APPRAISAL REVIEW SCORECARD

ID#: 1004_TESTd

9001 Elevado St

West Hollywood, CA 90069

Appraised Value

$257,051



2 Bd | 2.0 Ba | 1095 sqft | Q3 | C3

Case #.....

Assignment Type.....Refinance

Client.....Megabucks Bank

Borrower.....Duane Pipes

Legal Owner.....Hdre LLC

Seller is Owner.....Yes

Occupancy.....Owner

For Sale Last 36 Mo?.....Yes

PUD | HOA Fees.....No | $1,200/yr

Form.....1073_05AUAD

Appraisal is Made.....As is

Appraised Value.....$257,051

Appraiser.....Anna Prentice

License Expiration.....LL12345 expires 06/30/2023

Signed Date.....06/11/2023

Site Size.....111,637

Flood Hazard Area.....No | C

Zoning.....R-1 | Legal

Highest and Best Use.....Yes

Design | # of Stories.....Row or Townhouse | 5 Story

Year Built.....Existing | 1985

Legal Desc.....Tract # 6471 Lot/Sec 66

Listing Desc.....DOM Unk;For sale by owner for $115,000.

Contract Price.....$115,000

Short sale;No sales contract was made available.

Concessions.....Yes | $0

$0;;

Condo/Co-Op

Development Name.....6741

Number of Phases.....1

# of Complete Units.....100

# of Planned Units.....0

# of Units Sold.....95

# of Units Rented.....0

# of Units for Sale.....5

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

Review Results: 2306 Rules / 83 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 46 Findings	CPL - 27 Findings	CRX - 10 Findings	REQ - PASS	RSK - PASS

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Additional Report Details

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Review Checklist: 105 Items

- ✗ Order (1)
- ✗ Subject (13)
- N/A Neighborhood (8)
- ✓ Site (9)
- N/A Unit Description (3)
- ✗ Sales Comp (22)
- N/A Prior Sales History (2)
- N/A Reconciliation (4)
- N/A 1004MC (7)
- ✗ License and E&O (6)
- N/A Photos (8)
- N/A Maps (7)
- N/A Floor plan (4)
- N/A USPAP (3)
- N/A Other (3)

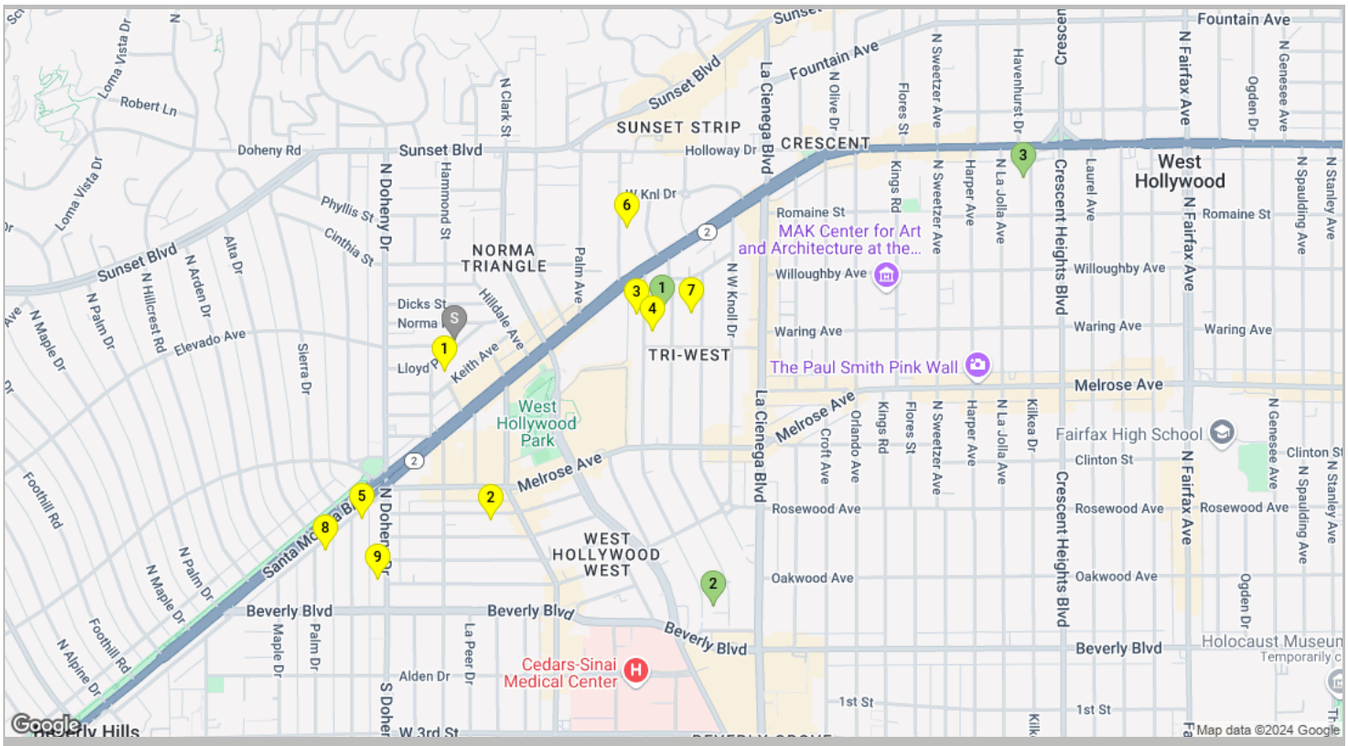
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Alternative Sales & Listings

