APPRAISAL REVIEW SCORECARD

ID#: 08052024_0812

482 OXFORD DR

Richmond Hill, GA 31324

Appraised Value

$521,000



4 Bd | 2.0 Ba | 2483 sqft | Q4 | C2

Case #.....2520402223
Assignment Type.....Purchase
Client.....BMO Bank N.A.
Borrower.....Annette M & Jerry R Thompson
Legal Owner.....Allison Thompson
Seller is Owner.....Yes
Occupancy.....Owner
For Sale Last 36 Mo?.....No
PUD | HOA Fees.....Yes | $300/yr
Form.....1004_05UAD

Appraisal is Made.....As is
Appraised Value.....$521,000

Appraiser.....David G. Gross
License Expiration.....cr271277 expires 10/31/2024
Signed Date.....07/30/2024
Site Size.....29185 sf
Site Value.....$80,000

Multiple Parcels.....Yes
Parcel #.....0624 088
Flood Hazard Area.....No | X
Zoning.....r15 | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT2;Colonial | 1 Story
Year Built.....Existing | 1993

Legal Desc.....20GMD L#21 OXFORD PH II PS407:8

Listing Desc.....DOM 5;Has a contingent sale pending as of 07/10/2024 for $515,000. The reference number is #314478 as provided by contract/mls, days on market is 5. SavMls, Tax records, list 499900

Contract Price.....$515,000
Arms length sale;Arms length sale;The subject is under contract for sale. The transaction has been analyzed and appears to be typical for this type of transaction.
Concessions.....Yes | $0
$0;;No financial assistance provided.

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

Review Results: 2614 Rules / 5 Findings

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

Review Checklist: 1 Items

N/A Photos (1)

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.

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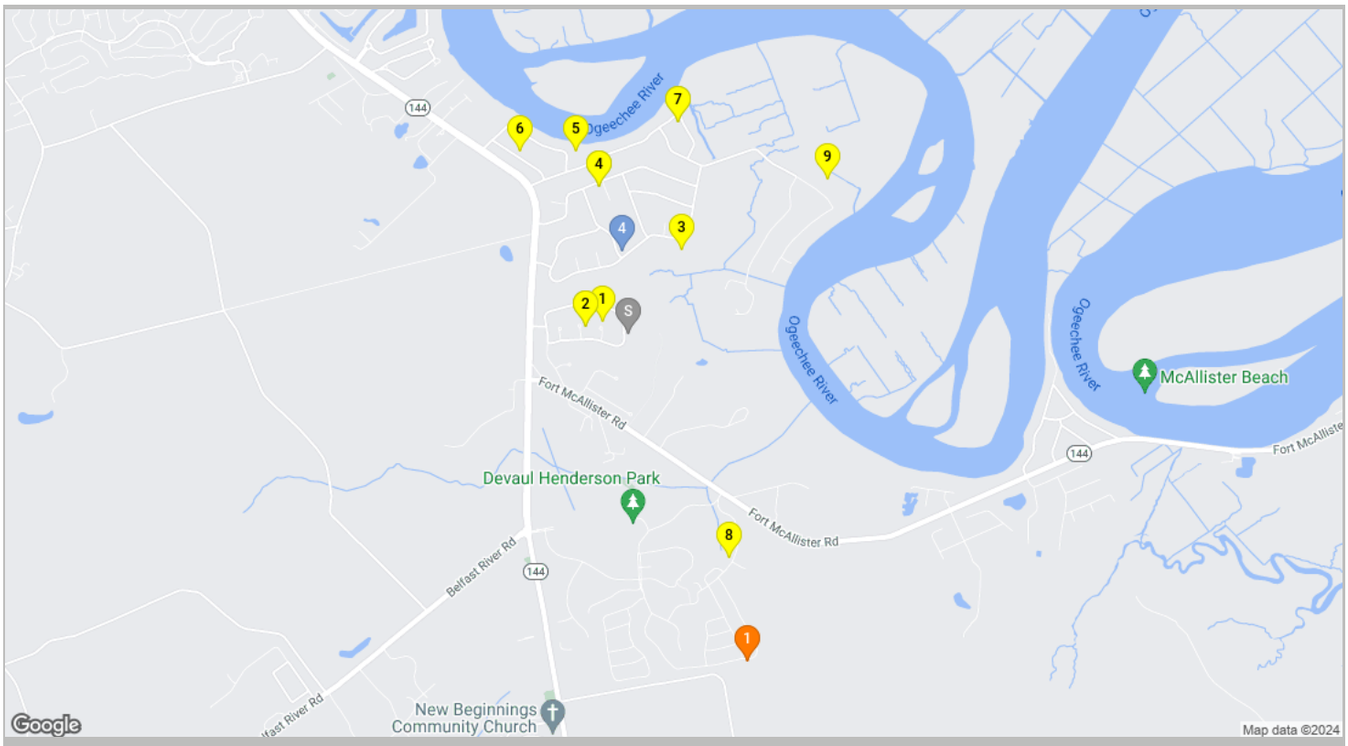
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Alternative Sales & Listings

