APPRAISAL REVIEW SCORECARD

ID#: moj-04-23-2025-01

56 Whitaker View Rd

Fairview, NC 28730

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 07/31/2025

Signed Date.....12/11/2024

Site Size.....8750 sf

Site Value.....$125,000

Multiple Parcels.....No

Parcel #.....9696-23-4831-000123

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

Risk Indicators

Accuracy

INSUFFICIENT DATA

Review Results: 2620 Rules / 57 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 22 Findings	CPL - 16 Findings	CRX - 19 Findings	REQ - PASS	RSK - PASS

Review Checklist: 109 Items

- ✓ Order (1)
- N/A Subject (14)
- N/A Contract (5)
- N/A Neighborhood (8)
- ✓ Site (9)
- N/A Improvements (6)
- ✗ 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)

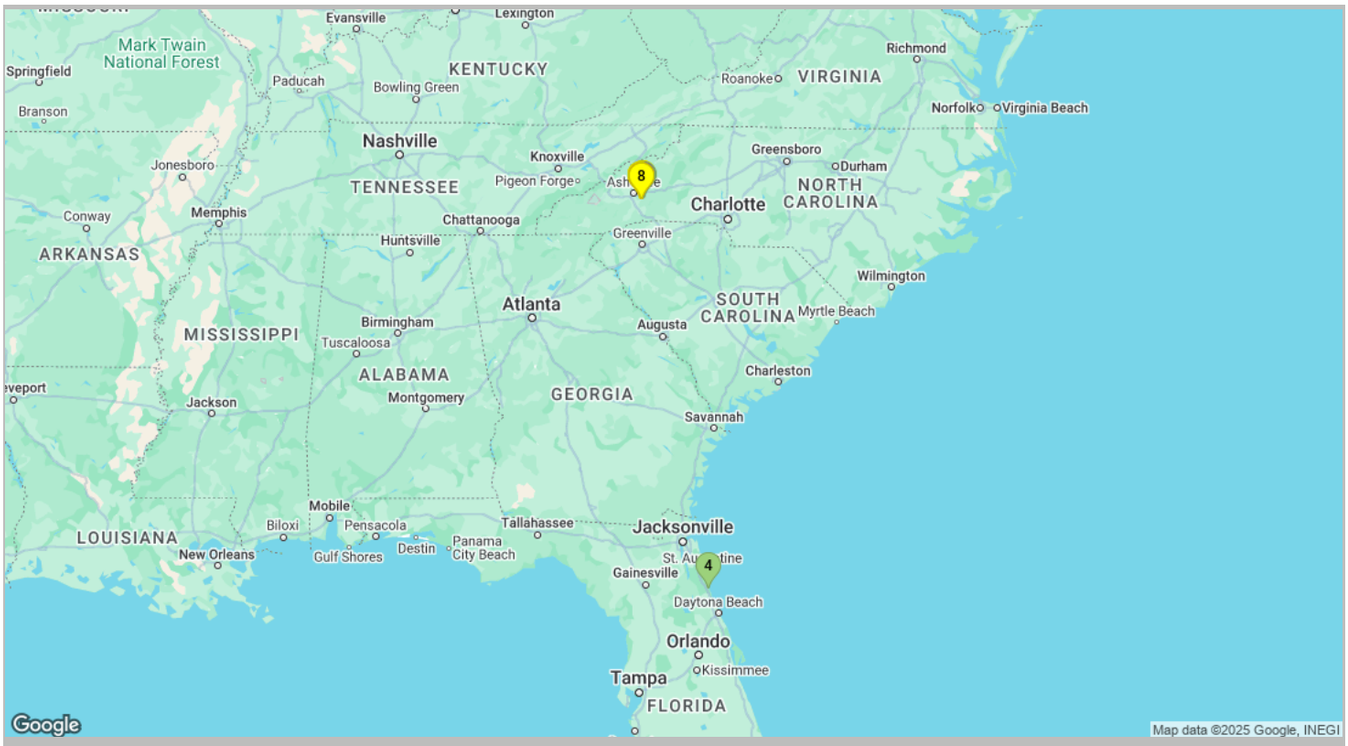
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Alternative Sales & Listings

