APPRAISAL REVIEW SCORECARD

ID#: MISMO-Order

12 Renshaw Place

Palm Coast, FL 32164-6628

Appraised Value
$220,000



3 Bd | 2.0 Ba | 1655 sqft | Q3 | C3

Case #.....Case Number
Assignment Type.....Purchase
Client.....Bank of America
Borrower.....Duane Pipes
Legal Owner.....Sandy Shores
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.....$220,000

Appraiser.....Joe Appraiser
License Expiration.....RD000000000000 expires 07/31/2022
Signed Date.....03/01/2021
Site Size.....10400 sf
Site Value.....$50,000

Multiple Parcels.....No
Parcel #.....12345678
Flood Hazard Area.....No | X
Zoning.....R-1 | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT1;ranch | 1 Story
Year Built.....Existing | 2011

Legal Desc.....48, 73, Section 44, Palm Coast

Listing Desc.....DOM 69;The subject was listed for sale on 01/24/2015 for $210,000. FLMLS#1234

Contract Price.....$220,000
Arms length sale;comments here
Concessions.....Yes | $0
$0;;comments

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

Review Results: 2251 Rules / 4 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 4 Findings	CPL - PASS	CRX - PASS	REQ - PASS	RSK - PASS

Review Checklist: 109 Items

- ✓ Order (1)
- ✗ 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)
- N/A License and E&O (6)
- N/A Photos (9)
- N/A Maps (7)
- N/A Floor plan (4)
- N/A USPAP (3)
- N/A Other (3)

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Alternative Sales & Listings

12 Renshaw Place
Palm Coast, FL 32164-6628

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As Of 3/1/2021

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	12 Renshaw Place Palm Coast FL, 32164-6628	–	$220,000	03/01/2021	10400 sf	1,655	3	2.0	10	2ga2dw
1	54 Farragut Dr Palm Coast, FL 32137-8221	4.21	$230,000	s02/21;c02/21	10400 sf	1,655	3	2.0	10	2ga2dw
2	52 Farragut Dr Palm Coast, FL 32137-8221	4.22	$230,000	s03/21;Unk	10500 sf	1,655	3	2.0	8	2ga2dw
3	7 Central Pl Palm Coast, FL 32137-8943	5.79	$219,500	s02/21;Unk	10500 sf	1,680	3	2.0	13	2ga2dw
1	22 ROXBORO DR PALM COAST FL, 32164-6963	0.3	$420,000	10/01/2026	–	1,748	3	3.0	31	–
1	42 RUSSELL DR PALM COAST FL, 32164-6909	0.3	–	–	–	1,737	–	2.0	–	–
2	32 ANGELA DR PALM COAST FL, 32164-8953	0.33	–	–	–	1,810	–	2.0	–	–
3	46 RENSHAW DR PALM COAST FL, 32164-6611	0.4	–	–	–	1,344	–	2.0	–	–
4	6 ROXLAND LN PALM COAST FL, 32164-8941	0.41	–	–	–	1,957	–	2.0	–	–
5	10 RENFRO LN PALM COAST FL, 32164-6664	0.41	–	–	–	1,552	–	2.0	–	–
2	6 ROXBORO DR PALM COAST FL, 32164-6963	0.42	$280,000	08/03/2026	–	1,598	3	2.0	21	–
6	38 RICKENBACKER DR PALM COAST FL, 32164-6532	0.46	–	–	–	1,546	–	2.0	–	–
7	24 RIVIERA ESTATES CT PALM COAST FL, 32164-6566	0.49	–	–	–	1,958	–	2.0	–	–
8	7 REYBELL LN PALM COAST FL, 32164-8950	0.59	–	–	–	1,863	–	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: 3

3
CN

(Section #1) | File Number on Form
1004_05UAD - REPORT - Fair Lending - Comments in the Beginning Addenda contain (ATTRACTIVE) "-::- -:NEIGHBORHOOD BOUNDARIES:- -:NEIGHBORHOOD DESCRIPTION:- -:NEIGHBORHOOD MARKET CONDITIONS:- A broad variety of mortgage financing is available at rates purchasers consider attractive.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.

3
CN

(Section #1) | File Number on Form
1004_05UAD - REPORT - Fair Lending - Comments in the Ending Addenda contain (ATTRACTIVE) "Neighborhood Market Conditions A broad variety of mortgage financing is available at rates purchasers consider attractive.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.

3
CN

Neighborhood | Neighborhood Market Conditions
1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Market Conditions contain (ATTRACTIVE) "A broad variety of mortgage financing is available at rates purchasers consider attractive.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending

WARNING FINDINGS: 1

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)

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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?	
3 CM	Subject | Tax Year CHK - 1004_05UAD - SUBJECT - Is the Tax Year current?	
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?	N/A
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: North-Roswell Road NE, South-Paper Mill Road SE, East - Roswell Road NW, West-Robinson Road NE and Lower Roswell Road NE)?

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?
N/A

3 CM
Neighborhood | Neighborhood Description
CHK - 1004_05UAD - NEIGHBORHOOD - Is the Neighborhood Description completed in detail?

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 (10) is significantly different from Predominant Age (10) is a comment provided as to why it is outside the range and the marketability of the property?	N/A
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 (7), bedrooms (3), bathrooms (2.0) and square feet of GLA (1655), 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	
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?	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 | 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 | 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)?	
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?	✓ Approved
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?	N/A
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

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 ($220,000) within the Neighborhood price range ($150,000 - $310,000) on page 1 of the report?	✓ Approved

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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?	✔ Approved
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 (Joe Appraiser, RD000000000000)?	
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 | 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 (2) and half-bathrooms (0), 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: 7, Beds: 3, Baths: 2.0) labeled in the floor plan?

3 CM
Sketch | Rooms and GLA Match Report
CHK - 1004_05UAD - SKETCH - Does the Total Number of Rooms (7), Bathrooms (2.0), Bedrooms (3), and GLA (1655) 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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Review Checklist

12 Renshaw Place
Palm Coast, FL 32164-6628

Appraised Value
$220,000
As Of 3/1/2021

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?

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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