APPRAISAL REVIEW SCORECARD

ID#: ACITEST080124_0747

2467 Lost Nation Rd

Willoughby, OH 44094

Appraised Value

$259,000



3 Bd | 2.0 Ba | 1540 sqft | Q4 | C4

Case #.....
Assignment Type.....Refinance
Client.....Huntington National Bank
Borrower.....Morth, John
Legal Owner.....Morth Shannon and Morth John
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.....$259,000

Appraiser.....Beth Paoloni
License Expiration.....2012002823 expires 12/04/2024
Signed Date.....07/30/2024
Site Size.....15808 sf
Site Value.....N/A

Multiple Parcels.....No
Parcel #.....27-B-051-A-00-026-0
Flood Hazard Area.....No | X
Zoning.....R-80 | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT2;Colonial | 2 Story
Year Built.....Existing | 1920

Legal Desc.....LOT 13 DOUGLASS TRACT

Listing Desc.....Per MLSNow, there are no known listings of the subject property in the prior 12 months.

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

Additional Details

Tech Review Complete.....No

Review Results: 3596 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: 71 Items

- N/A Order (1)
- N/A Subject (7)
- Neighborhood (2)
- N/A Improvements (26)
- N/A Sales Comp (7)
- N/A Reconciliation (7)
- N/A License and E&O (3)
- N/A Photos (2)
- N/A Maps (1)
- N/A Floor plan (2)
- N/A Other (8)

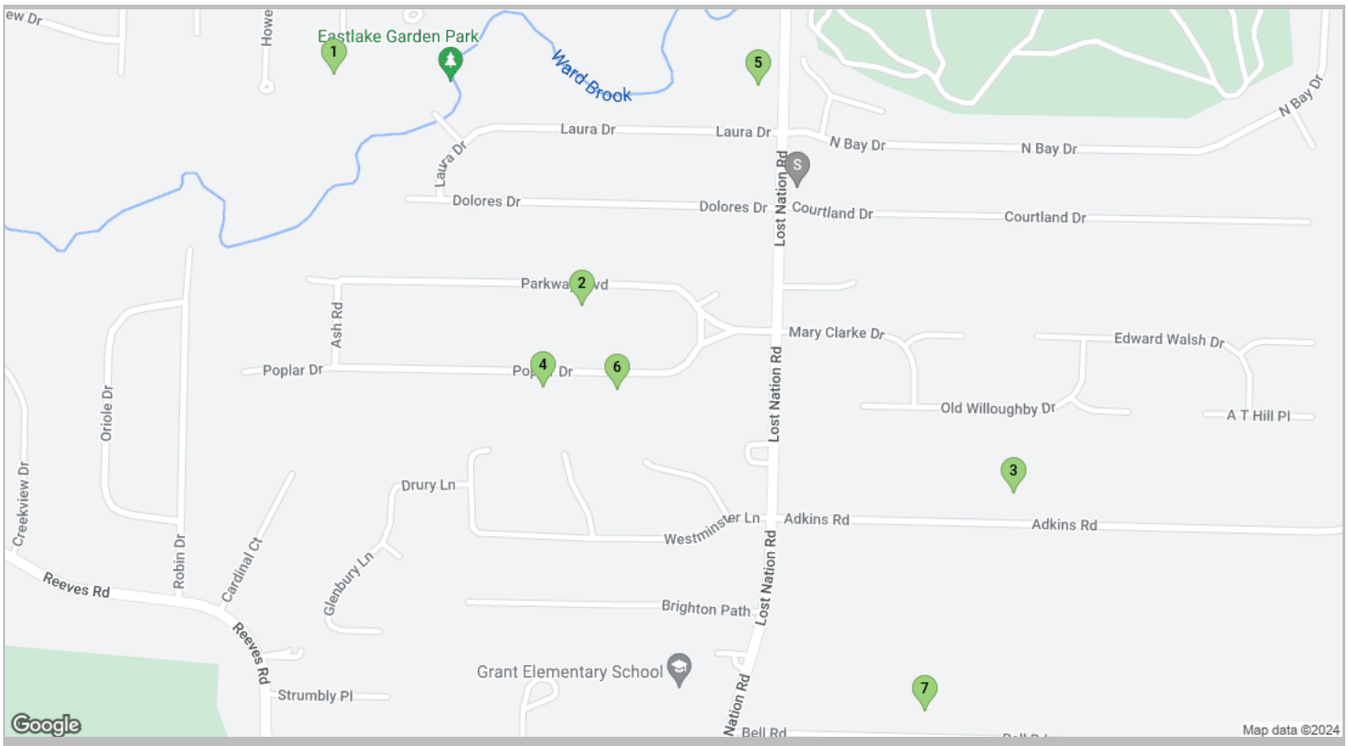
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Alternative Sales & Listings