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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	482 OXFORD DR Richmond Hill GA, 31324	–	$515,000	07/26/2024	29185 sf	2,483	4	2.0	31	2ga2dw
1	680 Strathy hall Dr Richmond Hill, GA 31324	0.90	$529,900	s02/24;c01/24	24829 sf	2,690	4	3.0	36	2ga2dw
2	350 Steele Wood Dr Richmond Hill, GA 31324	0.62	$509,000	s03/24;c02/24	26572 sf	2,564	4	2.1	34	2ga2dw
3	40 Cricket Ct Richmond Hill, GA 31324	0.18	$435,000	s05/24;c05/24	26572 sf	2,365	4	2.0	31	2ga2dw
4	572 Kelsal Dr Richmond Hill, GA 31324	0.34	$569,000	Active	25700 sf	2,650	4	3.1	23	2ga2dw
1	60 CAMBRIDGE CT RICHMOND HILL GA, 31324-4708	0.12	–	–	–	2,069	–	2.0	–	–
2	40 CRICKET CT RICHMOND HILL GA, 31324-4709	0.18	–	–	–	2,365	–	3.0	–	–
3	319 KELSALL DR RICHMOND HILL GA, 31324-4661	0.44	–	–	–	2,446	–	4.0	–	–
4	350 STEELE WOOD DR RICHMOND HILL GA, 31324-4739	0.62	–	–	–	2,564	–	3.0	–	–
5	435 OGEECHEE DR RICHMOND HILL GA, 31324-4760	0.79	–	–	–	2,356	–	2.0	–	–
6	123 MACKAY DR RICHMOND HILL GA, 31324-4631	0.88	–	–	–	2,622	–	2.0	–	–
7	680 STRATHY HALL DR RICHMOND HILL GA, 31324-4755	0.9	–	–	–	2,690	–	4.0	–	–
8	2075 KINGSWOOD DR RICHMOND HILL GA, 31324-1045	1.01	–	–	–	2,616	–	3.0	–	–
9	803 MILL HILL RD RICHMOND HILL GA, 31324-4625	1.03	–	–	–	2,656	–	3.0	–	–
1	3086 CASTLEOAK DR RICHMOND HILL GA, 31324-0870	1.44	$394,900	02/29/2024	–	2,060	3	2.0	5	–

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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

WARNING FINDINGS: 18

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA_1_PHOTO_3, page contains face_tv, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the RENTAL_COMP_1, page contains license_plate, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

1004_05UAD - FRONT VIEW OF SUBJECT PROPERTY - ACI Insights detected that the Subject Front photo contains sign_post, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

1004_05UAD - SUBJECT - Assessor's Parcel Number - is 0624 088, and ACI Insights Listings indicates that the APN is 0613-033. Comment, including an explanation of this difference, is required.

3 CX
Subject | Assessor's Parcel Number
CRX - 1004_05UAD - SUBJECT - Assessor's Parcel # - on report (0624 088), differs from PUBLIC RECORDS (0613-033).

1004_05UAD - NEIGHBORHOOD - Location - is Suburban, and ACI Insights indicates that the neighborhood location is Rural. Please review neighborhood data and photos, and verify the Subject Property's location.

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

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

1004_05UAD - SALES COMPARABLE NO. 1 - Site Size - is 24829 SF sf, and ACI Insights Listings indicates that the Site Size is 29185.0 Sf.

1004_05UAD - SALES COMPARABLE NO. 1 - Condition - is C2, and ACI Insights indicates that the Condition is C4. Please review the Condition of the Property regarding this discrepancy.

3 CS
Sales Comparison Analysis | Condition
GSE - SALES COMPARABLE NO. 1 - Condition - C2 rating is indicated, but property age is greater than 25 years. (ref. FNM0486)

1004_05UAD - SALES COMPARABLE NO. 2 - Site Size - is 26572 SF sf, and ACI Insights Listings indicates that the Site Size is 29185.0 Sf.

1004_05UAD - SALES COMPARABLE NO. 2 - Condition - is C2, and ACI Insights indicates that the Condition is C4. Please review the Condition of the Property regarding this discrepancy.

3 CS
Sales Comparison Analysis | Condition
GSE - SALES COMPARABLE NO. 2 - Condition - C2 rating is indicated, but property age is greater than 25 years. (ref. FNM0486)

1004_05UAD - SALES COMPARABLE NO. 3 - Site Size - is 26572 SF sf, and ACI Insights Listings indicates that the Site Size is 29185.0 Sf.

3 CR
Reconciliation | Appraised Value of Subject Property
1004_05UAD - RECONCILIATION - Opinion of Market Value - is outside of the High / Low indicated in the 'Typical Market Price Range'. Comment, explaining this discrepancy, is required.

1004_05UAD - SALES COMPARABLE NO. 4 - Site Size - is 25700 SF sf, and ACI Insights Listings indicates that the Site Size is 29185.0 Sf.

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1004_05UAD - SUBJECT PROPERTY - Rear View - ACI Insights detected that the Subject Rear photo contains property_exterior, indicating that it might not be a photo of the rear of the Subject Property. Please review photo for accuracy.

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Review Checklist

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Photos

FINDINGS: 1

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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