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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	9001 Elevado St West Hollywood CA, 90069	–	$115,000	06/11/2023	–	1,095	2	2.0	39	2 Car Open
1	833 Westbourne Dr West Hollywood, CA 90069	0.43	$120,000	s06/11;Unk	–	1,095	1	1.0	10	2 Car Open
2	322 Huntley Dr West Hollywood, CA 90048	0.75	$116,000	s06/11;Unk	–	1,095	1	1.0	10	2 Car Open
3	1031 Havenhurst Dr West Hollywood, CA 90046	1.20	$115,000	s06/11;Unk	–	1,095	1	1.0	10	2 Car Open
1	8997 KEITH AVE WEST HOLLYWOOD CA, 90069-4903	0.07	–	–	–	2,554	–	4.0	–	–
2	8830 RANGELY AVE WEST HOLLYWOOD CA, 90048-1717	0.37	–	–	–	1,880	–	2.0	–	–
3	827 HUNTLEY DR WEST HOLLYWOOD CA, 90069-5001	0.38	–	–	–	2,545	–	3.0	–	–
4	812 HUNTLEY DR #103 WEST HOLLYWOOD CA, 90069-5002	0.4	–	–	–	2,020	–	3.0	–	–
5	458 N OAKHURST DR #305 BEVERLY HILLS CA, 90210-5704	0.4	–	–	–	1,993	–	3.0	–	–
6	958 HANCOCK AVE WEST HOLLYWOOD CA, 90069-4180	0.42	–	–	–	2,477	–	3.0	–	–
7	835 WESTMOUNT DR WEST HOLLYWOOD CA, 90069-4611	0.49	–	–	–	2,572	–	6.0	–	–
8	460 N PALM DR #103 BEVERLY HILLS CA, 90210-4257	0.5	–	–	–	1,950	–	3.0	–	–
9	433 N DOHENY DR #302 BEVERLY HILLS CA, 90210-5736	0.51	–	–	–	2,120	–	3.0	–	–

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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 1 lowest to 5 highest

ERRORS FINDINGS: 9

3 CN
Neighborhood | Neighborhood Description
1073_05AUAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain "Convenient location and good local school system.", 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 CS
Sales Comparison Analysis | Age
1073_05AUAD - SALES COMPARISON APPROACH - Subject Actual Age (39 years) - does not match the Year Built (1985) based on the Effective Date of the report(06/11/2023).

3 CS
Sales Comparison Analysis | Sale Price/Gross Liv. Area
1073_05AUAD - SALES COMPARABLE NO. 1 - Sale Price/Gross Liv. Area - Sale price divided by gross living area does not equal sales price per gross living area.

3 CS
Sales Comparison Analysis | Sale Price/Gross Liv. Area
1073_05AUAD - SALES COMPARABLE NO. 2 - Sale Price/Gross Liv. Area - Sale price divided by gross living area does not equal sales price per gross living area.

3 CS
Sales Comparison Analysis | Sale Price/Gross Liv. Area
1073_05AUAD - SALES COMPARABLE NO. 3 - Sale Price/Gross Liv. Area - Sale price divided by gross living area does not equal sales price per gross living area.

3 CM
Signatures | Appraiser: Name
1073_05AUAD - APPRAISER - Signature - is blank.

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

3 CM
Sketch | Not Included
1073_05AUAD - REPORT - Report does not contain a floorplan sketch.

3 CM
Location Map | Not Included
1073_05AUAD - REPORT - Location Map - is missing.

CLIENT SPECIFIC FINDINGS: 6

3 CM
Subject | Subject Unit Number
UAD - (UCDP Fatal) SUBJECT - Unit Number - is blank. Please enter Unit Number. If not available, then a "-" (dash) should be entered.

3 CM
Sales Comparison Analysis | Unit #
UAD - (UCDP Fatal) SALES COMP #1 - Unit #, City, State, Zip Code - unable to parse Address for Validation. Please use standard format including Unit #, City, ST Zip. If unit number not available, then a "-" (dash) should be entered.

3 CM
Sales Comparison Analysis | Unit #
UAD - (UCDP Fatal) SALES COMP #2 - Unit #, City, State, Zip Code - unable to parse Address for Validation. Please use standard format including Unit #, City, ST Zip. If unit number not available, then a "-" (dash) should be entered.