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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	2467 Lost Nation Rd Willoughby OH, 44094	–	–	07/24/2024	15808 sf	1,540	3	2.0	104	2gd2dw
1	562 Vesely Ct Eastlake, OH 44095	0.43	$213,500	s03/24;c02/24	8555 sf	1,564	3	1.0	47	2ga2dw
2	38302 Parkway Blvd Willoughby, OH 44094	0.22	$220,000	s11/23;c10/23	10799 sf	1,550	3	1.1	66	2gd2dw
3	38639 Adkins Rd Willoughby, OH 44094	0.34	$238,000	s08/23;c07/23	19798 sf	1,644	4	2.1	29	2ga2dw
4	38276 Poplar Dr Willoughby, OH 44094	0.29	$260,000	s06/24;c04/24	10799 sf	1,352	3	2.0	53	2ga2dw
5	2410 Lost Nation Rd Eastlake, OH 44095	0.10	$270,000	s01/24;c11/23	16801 sf	1,164	3	2.0	64	2gd2dw
6	38332 Poplar Dr Willoughby, OH 44094	0.25	$275,000	s08/23;c07/23	10799 sf	1,275	3	1.1	56	2ga2dw
7	38553 Bell Rd Willoughby, OH 44094	0.49	$310,100	s05/24;c05/24	1.00 ac	1,706	3	2.0	66	2ga2dw

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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 ❶ lowest to ❺ highest	

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Review Checklist

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Order — FINDINGS: 1

3 CM	Report | Lender/Client Name CHK - 1004_05UAD - CERTIFICATION - Does the Lender /Client Name and Address match client information?	

Subject — FINDINGS: 7

3 CM	Subject | Borrower CHK - 1004_05UAD - SUBJECT - Does the Borrower name match the Borrower name on the order?	✓ Approved
3 CM	Subject | Tax Year CHK - 1004_05UAD - SUBJECT - Is the Tax Year the current or anticipated year?	✓ Approved
3 CM	Subject | Occupant: Owner CHK - 1004_05UAD - OCCUPANT - Are photos indicative of an occupied house?	
3 CM	Subject | Occupant: Vacant CHK - 1004_05UAD - OCCUPANT: VACANT - Are photos indicative of a vacant house provided?	N/A
3 CM	Subject | Occupant: Vacant CHK - 1004_05UAD - UTILITIES - Are comments included indicating if utilities are on and functional at time of inspection?	N/A
3 CM	Subject | Special Assessments CHK - 1004_05UAD - SPECIAL ASSESSMENTS - Are comments included for marketability?	N/A
3 CM	Subject | Lender/Client: Company Name CHK - 1004_05UAD - FHA - Is the statement, 'The intended user of this appraisal report is the Lender / Client and HUD / FHA', included?	N/A

Neighborhood — FINDINGS: 2

3 CM	Neighborhood | Marketing time: Over 6 mos. CHK - 1004_05UAD - FHA - If the Appraiser indicated there is a declining market are : a) Two Comparable Sales within three months of the report. b) Two Active Listings / Pending Sales used?	N/A
3 CM	Neighborhood | Present Land use: One family CHK - 1004_05UAD - NEIGHBORHOOD - Does Present Land Use breakdown add up to 100%?	✓ Approved

Site — FINDINGS: 2

3 CM	Site | Zoning Compliance: Nonconforming CHK - 1004_05UAD - ZONING: LEGAL NON-CONFORMING - The subject's zoning is Legal Non-Conforming. Comments, indicating whether the subject can be legally rebuilt if destroyed, and any effect on marketability, are required.	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

Improvements — FINDINGS: 26

3 CM	Improvements | Units: Accessory/In-law CHK - 1004_05UAD - REO Orders - If the Subject is an SFR with an Accessory Unit, are interior and exterior photos of the accessory unit included and labeled accordingly so that the reader can clearly identify the photos for each unit?	N/A
3 CM	Improvements | Units: Accessory/In-law CHK - 1004_05UAD - IMPROVEMENTS - Accessory Unit - is checked. Is this area accounted for on the Sketch?	N/A
3 CM	Improvements | Units: Accessory/In-law CHK - 1004_05UAD - PHOTO ADDENDUM - If applicable, are Accessory Unit photos included?	N/A
3 CM	Improvements | Attic: Drop Stair CHK - 1004_05UAD - FHA: ATTIC PHOTOS - Are photos of the Attic provided?	N/A

