APPRAISAL REVIEW SCORECARD

ID#: 08062025

4308 NE Sunset Blvd

Renton, WA 98059

Appraised Value

$250,000



1 Bd | 1.0 Ba | 594 sqft | Q4 | C4

Case #.....

Assignment Type.....HEL

Client.....Bank of America

Borrower.....Ann M Herberg

Legal Owner.....Ann M Herberg

Seller is Owner.....NA

Occupancy.....Owner

For Sale Last 36 Mo?.....No

PUD | HOA Fees.....No | $471/mo

Form.....1075_05AUAD

Appraisal is Made.....As is

Appraised Value.....$250,000

Appraiser.....Gary Pham

License Expiration.....1700541 expires 11/07/2026

Signed Date.....07/16/2025

Site Size.....12.96 ac

Flood Hazard Area.....No | X

Zoning.....RMF | Legal

Highest and Best Use.....Yes

Design | # of Stories.....RT1L;Townhouse | 1 Story

Year Built.....Existing | 1976

Legal Desc.....Long legal, please refer to attached document

Listing Desc.....Per NWMLS, the subject has not been listed for sale in the past twelve months.

Contract Price.....

Concessions.....NO

Review Results: 2140 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: 91 Items

- ✓ Order (1)
- ✓ Subject (13)
- ✓ Neighborhood (8)
- ✓ Site (9)
- N/A Sales Comp (22)
- ✓ Reconciliation (4)
- N/A License and E&O (6)
- ✓ Photos (5)
- N/A Maps (7)
- ✓ Floor plan (1)
- ✓ USPAP (3)
- N/A Other (5)

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Alternative Sales & Listings

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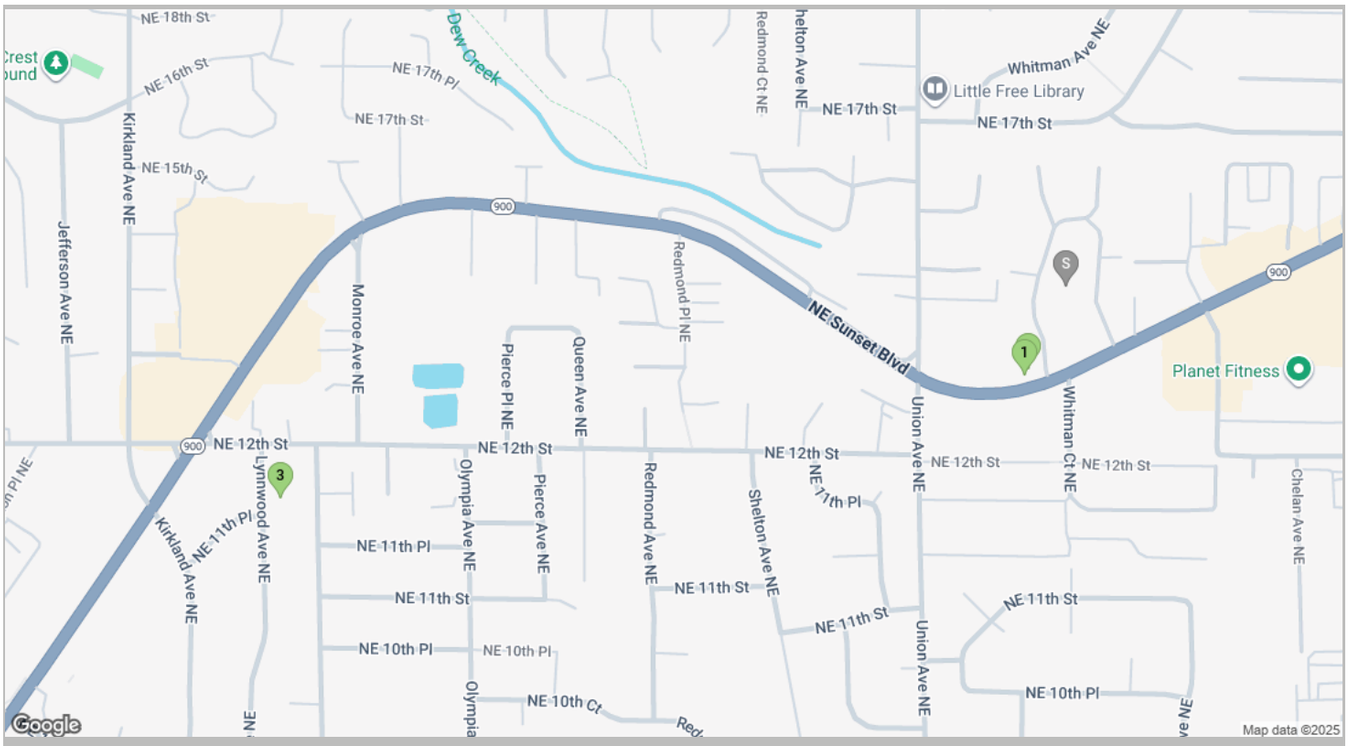
SUBJECT SALES COMPS LISTING COMPS POTENTIAL SALES POTENTIAL LISTINGS