3 CM
Sales Comparison Analysis | Unit #
UAD - (UCDP Fatal) SALES COMP #3 - Unit #, City, State, Zip Code - unable to parse Address for Validation. Please use standard format including Unit #, City, ST Zip. If unit number not available, then a "-" (dash) should be entered.

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

3 CS
Signatures | Appraiser: State
GSE - (UCDP Fatal) APPRAISER - Certification/License State - is not equal to the Subject Property Address State. (ref. FNM0093, FRE4419)

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WARNING FINDINGS: 52

3 CS
Subject | Borrower
1073_05AUAD - SUBJECT - Borrower Name - is not the same as Owner of Public Record and Assignment Type is Refinance. Verify the loan purpose and the owner of public record.

3 CR
Contract | Contract Price
1073_05AUAD - CONTRACT - Contract Price - exceeds 25% of Estimated Market Value.

3 CR
Contract | Date of Contract
1073_05AUAD - CONTRACT - Date of Contract - is greater than one year prior to appraisal.

1073_05AUAD - PROJECT INFORMATION - Year Built - is 1985 and ACI Insights Listings indicates that the Year Built is 1938. Comment, including an explanation of this difference, is required.

3 CS
Project Information | Builder Controls HOA
GSE - PROJECT INFORMATION - 'Is the Developer/Builder in Control of the HOA' - Yes is checked and Existing Project is indicated. (ref. FNM0103)

3 CS
Prior Sale History | Comparable Sales Sold or Transferred Within Prior Year of Sale: Yes
1073_05AUAD - SALES COMPARISON APPROACH - Date of Prior Sale/Transfer - My research did reveal prior sales or transfers for the year prior is indicated, yet comparable prior sale has not been entered. Please reconcile.

3 CR
Prior Sale History | Comparable Sales Sold or Transferred Within Prior Year of Sale: Yes
1073_05AUAD - SALES COMPARISON APPROACH - 'My Research Did Reveal Prior Sales or Transfers of the Comparable Sales for the Year Prior to the Date of Sale' - is checked and Date of Prior / Sale Transfer of all Comparable Sales is older than 12 months from the Date of Sale of the Comparable Sale. Please reconcile.

3 CS
Prior Sale History | Date of Prior Sale/Transfer
1073_05AUAD - SALES COMPARISON APPROACH - Subject Date of Prior Sale/Transfer - is older than three years and 'My research did reveal prior sales or transfers for the three years prior to effective date' is checked. Please reconcile.

3 CR
Prior Sale History | Date of Prior Sale/Transfer
1073_05AUAD - SALES COMPARISON APPROACH - Subject Prior Date of Sale - is older than 36 months from the Effective Date of the appraisal.

3 CX
Prior Sale History | Price of Prior Sale/Transfer
CRX - 1073_05AUAD - SALES COMPARISON APPROACH - Subject - Price of Prior Sale/Transfer (199999) differs from PUBLIC RECORDS (2050000.0).

3 CX
Prior Sale History | Price of Prior Sale/Transfer
CRX - 1073_05AUAD - SALES COMPARABLE NO. 3 - Price of Prior Sale/Transfer (168000) differs from PUBLIC RECORDS (575000.0).

3 CS
Sales Comparison Analysis | Number of Comparable Listings
1004MC_2009 - NEIGHBORHOOD - Total # of Comparable Active Listings on the 1004MC (147) - does not match that of the main form (115).

3 CR
Sales Comparison Analysis | Comparable Sales Price Range: High
1073_05AUAD - RECONCILIATION - Market Value - is not within the neighborhood sales range within the past 12 months.

3 CR
Sales Comparison Analysis | Date of Sale/Time
1073_05AUAD - SALES COMPARISON APPROACH - Date of Sale/Time - Property Values are Declining is indicated and the report contains less than 2 closed sales within the last 90 days. Comment required.

3 CR
Sales Comparison Analysis | Age
1073_05AUAD - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.

3 CX
Sales Comparison Analysis | Age
CRX - 1073_05AUAD - SALES COMPARISON APPROACH - Subject - Age (39; Year Built: 1985) differs from PUBLIC RECORDS (86; Year Built: 1938).

3 CS
Sales Comparison Analysis | Condition
GSE - SALES COMPARISON APPROACH - Subject Condition - C3 rating is indicated, but property actual age or effective age is 25 years or greater and property is sold as-is with no improvements in the last 15 years. (ref. FNM0487)

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1073_05AUAD - SALES COMPARISON APPROACH - Subject Gross Living Area - is 1095 and ACI Insights Listings indicates that the GLA is 2346.0. Comment, including an explanation of this difference, is required.

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1073_05AUAD - SALES COMPARISON APPROACH - Subject - Gross Living Area (1095) differs from PUBLIC RECORDS (2346).

3 CR
Sales Comparison Analysis | Sales Price
1073_05AUAD - SALES COMPARABLE NO. 1 - Sale Price - differs by more than 50% of Estimated Market Value.

3 CR
Sales Comparison Analysis | Sales Price
1073_05AUAD - SALES COMPARABLE NO. 1 - Sale Price - is less than 50% of Estimated Market Value.

