APPRAISAL REVIEW SCORECARD

ID#: Delivery_123456-789_aci_838343

6 Walla Pl

Palm Coast, FL 32164

Appraised Value

$635,000



4 Bd | 3.1 Ba | 5000 sqft | Q2 | C3

Case #.....12345678
Assignment Type.....Purchase
Client.....First National Bank of Palm Coast
Borrower.....James Smith
Legal Owner.....Sean Frank
Seller is Owner.....Yes
Occupancy.....Owner
For Sale Last 36 Mo?.....No
PUD | HOA Fees.....No | $0/yr
Form.....1004_05UAD

Appraisal is Made.....As is
Appraised Value.....$635,000

Appraiser.....Lawrence Niccolo
License Expiration.....RD0000 expires 12/31/2017
Signed Date.....07/24/2017
Site Size.....10000 sf
Site Value.....$80,000

Multiple Parcels.....No
Parcel #.....22-11-31-1240-00000-0060
Flood Hazard Area.....No | X
Zoning.....RES-1 | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT2;Modern | 1 Story
Year Built.....Existing | 2002

Legal Desc.....CROSSINGS PH I LOT 6 OR 782 PG 253

Listing Desc.....According to the Multiple Listing Service, the subject property is not currently listed for sale or or has been listed for sale prior to one year of the date of appraisal.

Contract Price.....$395,000
Arms length sale;Subject is under contract for $680,000
Concessions.....Yes | $7,500
$7500;;Buyer's Expenses

Additional Details

Tech Review Complete.....No

Review Results: 2283 Rules / 17 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 5 Findings	CPL - 3 Findings	CRX - 9 Findings	REQ - PASS	RSK - PASS

Review Checklist: 0 Items

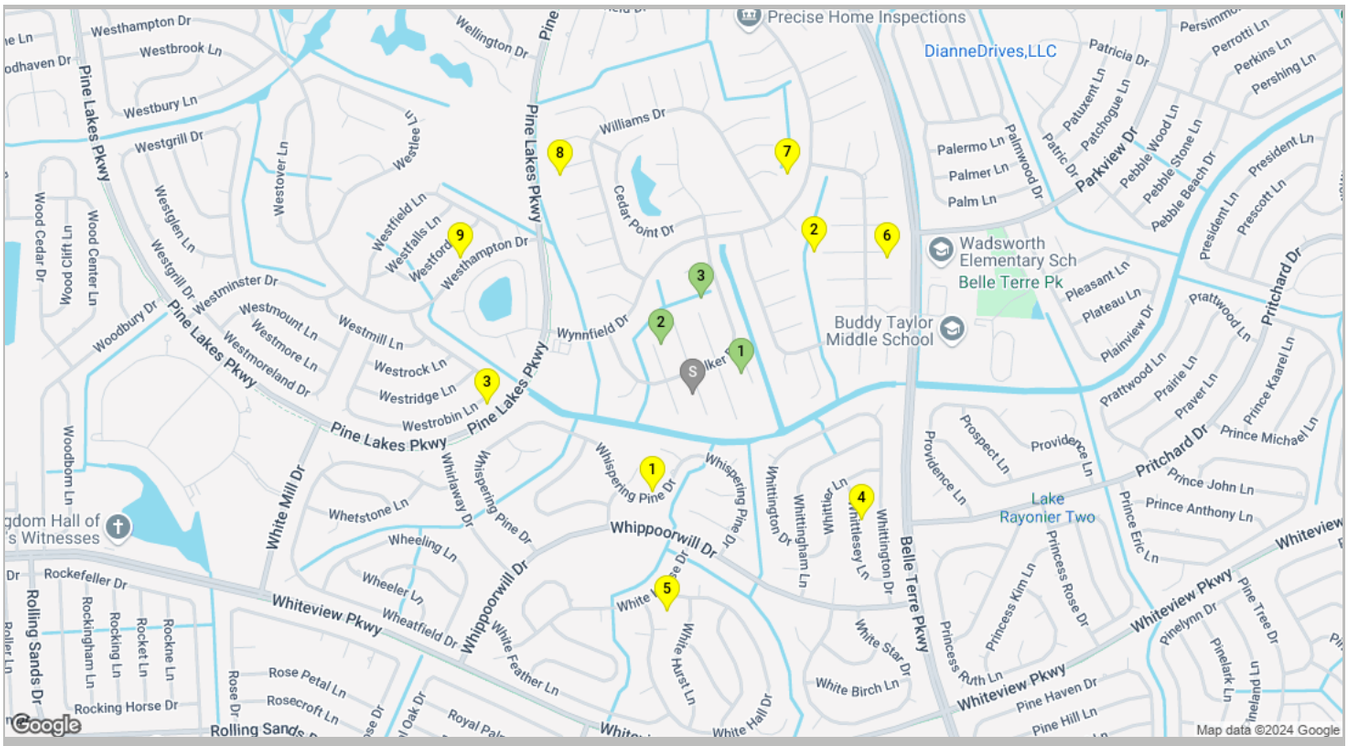
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Alternative Sales & Listings