#	ADDRESS	PROX. (mi)	SALE/LIST PRICE	SALE/LIST DATE	SITE	GLA (sf)	BD	BA	AGE	CARS
S	4308 NE Sunset Blvd Renton WA, 98059	–	–	07/16/2025	–	594	1	1.0	49	1op;Owned
1	4300 NE Sunset Blvd C8, Renton, WA 98059	0.07	$250,000	s02/25;c02/25	–	594	1	1.0	49	1op;Owned
2	4308 NE Sunset Blvd D6, Renton, WA 98059	0.06	$250,000	s12/24;c12/24	–	594	1	1.0	49	1op;Owned
3	3233 NE 12th St 204, Renton, WA 98059	0.69	$270,000	s07/24;c07/24	–	683	1	1.0	45	1op;Owned

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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

1075_05AUAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (ESTABLISHED) "The subject is located in an established neighborhood with access to schools, neighborhood parks and recreation areas.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.	Approved

WARNING — FINDINGS: 6

1075_05AUAD - SALES COMPARISON APPROACH - Low 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.	Approved
1075_05AUAD - SALES COMPARABLE NO. 1 - Property Address - is not a valid USPS address.	Approved
1075_05AUAD - SALES COMPARABLE NO. 2 - Property Address - is not a valid USPS address.	Approved
1075_05AUAD - SALES COMPARABLE NO. 3 - Property Address - is not a valid USPS address.	Approved
1075_05AUAD - SALES COMPARABLE(S) #3 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.	Approved
1075_05AUAD - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.	Approved

INFORMATIONAL — FINDINGS: 4

UAD - SUBJECT - Property Address - should be a valid USPS address.	Approved
UAD - SALES COMP #1 - Property Address - is not a valid USPS address. Please reconcile.	Approved
UAD - SALES COMP #2 - Property Address - is not a valid USPS address. Please reconcile.	Approved
UAD - SALES COMP #3 - Property Address - is not a valid USPS address. Please reconcile.	Approved

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Review Checklist

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Order — FINDINGS: 1

3 CM	Invoice | Not Included in Report CHK - 1075_05AUAD - REPORT - Is an Invoice not included in the appraisal report?	✔ Approved

Subject — FINDINGS: 13

3 CM	Subject | Address of Property Appraised CHK - 1075_05AUAD - SUBJECT - Does Subject Property Address match the order and is it USPS verified?	✔ Approved
3 CM	Subject | Current Owner CHK - 1075_05AUAD - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name?	N/A
3 CM	Subject | Current Owner CHK - 1075_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 - 1075_05AUAD - SUBJECT - Is a complete Legal Description provided?	✔ Approved
3 CM	Subject | Tax Year CHK - 1075_05AUAD - SUBJECT - Is the Tax Year current?	✔ Approved
3 CM	Subject | Occupant: Tenant CHK - 1075_05AUAD - SUBJECT - If Occupant: Tenant is checked, did the Appraiser indicate that it is rented?	N/A
3 CM	Subject | Occupant: Vacant CHK - 1075_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 - 1075_05AUAD - SUBJECT - Are dues or fees for private associations or use of facilities provided?	✔ Approved
3 CM	Subject | Property Rights Appraised: Fee Simple CHK - 1075_05AUAD - SUBJECT - Is Property Rights Appraised Fee Simple?	✔ Approved
3 CM	Subject | Transaction Type: Purchase CHK - 1075_05AUAD - SUBJECT - Is Assignment Type provided?	✔ Approved
3 CM	Subject | Lender/Client: Company Name CHK - 1075_05AUAD - CERTIFICATION - Does the Lender /Client Name and Address match client information?	✔ Approved
3 CM	Subject | Twelve Month Listing History of Subject Property CHK - 1075_05AUAD - 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 - 1075_05AUAD - SUBJECT - If MLS was not utilized as the Data Source, was an explanation provided?	✔ Approved

Contract — FINDINGS: 5

3 CM	Contract | Sales Contract Reviewed: Yes CHK - 1075_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 - 1075_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 - 1075_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 - 1075_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 - 1075_05AUAD - CONTRACT - Are Data Source(s) provided?	N/A