56 Whitaker View Rd
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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	56 Whitaker View Rd Fairview NC, 28730	–	$425,000	12/11/2024	8750 sf	3,686	5	4.1	38	2gbi2dw
1	42 Honey Hollow Ln, Fairview, NC 28730	0.04	$429,900	s08/20;Unk	8538 sf	3,335	4	3.0	6	2gbi2dw
2	18 Kirstein Rd, Fairview, NC 28730	0.20	$400,000	s02/20;Unk	7405 sf	3,268	5	3.0	8	3gbi3dw
3	46 New Lite Rd Fairview, NC 28730	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	46 NEW LITE RD FAIRVIEW NC, 28730-9573	0.85	–	–	–	1,592	–	3.0	–	–
2	19 MOUNTAIN VIEW RDG FAIRVIEW NC, 28730-8616	1.18	–	–	–	2,200	–	3.0	–	–
3	25 ROCKY FORK RD FAIRVIEW NC, 28730-9688	1.26	–	–	–	2,072	–	2.0	–	–
4	4 LYNNETTE DR FAIRVIEW NC, 28730-9769	1.39	–	–	–	1,892	–	2.0	–	–
1	111 ONYX DR FAIRVIEW NC, 28730-9101	1.78	$475,000	12/17/2024	–	1,552	3	3.0	22	–
5	503 HARRIS ROAD EXT FAIRVIEW NC, 28730	1.86	–	–	–	1,563	–	2.0	–	–
6	194 CASCADE RIDGE RD FAIRVIEW NC, 28730-0229	1.88	–	–	–	1,736	–	3.0	–	–
2	81 JOE JENKINS RD FAIRVIEW NC, 28730-9797	1.9	$818,000	07/12/2024	–	1,950	3	3.0	1	–
7	186 CASCADE RIDGE RD FAIRVIEW NC, 28730-0229	1.9	–	–	–	1,512	–	2.0	–	–
8	35 CANE CREEK CIR FAIRVIEW NC, 28730	1.99	–	–	–	2,022	–	2.0	–	–
9	65 OLD GAP CREEK RD FAIRVIEW NC, 28730-9793	2.23	–	–	–	1,800	–	3.0	–	–

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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: 4

3 CN
Neighborhood | Neighborhood Description
1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain "The neighborhood is within close proximity to shoppoing and neighborhood services and great access to commuting routes.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending

3 CM
Signatures | Appraiser: Name
1004_05UAD - APPRAISER - Signature - is blank.

3 CR
Sales Comparison Analysis | Date of Sale/Time
1004_05UAD - SALES COMPARABLE NO. 4 - Contract Date - is after the Date of Sale.

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

CLIENT SPECIFIC FINDINGS: 6

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)

3 CR
Sales Comparison Analysis | Comparable: Proximity to Subject
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.

3 CN
Sales Comparison Analysis | Baths
UAD - SALES COMP #4 - Bathroom Count - Field contains '.5' indicating 5 half baths. The UAD format for 1 half bath is '.1'.

3 CM
Sales Comparison Analysis | Data Source of Prior Sale/Transfer
UAD - SALES COMP #4 - Prior Sale Source - is blank.

3 CM
Sales Comparison Analysis | Effective Date of Data Source of Prior Sale/Transfer
UAD - SALES COMP #4 - Prior Sale Data Source Effective Date - is blank.

WARNING FINDINGS: 56

3 CX
Subject | Legal Description
CRX - 1004_05UAD - SUBJECT - Legal Description - on report (Palm Coast Section 14 Block 00002 Lot 0129), differs from PUBLIC RECORDS (SUBDIV: E M PETTIT CO BLOCK: LOT: SECTION: PLAT: 0044-0173).

1004_05UAD - SUBJECT - Assessor's Parcel Number - is 9696-23-4831-000123, and ACI Insights Listings indicates that the APN is 9696-23-4831-00000. 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 (9696-23-4831-000123), differs from PUBLIC RECORDS (9696-23-4831-00000).

1004_05UAD - IMPROVEMENTS - Year Built - is 1986 and ACI Insights Listings indicates that the Year Built is 1987. Comment, including an explanation of this difference, is required.