3 CR
Sales Comparison Analysis | Date of Sale/Time
1073_05AUAD - SALES COMPARABLE(S) #1, 2, 3 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.

3 CR
Sales Comparison Analysis | Date of Sale/Time
1073_05AUAD - SALES COMPARABLE NO. 1 - Date of Sale/Time - Property Values are Declining is indicated, comparable Date of Sale is older than 30 days, and no adjustment has been applied. Comment required.

3 CS
Sales Comparison Analysis | Comparable: Date of Sale/Time Adjustment
GSE - SALES COMPARABLE NO. 1 - Date of Sale/Time adjustment - is positive or blank, and Property Values Declining is checked and Date of Sale/Time is at least 9 months in the past. (ref. FNM0633)

3 CR
Sales Comparison Analysis | Age
1073_05AUAD - SALES COMPARABLE(S) #1, 2, 3 - Actual Age - differs by more than 16 years from the subject property and no adjustment has been entered.

3 CX
Sales Comparison Analysis | Age
CRX - 1073_05AUAD - SALES COMPARABLE NO. 1 - Age (10; Year Built: 2014) differs from PUBLIC RECORDS (102; Year Built: 1922).

1073_05AUAD - SALES COMPARABLE NO. 1 - Gross Living Area - is 1095 and ACI Insights Listings indicates that the GLA is 2007.0. Comment, including an explanation of this difference, is required.

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1073_05AUAD - SALES COMPARABLE NO. 1 - Gross Living Area (1095) differs from PUBLIC RECORDS (2007).

3 CR
Sales Comparison Analysis | Sales Price
1073_05AUAD - SALES COMPARABLE NO. 2 - Sale Price - differs by more than 50% of Estimated Market Value.

3 CR
Sales Comparison Analysis | Sales Price
1073_05AUAD - SALES COMPARABLE NO. 2 - Sale Price - is less than 50% of Estimated Market Value.

3 CR
Sales Comparison Analysis | Date of Sale/Time
1073_05AUAD - SALES COMPARABLE NO. 2 - Date of Sale/Time - Property Values are Declining is indicated, comparable Date of Sale is older than 30 days, and no adjustment has been applied. Comment required.

3 CS
Sales Comparison Analysis | Comparable: Date of Sale/Time Adjustment
GSE - SALES COMPARABLE NO. 2 - Date of Sale/Time adjustment - is positive or blank, and Property Values Declining is checked and Date of Sale/Time is at least 9 months in the past. (ref. FNM0633)

3 CX
Sales Comparison Analysis | Age
CRX - 1073_05AUAD - SALES COMPARABLE NO. 2 - Age (10; Year Built: 2014) differs from PUBLIC RECORDS (99; Year Built: 1925).

3 CS
Sales Comparison Analysis | Condition
GSE - SALES COMPARABLE NO. 2 - Adjustment for Condition - appears to be in the incorrect direction. (ref. FNM0623, FRE4282)

1073_05AUAD - SALES COMPARABLE NO. 2 - Gross Living Area - is 1095 and ACI Insights Listings indicates that the GLA is 2220.0. Comment, including an explanation of this difference, is required.

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3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1073_05AUAD - SALES COMPARABLE NO. 2 - Gross Living Area (1095) differs from PUBLIC RECORDS (2220).

3 CR
Sales Comparison Analysis | Sales Price
1073_05AUAD - SALES COMPARABLE NO. 3 - Sale Price - differs by more than 50% of Estimated Market Value.

3 CR
Sales Comparison Analysis | Sales Price
1073_05AUAD - SALES COMPARABLE NO. 3 - Sale Price - is less than 50% of Estimated Market Value.

3 CR
Sales Comparison Analysis | Date of Sale/Time
1073_05AUAD - SALES COMPARABLE NO. 3 - Date of Sale/Time - Property Values are Declining is indicated, comparable Date of Sale is older than 30 days, and no adjustment has been applied. Comment required.

3 CS
Sales Comparison Analysis | Comparable: Date of Sale/Time Adjustment
GSE - SALES COMPARABLE NO. 3 - Date of Sale/Time adjustment - is positive or blank, and Property Values Declining is checked and Date of Sale/Time is at least 9 months in the past. (ref. FNM0633)

3 CX
Sales Comparison Analysis | Age
CRX - 1073_05AUAD - SALES COMPARABLE NO. 3 - Age (10; Year Built: 2014) differs from PUBLIC RECORDS (98; Year Built: 1926).

3 CS
Sales Comparison Analysis | Condition
GSE - SALES COMPARABLE NO. 3 - Adjustment for Condition - appears to be in the incorrect direction. (ref. FNM0623, FRE4282)

1073_05AUAD - SALES COMPARABLE NO. 3 - Gross Living Area - is 1095 and ACI Insights Listings indicates that the GLA is 2285.0. Comment, including an explanation of this difference, is required.

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1073_05AUAD - SALES COMPARABLE NO. 3 - Gross Living Area (1095) differs from PUBLIC RECORDS (2285).