Neighborhood — FINDINGS: 8

3 CM	Neighborhood | Property Values: Declining CHK - 1075_05AUAD - 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 - 1075_05AUAD - NEIGHBORHOOD - Does the Location correspond to the Aerial Map (Location: May Creek Park to the north, 164th Avenue SE to the east, NE 4th Street to the south and Interstate 405 to the west.)?	✓ Approved
3 CM	Neighborhood | Neighborhood Boundaries CHK - 1075_05AUAD - NEIGHBORHOOD - Do the Boundaries include the delineations 'North' 'South' 'East' and 'West'?	✓ Approved
3 CM	Neighborhood | Condo housing: Price: Low CHK - 1075_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 - 1075_05AUAD - NEIGHBORHOOD - Does Present Land Use breakdown add up to 100%?	✓ Approved
3 CM	Neighborhood | Present Land use: Other Label CHK - 1075_05AUAD - NEIGHBORHOOD - If Present Land Use: Other is indicated, was a comment provided as to land use?	✓ Approved
3 CM	Neighborhood | Neighborhood Description CHK - 1075_05AUAD - NEIGHBORHOOD - Is the Neighborhood Description completed in detail?	✓ Approved
3 CM	Neighborhood | Neighborhood Market Conditions CHK - 1075_05AUAD - NEIGHBORHOOD - Is the Neighborhood Market Conditions accurate and do they support statements and the 1004MC?	✓ Approved

Site — FINDINGS: 9

3 CM	Project Site | Specific Zoning Classification CHK - 1075_05AUAD - SITE - Is the Specific Zoning Classification provided?	✓ Approved
3 CM	Project Site | Zoning Description CHK - 1075_05AUAD - SITE - Is Zoning Description other than residential?	N/A
3 CM	Project Site | Zoning Compliance: Nonconforming CHK - 1075_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 - 1075_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 - 1075_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 - 1075_05AUAD - SITE - Is the FEMA Special Flood Hazard Are section completed?	N/A
3 CM	Project Site | FEMA Special Flood Hazard Area: Yes CHK - 1075_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 - 1075_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 - 1075_05AUAD - SITE - If Adverse Site Conditions are indicated or observed, is a description provided in the report and are photos included?	✔ Approved

Sales Comp — FINDINGS: 22

3 CM	Sales Comparison Analysis | Number of Comparable Listings CHK - 1075_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 - 1075_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 - 1075_05AUAD - SALES COMPARISON APPROACH - Is the Net and Gross Adjustment % calculated correctly for all Comparable Sales?	✔ Approved
3 CM	Sales Comparison Analysis | Address CHK - 1075_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 - 1075_05AUAD - SALES COMPARISON APPROACH - Is at least one Comparable Sale located outside of the Subject Property's project?	✔ Approved
3 CM	Sales Comparison Analysis | Monthly Maintenance Fee CHK - 1075_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 - 1075_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?	
3 CM	Sales Comparison Analysis | View CHK - 1075_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 - 1075_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 - 1075_05AUAD - SALES COMPARISON APPROACH - Is the Actual Age provided for the Subject and all Comparable Sales?	✔ Approved
3 CM	Sales Comparison Analysis | Age CHK - 1075_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 - 1075_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?	✔ Approved
3 CM	Sales Comparison Analysis | Gross Living Area Sq.Ft. CHK - 1075_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 - 1075_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
3 CM	Sales Comparison Analysis | Comparable: Proximity to Subject CHK - 1075_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)?	✔ Approved
3 CM	Sales Comparison Analysis | Sales Price CHK - 1075_05AUAD - SALES COMPARISON APPROACH - Does the Unadjusted Sale Price of the Comparable Sales bracket the Subject's Contract Price, or is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Date of Sale/Time CHK - 1075_05AUAD - SALES COMPARISON APPROACH - If the Date of Sale of the Comparable Sales is greater than within 6 months, is a comment provided?	

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3 CM	Sales Comparison Analysis | Comparable: Net Adjustment Percentage CHK - 1075_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 - 1075_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 - 1075_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 - 1075_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 - 1075_05AUAD - SALES COMPARISON APPROACH - Does the Adjusted Sale Price of the Comparable Sales bracket the Subject's Contract Price, or is a comment provided?	N/A

Prior Sales History — FINDINGS: 2

3 CM	Prior Sale History | Researched Transfer History of Subject and Comparable Sales: Yes CHK - 1075_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?	N/A
3 CM	Prior Sale History | Date of Prior Sale/Transfer CHK - 1075_05AUAD - SALES COMPARISON APPROACH - If one or more Comparable Sales had a prior sale within the past year, is a comment provided?	N/A