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.

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3 CX
Sales Comparison Analysis | Site
CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Site Area (8750 sf) differs from PUBLIC RECORDS (31363 sf).

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

3 CR
Sales Comparison Analysis | Age
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 COMPARISON APPROACH - Subject Gross Living Area - is 3686 and ACI Insights Listings indicates that the GLA is 1808.0. Comment, including an explanation of this difference, is required.

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Gross Living Area (3686) differs from PUBLIC RECORDS (1844).

3 CR
Sales Comparison Analysis | Date of Sale/Time
1004_05UAD - SALES COMPARABLE(S) #1, 2, 3, 4 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.

3 CS
Sales Comparison Analysis | Comparable: Date of Sale/Time Adjustment
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)

3 CX
Sales Comparison Analysis | Site
CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Site Area (8538 sf) differs from PUBLIC RECORDS (49223 sf).

3 CR
Sales Comparison Analysis | Age
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.

3 CX
Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Age (6; Year Built: 0) differs from PUBLIC RECORDS (17; Year Built: 2008).

1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area - is 3335 and ACI Insights Listings indicates that the GLA is 1701.0. Comment, including an explanation of this difference, is required.

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area (3335) differs from PUBLIC RECORDS (1696).

3 CR
Sales Comparison Analysis | Comparable: Gross Living Area/Sq.Ft. Adjustment
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).

3 CX
Sales Comparison Analysis | Site
CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Site Area (7405 sf) differs from PUBLIC RECORDS (22651 sf).

3 CX
Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Age (8; Year Built: 2017) differs from PUBLIC RECORDS (77; Year Built: 1948).

3 CR
Sales Comparison Analysis | Comparable: Condition Adjustment
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 NO. 2 - Gross Living Area - is 3268 and ACI Insights Listings indicates that the GLA is 1874.0. Comment, including an explanation of this difference, is required.

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Gross Living Area (3268) differs from PUBLIC RECORDS (1855).

3 CR
Sales Comparison Analysis | Comparable: Net Adjustment
1004_05UAD - SALES COMPARABLE(S) #2 - Gross Adjustment Percentage - exceeds 15% of Sales Price.

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3 CX
Sales Comparison Analysis | Site
CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Site Area (7909 sf) differs from PUBLIC RECORDS (19602 sf).

3 CX
Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Age (8; Year Built: 0) differs from PUBLIC RECORDS (32; Year Built: 1993).

3 CS
Sales Comparison Analysis | Comparable: Age Adjustment
GSE - SALES COMPARABLE NO. 3 - Actual Age Adjustment - is positive, however subject is older. (ref. FNM0603, FRE4281)

3 CR
Sales Comparison Analysis | Comparable: Condition Adjustment
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 COMPARABLE NO. 3 - Gross Living Area - is 3465 and ACI Insights Listings indicates that the GLA is 1592.0. Comment, including an explanation of this difference, is required.

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area (3465) differs from PUBLIC RECORDS (1592).

3 CS
Sales Comparison Analysis | Date of Prior Sale/Transfer
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.

3 CX
Sales Comparison Analysis | Price of Prior Sale/Transfer
CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Price of Prior Sale/Transfer (260000) differs from PUBLIC RECORDS (None).

3 CX
Sales Comparison Analysis | Price of Prior Sale/Transfer
CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Price of Prior Sale/Transfer (478125) differs from PUBLIC RECORDS (None).

3 CX
Sales Comparison Analysis | Price of Prior Sale/Transfer
CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Price of Prior Sale/Transfer (345365) differs from PUBLIC RECORDS (104500.0).

3 CR
Reconciliation | Appraised Value of Subject Property
1004_05UAD - RECONCILIATION - Market Value - is not bracketed by the unadjusted Sale Prices of the 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 | Appraiser: Effective Date of Appraisal
1004_05UAD - RECONCILIATION - Effective Date - is older than 4 months (120 days) from the current date.

3 CR
Sales Comparison Analysis | Data & Verification Sources
1004_05UAD - SALES COMPARABLE NO. 4 - Data Source(s) - number of days on market is greater than 180.