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3 CM	Improvements | Foundation: Crawl Space CHK - 1004_05UAD - FHA: CRAWL SPACE - Are photos of the crawl space provided?	N/A
3 CM	Improvements | Basement: Full CHK - 1004_05UAD - BASEMENT - is indicated and more than 1 photo is labeled, Kitchen. Is a second kitchen on the property?	
3 CM	Improvements | Basement: Full CHK - 1004_05UAD - FHA: BASEMENT - Are photos of the basement provided?	N/A
3 CM	Improvements | Heating: Other CHK - 1004_05UAD - IMPROVEMENTS - If Heating is listed as Other, are comments included indicating if the entire dwelling can be sufficiently heated, habitable year round, safe and legal, and market acceptance of the heating source?	N/A
3 CM	Improvements | Heating: Fuel CHK - 1004_05UAD - HEAT FUEL - If oil is indicated, is commentary included in the report?	N/A
3 CM	Improvements | Exterior: Foundation CHK - 1004_05UAD - EXTERIOR DESCRIPTION - Foundation - Are comments included describing the materials' condition of Fair or Poor?	N/A
3 CM	Improvements | Exterior: Foundation CHK - 1004_05UAD - IMPROVEMENTS - Is all data in the Exterior and Interior Description subsections completed?	✔ Approved
3 CM	Improvements | Exterior: Exterior Walls CHK - 1004_05UAD - EXTERIOR DESCRIPTION - Walls - Are comments included describing the materials' condition of Fair or Poor?	N/A
3 CM	Improvements | Exterior: Roof Surface CHK - 1004_05UAD - EXTERIOR DESCRIPTION - Roof Surface - Are comments included describing the materials' condition of Fair or Poor?	N/A
3 CM	Improvements | Exterior: Gutters & Downspouts CHK - 1004_05UAD - EXTERIOR DESCRIPTION - Gutters & Downspouts - Are comments included describing the materials' condition of Fair or Poor?	N/A
3 CM	Improvements | Exterior: Window Type CHK - 1004_05UAD - EXTERIOR DESCRIPTION - Window Type - Are comments included describing the materials' condition of Fair or Poor?	N/A
3 CM	Improvements | Exterior: Storm Sash CHK - 1004_05UAD - EXTERIOR DESCRIPTION - Storm Sash - Are comments included describing the materials' condition of Fair or Poor?	N/A
3 CM	Improvements | Exterior: Screens CHK - 1004_05UAD - EXTERIOR DESCRIPTION - Screens - Are comments included describing the materials' condition of Fair or Poor?	N/A
3 CM	Improvements | Interior: Floors CHK - 1004_05UAD - INTERIOR DESCRIPTION - Floors - Are comments included describing the materials' condition of Fair or Poor?	N/A
3 CM	Improvements | Interior: Trim/Finish CHK - 1004_05UAD - INTERIOR DESCRIPTION - Trim - Are comments included describing the materials' condition of Fair or Poor?	N/A
3 CM	Improvements | Interior: Bath Floor CHK - 1004_05UAD - INTERIOR DESCRIPTION - Bath Floor - Are comments included describing the materials' condition of Fair or Poor?	N/A
3 CM	Improvements | Interior: Bath Wainscot CHK - 1004_05UAD - INTERIOR DESCRIPTION - Bath Wainscot - Are comments included describing the materials' condition of Fair or Poor?	N/A
3 CM	Improvements | Finished area above ground: Rooms CHK - 1004_05UAD - IMPROVEMENTS - Is numeric data provided for total number of rooms (6), bedrooms (3), bathrooms (2.0), and square feet of GLA (1540)?	✔ Approved
3 CM	Improvements | Condition of the Property CHK - 1004_05UAD - CONDITION OF THE PROPERTY - Do the comments on the condition of the property only include one condition rating?	✔ Approved

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3 CM	Improvements | Physical Deficiencies or Adverse Conditions: Yes CHK - 1004_05UAD - IMPROVEMENTS - Is Yes or No selected in response to 'Are there any Physical Deficiencies or Adverse Conditions?'	✔ Approved
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: 7

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 | Baths CHK - 1004_05UAD - PHOTO ADDENDUM - Are all required photos provided: all Bathrooms (2) and Half-Bathrooms (0), Kitchen, and main Living Area?	
3 CM	Sales Comparison Analysis | Gross Living Area Sq.Ft. CHK - 1004_05UAD - SALES COMPARISON APPROACH - GLA Adjustment applied, discounting $0 adjustments and allowing for a variance of $7.00, is $34.62 - $35.11 per sqft. Are supporting comments included?	N/A
3 CM	Sales Comparison Analysis | Address CHK - 1004_05UAD - PHOTO ADDENDUM - Are photos of all Comparable Sales (7) included?	
3 CM	Sales Comparison Analysis | Researched Sale/Transfer History of Subject and Comparable Sales: Yes CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Prior Sale / Transfer History of Subject and Comparable Sales provided?	✔ Approved
3 CM	Sales Comparison Analysis | Address CHK - 1004_05UAD - FHA - COMPARABLE PHOTOS - Do all Comparable photos appear to be original photos, taken by the appraiser?	N/A

