
Concessions.....Yes | $0
$0;;No financial assistance provided.

Additional Details

Tech Review Complete.....No

Review Results: 2579 Rules / 0 Findings

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

Review Checklist: 0 Items

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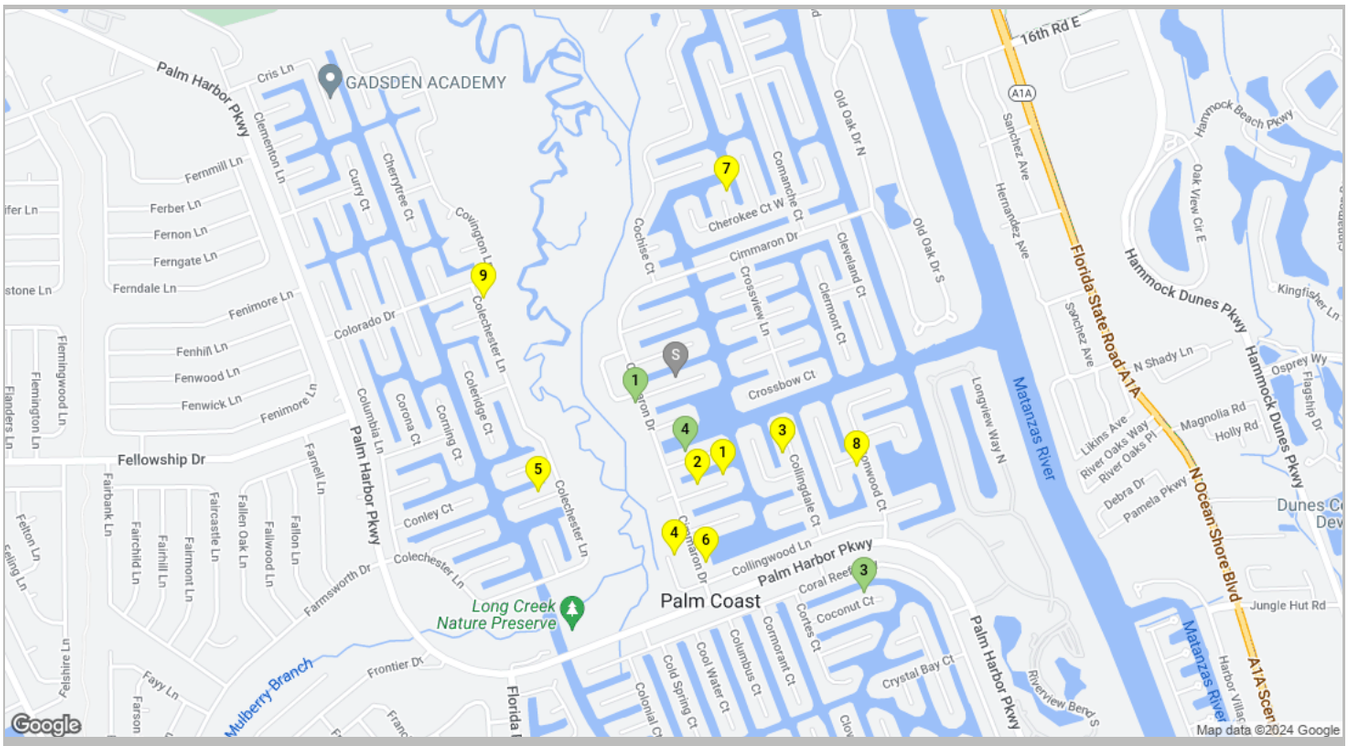
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Alternative Sales & Listings

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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	13 Cedarwood Ct Palm Coast FL, 32137-8947	–	$425,000	03/10/2024	8750 sf	3,686	5	4.1	38	2gbi2dw
1	47 Cimmaron Dr Palm Coast, FL 32137-8982	0.04	$429,900	s08/20;Unk	8538 sf	3,335	4	3.0	6	2gbi2dw
2	27 Collingdale Ct Palm Coast, FL 32137-8989	0.20	$400,000	s02/20;Unk	7405 sf	3,268	5	3.0	8	3gbi3dw
3	29 Coconut Ct Palm Coast, FL 32137-8337	0.12	$418,000	s07/20;Unk	7909 sf	3,465	4	3.1	8	2ga2dw
4	7 Cedarford Ct Palm Coast, FL 32137-8949	1.75	$376,000	s03/22;c03/23	8777 sf	4,032	8	4.5	37	2gbi2dw
1	19 CEDARVIEW CT PALM COAST FL, 32137-8948	0.23	–	–	–	1,857	–	2.0	–	–
2	9 CEDARVIEW CT PALM COAST FL, 32137-8948	0.23	–	–	–	1,850	–	2.0	–	–
3	27 COLLINGDALE CT PALM COAST FL, 32137-8989	0.28	–	–	–	2,208	–	2.0	–	–
4	20 CENTRAL PL PALM COAST FL, 32137-8944	0.37	–	–	–	1,657	–	2.0	–	–
5	6 COLLINSON CT PALM COAST FL, 32137-9032	0.38	–	–	–	1,633	–	2.0	–	–
6	6 CIMMARON DR PALM COAST FL, 32137-8970	0.4	–	–	–	1,716	–	2.0	–	–
7	8 CROW CT PALM COAST FL, 32137-8901	0.41	–	–	–	2,136	–	2.0	–	–
8	21 COTTONWOOD CT PALM COAST FL, 32137-4310	0.43	–	–	–	1,958	–	2.0	–	–
9	126 COLECHESTER LN PALM COAST FL, 32137-9000	0.44	–	–	–	2,103	–	2.0	–	–