Reconciliation — FINDINGS: 4

3 CM	Reconciliation | The appraisal is made: subject to repairs CHK - 1075_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 - 1075_05AUAD - 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 - 1075_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 - 1075_05AUAD - RECONCILIATION - Is the Opinion of Market Value ($250,000) within the Neighborhood price range ($200,000 - $700,000) on page 1 of the report?	✓ Approved

License and E&O — FINDINGS: 6

3 CM	Signatures | Appraiser: Name CHK - 1075_05AUAD - CERTIFICATION - Is the Appraiser's signature provided?	✓ Approved
3 CM	Signatures | Appraiser: Date Report Signed CHK - 1075_05AUAD - 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 - 1075_05AUAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Gary Pham, 1700541)?	
3 CM	Signatures | Appraiser: State CHK - 1075_05AUAD - 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 | Appraiser: Expiration Date CHK - 1075_05AUAD - CERTIFICATION - Is the Appraiser's License Expiration Date a valid date?	✓ Approved
3 CM	Signatures | Appraiser: Expiration Date CHK - 1075_05AUAD - CERTIFICATION - Is the Expiration Date of License after the Signature Date?	✓ Approved

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Photos — FINDINGS: 5

3 CM	Photo Addendum | Comparable Sales, Listings, Rentals CHK - 1075_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?	✔ Approved
3 CM	Photo Addendum | Items of Bias CHK - 1075_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?	✔ Approved
3 CM	Photo Addendum | Subject and Neighborhood CHK - 1075_05AUAD - PHOTO ADDENDUM - Is an aerial photo provided and sufficiently scaled to show the Subject Property and its immediate neighborhood?	✔ Approved
3 CM	Photo Addendum | Similar Comparables CHK - 1075_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?	✔ Approved
3 CM	Photo Addendum | Beneficial or Adverse Views CHK - 1075_05AUAD - PHOTO ADDENDUM - View is N;TERR;. Are photos included for any view that is beneficial adverse or not a typical residential view?	N/A

Maps — FINDINGS: 7

3 CM	Location Map | Map Lables CHK - 1075_05AUAD - LOCATION MAP - Is the map labeled appropriately?	
3 CM	Location Map | Subject Property CHK - 1075_05AUAD - LOCATION MAP - Does the map include the Subject Property?	
3 CM	Location Map | Comparable Sales CHK - 1075_05AUAD - LOCATION MAP - Does the map include all Comparable Sales?	
3 CM	Location Map | Comparable Listings CHK - 1075_05AUAD - LOCATION MAP - Does the map include all Comparable Listings?	
3 CM	Location Map | Major Boundary CHK - 1075_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?	✔ Approved
3 CM	Location Map | External Influences CHK - 1075_05AUAD - LOCATION MAP - Has the Reviewer utilized on-line mapping to verify any potential external influences?	✔ Approved
3 CM	Location Map | Market Area CHK - 1075_05AUAD - LOCATION MAP - Do the Comparable Sales appear to be located in the same market area as the Subject Property?	✔ Approved

Floor plan — FINDINGS: 1

3 CM	Sketch | Completed Units CHK - 1075_05AUAD - SKETCH - Are rooms and entry points for each Unit labeled on the floor plan?	✔ Approved

USPAP — FINDINGS: 3

3 CM	USPAP | Clear and Accurate Report CHK - 1075_05AUAD - USPAP - 2-1(a) - Does the Appraiser clearly and accurately set forth the report in a manner that is not misleading?	✔ Approved
3 CM	USPAP | Intended User(s) CHK - 1075_05AUAD - USPAP - 2-1(b) - Does the Report contain sufficient information to enable the intended users of the appraisal to understand the report properly?	✔ Approved
3 CM	USPAP | Extraordinary Assumptions, Hypothetical Conditions, Limiting Conditions CHK - 1075_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?	✔ Approved

Other — FINDINGS: 5

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3 CM	SUBJECT | PROP_PHYS_DEFICIENCIES_DESC.1 CHK - 1075_05AUAD - PROJECT INFORMATION - If Physical Deficiencies or Adverse Conditions are noted, is a description provided?	N/A
3 CM	(Section #1) | File Number on Form CHK - 1075_05AUAD - PHOTO ADDENDUM - Are Front and Street View photos of the Subject Property included?	✔ Approved
3 CM	Required Statement | Three-year Disclosure CHK - 1075_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?	✔ Approved
3 CM	Unit Improvemenst | Condition of the Property CHK - 1075_05AUAD - UNIT DESCRIPTION - Is the Condition of the Property thoroughly explained?	
3 CM	Unit Improvemenst | Property Conformity to Neighborhood CHK - 1075_05AUAD - PROJECT INFORMATION - If No selected in response to 'Does the Property Generally Conform to the Neighborhood', is a description provided?	N/A

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