3 CS
Sales Comparison Analysis | Comparable: Date of Sale/Time Adjustment
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)

3 CX
Sales Comparison Analysis | Site
CRX - 1004_05UAD - SALES COMPARABLE NO. 4 - Site Area (8777 sf) differs from PUBLIC RECORDS (10019 sf).

3 CS
Sales Comparison Analysis | Quality of Construction
GSE - SALES COMPARABLE NO. 4 - Adjustment for Quality of Construction - appears to be in the incorrect direction. (ref. FNM0624, FRE4280)

3 CX
Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARABLE NO. 4 - Age (37; Year Built: 1988) differs from PUBLIC RECORDS (44; Year Built: 1981).

3 CR
Sales Comparison Analysis | Bedrooms
1004_05UAD - SALES COMPARABLE NO. 4 - Number of Bedrooms - differs from the subject by 3 or more.

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1004_05UAD - SALES COMPARABLE NO. 4 - Gross Living Area - is 4032 and ACI Insights Listings indicates that the GLA is 1959.0. Comment, including an explanation of this difference, is required.

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 4 - Gross Living Area (4032) differs from PUBLIC RECORDS (1959).

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the SUBJECT_REAR, page contains severity_immaterial, patio_deck_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 INT3KLBLIVINGAREA, page contains logo, face_frame, 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 INT3AR3_PHOTO_1, 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 INT3AR3_PHOTO_1, page contains face_person, animal_farm, person, 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 INT3AR3_PHOTO_2, page contains animal_farm, watermark, 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 INT3AR4_PHOTO_1, page contains 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 INT3AR4_PHOTO_3, page contains face_art, watermark, 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 INT3AR5_PHOTO_3, page contains animal_pet, 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 INT3AR7_PHOTO_1, page contains animal_farm, 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 INT3AR7_PHOTO_2, page contains animal_farm, 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 INT3AR7_PHOTO_3, page contains face_frame, animal_pet, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

INFORMATIONAL — FINDINGS: 11

3 CR
Sales Comparison Analysis | Comparable: Age Adjustment
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.

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: Extra Item Adjustment
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.

3 CR
Sales Comparison Analysis | Comparable: Condition Adjustment
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.

3 CR
Sales Comparison Analysis | Comparable: Extra Item Adjustment
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.

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3 CR
Sales Comparison Analysis | Comparable: Condition Adjustment
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.

3 CR
Sales Comparison Analysis | Comparable: Extra Item Adjustment
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.

3 CR
Sales Comparison Analysis | Data & Verification Sources
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)

3 CR
Sales Comparison Analysis | Comparable: Site Adjustment
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.

3 CR
Sales Comparison Analysis | Comparable: Extra Item Adjustment
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.

3 CR
Sales Comparison Analysis | Comparable: Extra Item Adjustment
UAD - SALES COMP #4 - 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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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?	✔ Approved

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?	
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?	✔ Approved
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?	✔ Approved
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?	
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?	

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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?	
3 CM	Contract | Contract Data Source CHK - 1004_05UAD - CONTRACT - Are Data Source(s) provided?	✔ Approved

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: To the north by Panther Creek, to the south by Eldorado Pakrway, to the east by Hwy 423, and to the west by Woodlake Parkway.)?	
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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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 (38) is significantly different from Predominant Age (6) 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 (11), bedrooms (5), bathrooms (4.1) and square feet of GLA (3686), 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?	
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 | 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?	
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?	
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?	
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?	N/A
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?	N/A
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)?	

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 ($460,000) within the Neighborhood price range ($315,000 - $600,000) on page 1 of the report?	✓ Approved

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APPRAISAL REVIEW SCORECARD ID#: moj-04-23-2025-01

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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 (Mickey Jackson, 1234567)?	
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?	
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 (4) and half-bathrooms (1), 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: 11, Beds: 5, Baths: 4.1) labeled in the floor plan?

3 CM Sketch | Rooms and GLA Match Report
CHK - 1004_05UAD - SKETCH - Does the Total Number of Rooms (11), Bathrooms (4.1), Bedrooms (5), and GLA (3686) 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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