APPRAISAL REVIEW SCORECARD

ID#: GTM2825_C

10031 Warwick St

Detroit, MI 48228

Appraised Value

$112,000



1.0 Ba | 1,108 sqft | C4

Case #.....638375
Assignment Type.....Not Available
Client.....Michigan First Credit Union
Borrower.....Mark Thornton
Legal Owner.....Thornton Mark
Seller is Owner.....NA
Occupancy.....Owner
For Sale Last 36 Mo?.....NA
PUD | HOA Fees.....No | $0/yr
Form.....2055-2

Appraisal is Made.....As is
Appraised Value.....$112,000

Appraiser.....Matthew Shaouni
License Expiration.....1203074225
Signed Date.....06/25/2025
Site Size.....3,486 sf
Site Value.....N/A

Multiple Parcels.....No
Parcel #.....22086534.
Flood Hazard Area.....Not Available
Zoning.....Legal
Highest and Best Use.....Yes
Design | # of Stories..... | 2 Story
Year Built.....Not Available |

Legal Desc.....W WARWICK 375 AND E 9 FT OF VAC ALLEY ADJ PALMER GROVE PARK SUB NO 1 L55 P89 PLATS,

Listing Desc.....
Contract Price.....
Concessions.....NO

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

Review Results: 311 Rules / 17 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 14 Findings	CPL - PASS	CRX - 3 Findings	REQ - PASS	RSK - PASS

Review Checklist: 8 Items

- 1004MC (7)

Thank you for your order! This Summary is provided for information purposes and is for internal use only. All information was taken directly from the appraisal report. It is not a technical review nor is it verified for conformity to a specific loan program. Please email comments to us.

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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	10031 Warwick St Detroit MI, 48228	–	–	06/20/2025	3,486 sf	1,108	–	1.0	81	2gd2dw
1	9257 STAHELIN Ave Detroit, MI 48228	0.47	$110,000	s04/25;c03/25	6969 sf	1,169	3	1.0	73	2gd2dw
2	9982 Minock St Detroit, MI 48228	0.22	$120,000	s03/25;c02/25	5227 sf	1,289	3	1.1	77	2gd2dw
3	11378 Westwood St Detroit, MI 48228	0.19	$131,000	s01/25;c10/24	5881 sf	1,101	3	1.0	75	1gd1dw
1	9934 WARWICK ST DETROIT MI, 48228-1325	0.09	–	–	–	1,018	–	1.0	–	–
2	9647 STAHELIN AVE DETROIT MI, 48228-1434	0.19	–	–	–	1,014	–	1.0	–	–
3	9912 EVERGREEN AVE DETROIT MI, 48228-1306	0.42	–	–	–	950	–	1.0	–	–
4	19611 W CHICAGO ST DETROIT MI, 48228-1771	0.44	–	07/11/2025	–	909	3	1.0	76	–
1	10071 VAUGHAN ST DETROIT MI, 48228-1393	0.5	$60,000	09/04/2026	–	908	3	1.0	75	–

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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: 8

3 CM
Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Total # of Comparable Sales (Settled) Overall trend - is blank.

3 CM
Market Analysis | Market Analysis: Absorption Rate Trend: Increasing
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Absorption Rate (Total Sales/Months) Overall trend - is blank.

3 CM
Market Analysis | Market Analysis: Median Comparable Sale Price Trend: Increasing
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sale Price Overall trend - is blank.

3 CM
Market Analysis | Market Analysis: Median Comparable Sales Days On Market Trend: Declining
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sales Days on Market Overall trend - is blank.

3 CM
Market Analysis | Market Analysis: Median Sale Price as % of List Price Trend: Increasing
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Sale Price as % of List Price Overall trend - is blank.

3 CM
Market Analysis | Market Analysis: Seller - (Developer, Builder, etc.) Paid Financial Assistance Prevalent: Yes
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Seller-(developer, builder, etc.) paid financial assistance - boxes are blank.

3 CM
Market Analysis | Market Analysis: Seller - (Developer, Builder, etc.) Paid Financial Assistance Prevalent Trend: Declining
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Seller (Developer Builder etc.) Paid Financial Assistance Overall Trend - boxes are blank.

3 CM
Market Analysis | Market Analysis: Foreclosure Sales (REO Sales) a Factor: Yes
1004MC_2009 - MARKET RESEARCH & ANALYSIS - 'Are Foreclosure Sales (REO Sales) a Factor in the Market' - is blank.

WARNING FINDINGS: 9

3 CX
Subject Information | Legal Description
CRX - 2055-2 - SUBJECT - Legal Description - on report (W WARWICK 375 AND E 9 FT OF VAC ALLEY ADJ PALMER GROVE PARK SUB NO 1 L55 P89 PLATS,), differs from PUBLIC RECORDS (W WARWICK 375 AND E 9 FT OF VAC ALLEY ADJ PALMER GROVE PARK SUB NO 1 L55 P89 PLATS, W C R 22/325 40 X 144.82A).

3 CX
Sales Comparables | Site/View
CRX - 2055-2 - SALES COMPARISON APPROACH - Subject - Site Area (3,486 sf) differs from PUBLIC RECORDS (5663 sf).

3 CX
Sales Comparables | Gross Living Area
CRX - 2055-2 - SALES COMPARISON APPROACH - Subject - Gross Living Area (1,108) differs from PUBLIC RECORDS (957).

3 CS
Market Analysis | Market Analysis: Median Comparable Sale Price: Prior 7-12 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sale Price Prior 7-12 Months - is 127500 and is not within the range of Comparable Sales within the Past 12 Months (149,000 - 100,500) reported on the primary form. Please reconcile.

3 CS
Market Analysis | Market Analysis: Median Comparable Sale Price: Prior 4-6 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sale Price Prior 4-6 Months - is 120000 and is not within the range of Comparable Sales within the Past 12 Months (149,000 - 100,500) reported on the primary form. Please reconcile.

3 CS
Market Analysis | Market Analysis: Median Comparable Sale Price: Prior Present-3 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Sale Price Current-3 Months - is 110000 and is not within the range of Comparable Sales within the Past 12 Months (149,000 - 100,500) reported on the primary form. Please reconcile.

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3
CS

Market Analysis | Market Analysis: Median Comparable List Price: Prior Present-3 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable List Price Current-3 Months - is 122500 and is not within the range of Comparable Properties Currently Offered for Sale (149,900 - 102,900) reported on the primary form. Please

3
CM

Market Analysis | Market Analysis: Median Comparable List Price Trend: Increasing
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable List Price Overall trend - is blank.

3
CM

Market Analysis | Market Analysis: Median Comparable Listings Days On Market Trend: Declining
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Listings Days on Market Overall trend - is blank.

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Review Checklist

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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?	
3 CM	Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing CHK - 1004MC_2009 - 1004MC Inventory Analysis - Are Overall Trend boxes completed?	
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?	
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'?	
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

Other — FINDINGS: 1

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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