Cost Approach — FINDINGS: 3

3 CM	Cost Approach | Estimated Remaining Economic Life CHK - 1004_05UAD - REMAINING ECONOMIC LIFE - If the Remaining Economic Life is 30 years or less, is a comment provided?	N/A
3 CM	Cost Approach | Estimated Remaining Economic Life CHK - 1004_05UAD - FHA - If the remaining Economic Life is 30 years or less, is a comment provided?	N/A
3 CM	Cost Approach | Indicated Value by Cost Approach: Desc. CHK - 1004_05UAD - COST APPROACH - If New Construction, is the Cost Approach provided?	N/A

Reconciliation — FINDINGS: 7

3 CM	Reconciliation | Final Reconciliation CHK - 1004_05UAD - USPAP - 2-2(a)(viii)1-6 Are Reconcile Data / Analysis and Approaches provided?	
3 CM	Reconciliation | The appraisal is made: CHK - 1004_05UAD - REO Orders - Is the Appraisal Made 'As-is'?	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 - Is the Opinion of Market Value ($259,000) is less than Contract Price ($0)?	N/A

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3 CM	Reconciliation | Appraised Value of Subject Property CHK - 1004_05UAD - RECONCILIATION - Opinion of Market Value - varies by more than 20% from the neighborhood Predominant Value. Do comments explain whether the Subject is an over / under improvement and how this affects marketability?	
3 CM	Reconciliation | Appraised Value of Subject Property CHK - 1004_05UAD - RECONCILIATION - Is the Opinion of Market Value ($259,000) within the Neighborhood price range ($33,000 - $1195,000) on page 1 of the report?	✔ Approved
3 CM	Reconciliation | Appraised Value of Subject Property CHK - 1004_05UAD - REO Orders - Does the Estimated Market Value ($259,000) in the report match the 'As-is' Estimate of Market Value based on a Reasonable Market Exposure Time (!!!REOEMV!!!) in REOAD and the REO addendum?	N/A

License and E&O — FINDINGS: 3

3 CM	License | Matches Data in Report CHK - 1004_05UAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Beth Paoloni, 2012002823 Expiration Date: 12/04/2024)?	
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 | Lender/Client: Name CHK - 1004_05UAD - AMC NAME - Does the AMC name on the report, First American Mortgage Solutions, match the order?	

Photos — FINDINGS: 2

3 CM	Subject Photos | Front and Street Photos CHK - 1004_05UAD - PHOTO ADDENDUM - Are all required exterior photos provided: Front, Street View, Rear photos of the Subject Property?	
3 CM	Subject Photos | Head and Shoulder Inspection CHK - 1004_05UAD - FHA - Is commentary included indicating whether a head and shoulder inspection of the Attic / Crawlspace was performed?	N/A

Maps — FINDINGS: 1

3 CM	LOCATIONMAPPAGE | LOCATION_MAP.1 CHK - 1004_05UAD - LOCATION MAP - Does the location map show the location of the Subject and all Comparables (7)?	

Floor plan — FINDINGS: 2

3 CM	Sketch | Aerial Map CHK - 1004_05UAD - AERIAL MAP - An aerial map is required. Is the Subject property in close proximity to any adverse external influence ex: busy road, highway, commercial / industrial area, school, house of worship, airport, etc., and has the appraiser provided commentary as to how this affects marketability?	
3 CM	Sketch | Labeled Rooms CHK - 1004_05UAD - SKETCH - Are all rooms (Total: 6, Beds: 3, Baths: 2.0) labeled in the floor plan?	

Other — FINDINGS: 8

3 CM	FHA | Exterior Photos CHK - 1004_05UAD - FHA - Do exterior photos include the sides of the Subject including both sides of any obstruction?	N/A
3 CM	(Section #1) | Client Case Number CHK - 1004_05UAD - FHA: CASE NUMBER - Does the case number on the report match the Case Number on the order?	N/A
3 CM	FHA | Meets HUD Guidelines CHK - 1004_05UAD - FHA - Has the appraiser stated that, "The Subject meets minimum HUD guidelines per HUD handbook 4000.1."?	N/A
3 CM	Addendum Text | Reasonable Exposure Time CHK - 1004_05UAD - USPAP - 2-2(a)(v) - Is the Reasonable Exposure Time provided?	
3 CM	Addendum Text | Disclosure Statement 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

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3 CM	View | 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	FHA | Sketch | Porch, Patios, Decks CHK - 1004_05UAD - FHA - Does the sketch show all porches, patios, decks stoops, balconies with dimensions, and indicate if they are covered or uncovered?	N/A
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

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