3 CR
Reconciliation | Appraised Value of Subject Property
1073_05AUAD - 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.

3 CR
Reconciliation | Appraised Value of Subject Property
1073_05AUAD - RECONCILIATION - Market Value - is not bracketed by the unadjusted Sale Prices of the Comparable Sales.

3 CR
Reconciliation | Appraised Value of Subject Property
1073_05AUAD - RECONCILIATION - Estimated Market Value - is greater than the Comparable Adjusted Sales Price of all Comparable Sales.

3 CR
Reconciliation | Appraised Value of Subject Property
GSE - RECONCILIATION - Opinion of Market Value - is ABOVE the unadjusted sales prices of the comparables (settled sales). (ref. FNM0503, FRE4151)

3 CR
Reconciliation | Appraised Value of Subject Property
GSE - RECONCILIATION - Opinion of Market Value - is ABOVE the adjusted sales prices of the comparables (settled sales). (ref. FNM0501, FRE4168, FRE4152)

3 CR
Reconciliation | Appraised Value of Subject Property
GSE - RECONCILIATION - Estimated Market Value - falls outside of the high or low end of the Indicated Value by the Sales Comparison Approach, Indicated Value by the Cost Approach, and Indicated Value by the Income Approach. (ref. FNM0091)

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)

1073_05AUAD - SUBJECT PROPERTY - Rear View - ACI Insights detected that the Subject Rear photo contains pool, indicating that it might not be a photo of the rear of the Subject Property. Please review photo for accuracy.

INFORMATIONAL — FINDINGS: 23

REPORT - contains 10 or more GSE warnings or errors. This report may be selected for additional quality review.

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3 CR
Contract | Sales Contract Reviewed: Yes
UAD - CONTRACT - Assignment Type is Refinance and Contract Section is not blank. Contract section should not contain any data per GSE guidance.

3 CR
Project Information | Project completed: Total No. of Phases
UAD - PROJECT INFORMATION - If Project Completed/If Project Incomplete - each category contains entries in one or more fields. Please complete only one category.

3 CR
Prior Sale History | Data Source of Prior Sale/Transfer
UAD - SALES COMPARABLE(S) #3 - Prior Sales Data Source(s) - is not in the correct format. MLS should be reported as the abbreviated MLS name, # and Listing identifier. (Ex. XYZMLS #123)

3 CR
Sales Comparison Analysis | Date of Sale/Time
UAD - SALES COMPARISON - Subject Date of Sale/Time - is not blank. This gray field should not contain data per GSE guidance.

3 CN
Sales Comparison Analysis | Design (Style)
UAD - SALES COMPARISON - Subject Design (Style) - does not conform to UAD specifications. Please enter the Attachment Type (DT, RT, GR, MR, HR, O), the Number of Levels in whole numbers followed by the letter L, and a brief description of the Architectural Design (Style) of the property. Example: RT3L;Twnhse

3 CN
Sales Comparison Analysis | Energy Efficient Items
UAD - SALES COMPARISON APPROACH - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.

3 CN
Sales Comparison Analysis | Garage/Carport
UAD - SALES COMPARISON - Subject Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (g,cv,op). If there is no off-street parking, enter None. Example: 1 car garage with 1 covered space would be entered as "1g1cv".

3 CR
Sales Comparison Analysis | Data & Verification Sources
UAD - SALES COMPARABLE(S) #1, 2, 3 - 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)

3 CN
Sales Comparison Analysis | Design (Style)
UAD - SALES COMP #1 - Design (Style) - does not conform to UAD specifications. Please enter the Attachment Type (DT, RT, GR, MR, HR, O), the Number of Levels in whole numbers followed by the letter L, and a brief description of the Architectural Design (Style) of the property. Example: RT3L;Twnhse

3 CR
Sales Comparison Analysis | Comparable: Condition Adjustment
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.

3 CR
Sales Comparison Analysis | Comparable: Rooms Adjustment
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.

3 CN
Sales Comparison Analysis | Energy Efficient Items
UAD - SALES COMP #1 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.

3 CN
Sales Comparison Analysis | Garage/Carport
UAD - SALES COMP #1 - Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (g,cv,op). If there is no off-street parking, enter None. Example: 1 car garage with 1 covered space would be entered as "1g1cv".

3 CN
Sales Comparison Analysis | Design (Style)
UAD - SALES COMP #2 - Design (Style) - does not conform to UAD specifications. Please enter the Attachment Type (DT, RT, GR, MR, HR, O), the Number of Levels in whole numbers followed by the letter L, and a brief description of the Architectural Design (Style) of the property. Example: RT3L;Twnhse

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.

3 CN
Sales Comparison Analysis | Energy Efficient Items
UAD - SALES COMP #2 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.

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3 CR
Sales Comparison Analysis | Comparable: Floor Location Adjustment
UAD - SALES COMP #3 - Floor Location - Adjustment contains a zero (0). Description is the same as the subject property. If no adjustment is warranted, the field must be left blank.