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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	6 Walla Pl Palm Coast FL, 32164	–	$695,000	07/24/2017	10000 sf	5,000	4	3.1	15	2ga2dw
1	6 Walt Pl Palm Coast, FL 32164	0.18	$615,000	s05/17;Unk	9500 sf	4,500	3	3.1	10	2ga2dw
2	10 Waldron Pl Palm Coast, FL 32164	0.06	$610,000	s04/17;Unk	12000 sf	4,000	3	3.1	10	2ga2dw
3	16 Walter Pl Palm Coast, FL 32164	0.02	$695,000	s06/17;Unk	10000 sf	5,500	4	3.1	15	2ga2dw
1	50 WHISPERING PINE DR PALM COAST FL, 32164-7255	0.22	–	–	–	1,348	–	2.0	–	–
2	14 WAINMONT PL PALM COAST FL, 32164-7676	0.4	–	–	–	1,571	–	2.0	–	–
3	59 WESTROBIN LN PALM COAST FL, 32164-4038	0.43	–	–	–	1,576	–	2.0	–	–
4	18 WHITTLESEY LN PALM COAST FL, 32164-3941	0.45	–	–	–	1,539	–	2.0	–	–
5	122 WHITE HALL DR PALM COAST FL, 32164-3920	0.46	–	–	–	1,594	–	2.0	–	–
6	6 WAVER PL PALM COAST FL, 32164-7640	0.51	–	–	–	1,547	–	2.0	–	–
7	11 WILTSHIRE PL PALM COAST FL, 32164-7614	0.51	–	–	–	1,559	–	2.0	–	–
8	9 WILKSBORO PL PALM COAST FL, 32164-7625	0.54	–	–	–	1,260	–	2.0	–	–
9	36 WESTHAMPTON DR PALM COAST FL, 32164-4011	0.57	–	–	–	1,424	–	2.0	–	–

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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: 1

3 CM
FLOORPLANPAGE1 | DRAW_FILE.1
1004_05UAD - REPORT - Report does not contain a floorplan sketch.

CLIENT SPECIFIC FINDINGS: 2

3 CS
Sales Comparison Analysis | Sales Price
UAD - (UCDP Fatal) SALES COMPARISON - Subject Sale Price - Field Contains 695000. Expected value from CONTRACT section is 395000.

3 CM
Sales Comparison Analysis | Data & Verification Sources
UAD - SALES COMP #1 - Data Source - does not conform to UAD specification.

WARNING FINDINGS: 15

3 CX
Subject | Legal Description
CRX - 1004_05UAD - SUBJECT - Legal Description - on report (CROSSINGS PH I LOT 6 OR 782 PG 253), differs from PUBLIC RECORDS (PALM COAST SECTION 19 BLOCK 00032 LOT 0006 SUBDIVISION COMPLETION YEAR 1980 OR 256 PG 329 OR 907 PG 797 OR 941 PG 434 OR 1024/1677 OR 1826/1089 OR 2471/739).

3 CX
Subject | Assessor's Parcel Number
CRX - 1004_05UAD - SUBJECT - Assessor's Parcel # - on report (22-11-31-1240-00000-0060), differs from PUBLIC RECORDS

3 CR
Contract | Contract Price
1004_05UAD - CONTRACT - Contract Price - exceeds 25% of Estimated Market Value.

1004_05UAD - CONTRACT - Financial Assistance - is indicated. On purchase transactions, if there are any interested-party contributions, concessions, or builder incentives, comment including whether any / all are unusual, excessive, or significantly impactful to the sale price, is required.

1004_05UAD - SALES COMPARISON APPROACH - High Price range of Comparable Properties Currently Offered for Sale above the Sales Grid - is outside the housing range in the neighborhood section on page 1. Please reconcile.

3 CS
Sales Comparison Analysis | Comparable Sales Price Range: High
1004_05UAD - SALES COMPARISON APPROACH - Comparable Sales within the Past 12 Months: High Price - is greater than the Neighborhood High Price. Please

3 CX
Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Age (15; Year Built: 2002) differs from PUBLIC RECORDS (21; Year Built: 2003).

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARISON APPROACH - Subject - Gross Living Area (5000) differs from PUBLIC RECORDS (1390).

3 CX
Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Age (10; Year Built: 2014) differs from PUBLIC RECORDS (26; Year Built: 1998).

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 1 - Gross Living Area (4500) differs from PUBLIC RECORDS (2150).

3 CX
Sales Comparison Analysis | Site
CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Site Area (12000 sf) differs from PUBLIC RECORDS (10803 sf).

3 CX
Sales Comparison Analysis | Age
CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Age (10; Year Built: 2014) differs from PUBLIC RECORDS (23; Year Built: 2001).

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3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 2 - Gross Living Area (4000) differs from PUBLIC RECORDS (1771).

3 CS
Sales Comparison Analysis | Address
1004_05UAD - SALES COMPARABLE NO. 3 - Property Address - is not a valid USPS address.

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)

INFORMATIONAL — FINDINGS: 1

3 CS
Sales Comparison Analysis | Address
UAD - SALES COMP #3 - Property Address - is not a valid USPS address. Please reconcile.

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Review Checklist

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