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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 ❶ lowest to ❺ highest

ERRORS FINDINGS: 4

- 1004_05UAD - APPRAISER - Signature - is blank.
- 1004_05UAD - SIGNATURES - Appraiser Signature Date - is before Effective Date of the Appraisal.
- 1004_05UAD - SALES COMPARABLE NO. 4 - Contract Date - is after the Date of Sale.
- 1004MC_2009 - APPRAISER - Signature - is blank.

CLIENT SPECIFIC FINDINGS: 6

- UAD - APPRAISER - Appraiser Name - does not match ASC.gov for the Certification or License Number provided.
- GSE - SIGNATURES - Appraiser Signature Date - is before Effective Date of the Appraisal. Please reconcile. (ref. FRE4486)
- UAD - SALES COMP #4 - Proximity to Subject - is not in the proper format. Please enter Comparable Proximity in the format of: numeric up to 2 decimal places _ 'miles' + directional(N, NNE, NE, ENE, E, ...). Example: 1.75 miles NW.
- UAD - SALES COMP #4 - Bathroom Count - Field contains '.5' indicating 5 half baths. The UAD format for 1 half bath is '.1'.
- UAD - SALES COMP #4 - Prior Sale Source - is blank.
- UAD - SALES COMP #4 - Prior Sale Data Source Effective Date - is blank.

WARNING FINDINGS: 17

- 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.
- 1004_05UAD - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.
- 1004_05UAD - SALES COMPARABLE(S) #1, 2, 3, 4 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.
- GSE - SALES COMPARABLE NO. 1 - Date of Sale/Time adjustment - is negative or blank, and Property Values Increasing is checked and Date of Sale/Time is at least 9 months in the past. (ref. FNM0632)
- 1004_05UAD - SALES COMPARABLE(S) #1, 2 - Actual Age - differs by more than 15 years from the subject property and no adjustment has been entered.

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- 1004_05UAD - SALES COMPARABLE(S) #1 - Gross Living Area - differs from the subject property by more than 100 sq.ft. and the adjustment amount is 0 (zero).
- 1004_05UAD - SALES COMPARABLE NO. 2 - Condition - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- 1004_05UAD - SALES COMPARABLE(S) #2 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- GSE - SALES COMPARABLE NO. 3 - Actual Age Adjustment - is positive, however subject is older. (ref. FNM0603, FRE4281)
- 1004_05UAD - SALES COMPARABLE NO. 3 - Condition - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- 1004_05UAD - SALES COMPARISON APPROACH - Subject Date of Prior Sale/Transfer - My research did not reveal any prior sales or transfers for the three years prior is indicated, yet subject prior sale has been entered.
- 1004_05UAD - RECONCILIATION - Market Value - is not bracketed by the unadjusted Sale Prices of the Comparable Sales.
- GSE - RECONCILIATION - Opinion of Market Value - is ABOVE the unadjusted sales prices of the comparables (settled sales). (ref. FNM0503, FRE4151)
- 1004_05UAD - SALES COMPARABLE NO. 4 - Data Source(s) - number of days on market is greater than 180.
- GSE - SALES COMPARABLE NO. 4 - Date of Sale/Time adjustment - is negative or blank, and Property Values Increasing is checked and Date of Sale/Time is at least 9 months in the past. (ref. FNM0632)
- GSE - SALES COMPARABLE NO. 4 - Adjustment for Quality of Construction - appears to be in the incorrect direction. (ref. FNM0624, FRE4280)
- 1004_05UAD - SALES COMPARABLE NO. 4 - Number of Bedrooms - differs from the subject by 3 or more.

INFORMATIONAL — FINDINGS: 11

- UAD - SALES COMP #1 - Actual Age - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #1 - Condition - Adjustment contains a zero (0). Description is the same as the subject property. If no adjustment is warranted, the field must be left blank.
- UAD - SALES COMP #1 - Extra Item Line 2 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #2 - Condition - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #2 - Extra Item Line 2 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Condition - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #3 - Extra Item Line 2 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

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- UAD - APPRAISER - Expiration Date of Certification or License - does not match ASC.gov. Expiration Date entered on report is 7/31/2024. Expiration Date on ASC.gov is 7/31/2023.
- UAD - SALES COMPARABLE(S) #4 - Data Source(s) - MLS is not in the correct format. MLS should be reported as the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123)
- UAD - SALES COMP #4 - Site - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.
- UAD - SALES COMP #4 - Extra Item Line 1 - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

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