3 CN
Sales Comparison Analysis | Design (Style)
UAD - SALES COMP #3 - Design (Style) - does not conform to UAD specifications. Please enter the Attachment Type (DT, RT, GR, MR, HR, O), the Number of Levels in whole numbers followed by the letter L, and a brief description of the Architectural Design (Style) of the property. Example: RT3L;Twnhse

3 CR
Sales Comparison Analysis | Comparable: Rooms Adjustment
UAD - SALES COMP #3 - 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.

3 CN
Sales Comparison Analysis | Energy Efficient Items
UAD - SALES COMP #3 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.

3 CN
Sales Comparison Analysis | Garage/Carport
UAD - SALES COMP #3 - Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (g,cv,op). If there is no off-street parking, enter None. Example: 1 car garage with 1 covered space would be entered as "1g1cv".

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APPRAISAL REVIEW SCORECARD ID#: 1004_TESTd

Review Checklist

9001 Elevado St
West Hollywood, CA 90069

Appraised Value
$257,051
As Of 6/11/2023

Order — FINDINGS: 1

3 CM	Invoice | Not Included in Report CHK - 1073_05AUAD - REPORT - Is an Invoice not included in the appraisal report?	

Subject — FINDINGS: 13

3 CM	Subject | Address of Property Appraised CHK - 1073_05AUAD - SUBJECT - Does Subject Property Address match the order and is it USPS verified?	
3 CM	Subject | Current Owner CHK - 1073_05AUAD - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name?	
3 CM	Subject | Current Owner CHK - 1073_05AUAD - 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 - 1073_05AUAD - SUBJECT - Is a complete Legal Description provided?	
3 CM	Subject | Tax Year CHK - 1073_05AUAD - SUBJECT - Is the Tax Year current?	✔ Approved
3 CM	Subject | Occupant: Tenant CHK - 1073_05AUAD - SUBJECT - If Occupant: Tenant is checked, did the Appraiser indicate that it is rented?	N/A
3 CM	Subject | Occupant: Vacant CHK - 1073_05AUAD - 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 - 1073_05AUAD - SUBJECT - Are dues or fees for private associations or use of facilities provided?	
3 CM	Subject | Property Rights Appraised: Fee Simple CHK - 1073_05AUAD - SUBJECT - Is Property Rights Appraised Fee Simple?	✔ Approved
3 CM	Subject | Transaction Type: Purchase CHK - 1073_05AUAD - SUBJECT - Is Assignment Type provided?	✔ Approved
3 CM	Subject | Lender/Client: Company Name CHK - 1073_05AUAD - CERTIFICATION - Does the Lender /Client Name and Address match client information?	
3 CM	Subject | Twelve Month Listing History of Subject Property CHK - 1073_05AUAD - SUBJECT - Is MLS the Data Source utilized for researching and documenting Listing History?	N/A
3 CM	Subject | Twelve Month Listing History of Subject Property CHK - 1073_05AUAD - SUBJECT - If MLS was not utilized as the Data Source, was an explanation provided?	N/A

Contract — FINDINGS: 5

3 CM	Contract | Sales Contract Reviewed: Yes CHK - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - CONTRACT - If a Purchase Transaction, does the price listed in the contract match the Contract Price provided?	N/A
3 CM	Contract | Date of Contract CHK - 1073_05AUAD - CONTRACT - If this is a Purchase transaction, does the date listed in the Contract match the Date of Contract provided?	N/A

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3 CM	Contract | Contract Data Source CHK - 1073_05AUAD - CONTRACT - Are Data Source(s) provided?	N/A

Neighborhood — FINDINGS: 8

3 CM	Neighborhood | Property Values: Declining CHK - 1073_05AUAD - NEIGHBORHOOD - If Property Values are in a declining market, are the rate and data source(s) used provided?	
3 CM	Neighborhood | Neighborhood Boundaries CHK - 1073_05AUAD - NEIGHBORHOOD - Does the Location correspond to the Aerial Map (Location: Subject is bounded on the north by White View Parkway, on the east by Bell Terre Parkway, on the south by Royal Palms Parkway and on the west by Highway One.)?	
3 CM	Neighborhood | Neighborhood Boundaries CHK - 1073_05AUAD - NEIGHBORHOOD - Do the Boundaries include the delineations 'North' 'South' 'East' and 'West'?	✓ Approved
3 CM	Neighborhood | Condo housing: Price: Low CHK - 1073_05AUAD - NEIGHBORHOOD - Are all Condominium Housing fields (Low High Pred. Price and Age) completed with a numerical value?	✓ Approved
3 CM	Neighborhood | Present Land use: One family CHK - 1073_05AUAD - NEIGHBORHOOD - Does Present Land Use breakdown add up to 100%?	✓ Approved
3 CM	Neighborhood | Present Land use: Other Label CHK - 1073_05AUAD - NEIGHBORHOOD - If Present Land Use: Other is indicated, was a comment provided as to land use?	N/A
3 CM	Neighborhood | Neighborhood Description CHK - 1073_05AUAD - NEIGHBORHOOD - Is the Neighborhood Description completed in detail?	✓ Approved
3 CM	Neighborhood | Neighborhood Market Conditions CHK - 1073_05AUAD - NEIGHBORHOOD - Is the Neighborhood Market Conditions accurate and do they support statements and the 1004MC?	

Site — FINDINGS: 9

3 CM	Project Site | Specific Zoning Classification CHK - 1073_05AUAD - SITE - Is the Specific Zoning Classification provided?	✓ Approved
3 CM	Project Site | Zoning Description CHK - 1073_05AUAD - SITE - Is Zoning Description other than residential?	N/A
3 CM	Project Site | Zoning Compliance: Nonconforming CHK - 1073_05AUAD - 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	Project Site | Utilities: Water: Other CHK - 1073_05AUAD - 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	Project Site | Street: Private CHK - 1073_05AUAD - 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	Project Site | FEMA Special Flood Hazard Area: Yes CHK - 1073_05AUAD - SITE - Is the FEMA Special Flood Hazard Are section completed?	N/A
3 CM	Project Site | FEMA Special Flood Hazard Area: Yes CHK - 1073_05AUAD - 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
3 CM	Project Site | Utilities/Off-Site Improvements Typical: No CHK - 1073_05AUAD - SITE - If the Utilities and Off-site Improvements are not typical for the market area, is commentary provided?	N/A

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3 CM	Project Site | Adverse Site Conditions: Yes CHK - 1073_05AUAD - SITE - If Adverse Site Conditions are indicated or observed, is a description provided in the report and are photos included?	N/A

Unit Description — FINDINGS: 3

3 CM	Unit Description | Finished area above ground: Rooms CHK - 1073_05AUAD - PROJECT INFORMATION - Does the Total number of rooms (4), bedrooms (2), bathrooms (2.0) and square feet of GLA (1095), match the photos and Sketch?	
3 CM	Unit Description | Condition of the Property CHK - 1073_05AUAD - UNIT DESCRIPTION - Is the Condition of the Property thoroughly explained?	
3 CM	Unit Description | Property Conformity to Neighborhood CHK - 1073_05AUAD - PROJECT INFORMATION - If No selected in response to 'Does the Property Generally Conform to the Neighborhood', is a description provided?	N/A

Sales Comp — FINDINGS: 22

3 CM	Sales Comparison Analysis | Number of Comparable Listings CHK - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - SALES COMPARISON APPROACH - Is the Net and Gross Adjustment % calculated correctly for all Comparable Sales?	✓ Approved
3 CM	Sales Comparison Analysis | Address CHK - 1073_05AUAD - SALES COMPARISON APPROACH - If the Subject Property is a Site Condo, are the Comparable Sales similar?	
3 CM	Sales Comparison Analysis | Project Name CHK - 1073_05AUAD - SALES COMPARISON APPROACH - Is at least one Comparable Sale located outside of the Subject Property's project?	
3 CM	Sales Comparison Analysis | Monthly Maintenance Fee CHK - 1073_05AUAD - SALES COMPARISON APPROACH - If a Comparable Sale is in the Subject's Project, has a different HOA amount, and an adjustment is not made, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Common Elements CHK - 1073_05AUAD - SALES COMPARISON APPROACH - If a Comparable Sale is outside of the Subject's Project and has different Common Elements, is an adjustment made, or if an adjustment is not made, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | View CHK - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - SALES COMPARISON APPROACH - Is the Actual Age provided for the Subject and all Comparable Sales?	✓ Approved
3 CM	Sales Comparison Analysis | Age CHK - 1073_05AUAD - SALES COMPARISON APPROACH - If a Comparable Sale's Actual Age is outside of the Neighborhood Housing range, is a comment provided?	
3 CM	Sales Comparison Analysis | Bedrooms CHK - 1073_05AUAD - 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?	
3 CM	Sales Comparison Analysis | Gross Living Area Sq.Ft. CHK - 1073_05AUAD - SALES COMPARISON APPROACH - Is the GLA of all Comparable Sales within 25% of the Subject Property's GLA?	✓ Approved
3 CM	Sales Comparison Analysis | Address CHK - 1073_05AUAD - 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

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3 CM	Sales Comparison Analysis | Sales Price CHK - 1073_05AUAD - SALES COMPARISON APPROACH - Does the Unadjusted Sale Price of the Comparable Sales bracket the Subject's Contract Price, or is a comment provided?	
3 CM	Sales Comparison Analysis | Date of Sale/Time CHK - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - SALES COMPARISON APPROACH - Does the Adjusted Sale Price of the Comparable Sales bracket the Subject's Contract Price, or is a comment provided?	
3 CM	Sales Comparison Analysis | Comparable: Proximity to Subject CHK - 1073_05AUAD - 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)?	

Prior Sales History — FINDINGS: 2

3 CM	Prior Sale History | Researched Transfer History of Subject and Comparable Sales: Yes CHK - 1073_05AUAD - 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	Prior Sale History | Date of Prior Sale/Transfer CHK - 1073_05AUAD - SALES COMPARISON APPROACH - If one or more Comparable Sales had a prior sale within the past year, is a comment provided?	

Reconciliation — FINDINGS: 4

3 CM	Reconciliation | The appraisal is made: subject to repairs CHK - 1073_05AUAD - 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 - 1073_05AUAD - RECONCILIATION - If Appraised Value does not match Indicated Value by Sales Comparison Approach, is a comment provided?	
3 CM	Reconciliation | Appraised Value of Subject Property CHK - 1073_05AUAD - 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 - 1073_05AUAD - RECONCILIATION - Is the Opinion of Market Value ($257,051) within the Neighborhood price range ($49,000 - $599,000) on page 1 of the report?	✓ Approved

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

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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?		

License and E&O — FINDINGS: 6

3 CM	Signatures | Appraiser: Name CHK - 1073_05AUAD - CERTIFICATION - Is the Appraiser's signature provided?		
3 CM	Signatures | Appraiser: Date Report Signed CHK - 1073_05AUAD - CERTIFICATION - Is the Date of Signature and Report reasonable based on the Effective Date of the Report?	✓	Approved
3 CM	Signatures | Appraiser: State License # CHK - 1073_05AUAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Anna Prentice, LL12345)?		
3 CM	Signatures | Appraiser: State CHK - 1073_05AUAD - CERTIFICATION - Is the Appraiser's License State a valid 2 character State abbreviation, and does it match the Subject's State?		
3 CM	Signatures | Appraiser: Expiration Date CHK - 1073_05AUAD - CERTIFICATION - Is the Appraiser's License Expiration Date a valid date?	✓	Approved
3 CM	Signatures | Appraiser: Expiration Date CHK - 1073_05AUAD - CERTIFICATION - Is the Expiration Date of License after the Signature Date?	✓	Approved

Photos — FINDINGS: 8

3 CM	Photo Addendum | Security Bars CHK - 1073_05AUAD - PHOTO ADDENDUM - If applicable, is a photo of Security Bars included?		
3 CM	Photo Addendum | Special Features CHK - 1073_05AUAD - PHOTO ADDENDUM - If Special Features exist (Ex. Pool,BBQ, etc.), are photos provided?		
3 CM	Photo Addendum | Comparable Sales, Listings, Rentals CHK - 1073_05AUAD - 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 - 1073_05AUAD - 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?		
3 CM	Photo Addendum | Subject and Neighborhood CHK - 1073_05AUAD - 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 - 1073_05AUAD - 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 - 1073_05AUAD - 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?		

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3 CM
Photo Addendum | Beneficial or Adverse Views
CHK - 1073_05AUAD - PHOTO ADDENDUM - View is B;WOODS;. Are photos included for any view that is beneficial adverse or not a typical residential view?

Maps — FINDINGS: 7

3 CM
Location Map | Map Lables
CHK - 1073_05AUAD - LOCATION MAP - Is the map labeled appropriately?

3 CM
Location Map | Subject Property
CHK - 1073_05AUAD - LOCATION MAP - Does the map include the Subject Property?

3 CM
Location Map | Comparable Sales
CHK - 1073_05AUAD - LOCATION MAP - Does the map include all Comparable Sales?

3 CM
Location Map | Comparable Listings
CHK - 1073_05AUAD - LOCATION MAP - Does the map include all Comparable Listings?

3 CM
Location Map | Major Boundary
CHK - 1073_05AUAD - 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 - 1073_05AUAD - LOCATION MAP - Has the Reviewer utilized on-line mapping to verify any potential external influences?

3 CM
Location Map | Market Area
CHK - 1073_05AUAD - 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 | Completed Units
CHK - 1073_05AUAD - SKETCH - Are rooms and entry points for each Unit labeled on the floor plan?

3 CM
Sketch | Measurements
CHK - 1073_05AUAD - SKETCH - Does the Sketch include all measurements?

3 CM
Sketch | Rooms and GLA Match Report
CHK - 1073_05AUAD - SKETCH - Does the Total Number of Rooms (4), Bathrooms (2.0), Bedrooms (2), and GLA (1095) match the report and photos?

3 CM
Sketch | Digitally Created Sketch
CHK - 1073_05AUAD - 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 - 1073_05AUAD - USPAP - 2-1(a) - Does the Appraiser clearly and accurately set forth the report in a manner that is not misleading?

3 CM
USPAP | Intended User(s)
CHK - 1073_05AUAD - 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 - 1073_05AUAD - 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
SUBJECT | PROP_PHYS_DEFICIENCIES_DESC.1
CHK - 1073_05AUAD - PROJECT INFORMATION - If Physical Deficiencies or Adverse Conditions are noted, is a description provided?
N/A

3 CM
Required Statement | Three-year Disclosure
CHK - 1073_05AUAD - 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?

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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?

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