# APPRAISAL REVIEW SCORECARD

ID#: MC_10212026_2

# 1 Wren Place

Palm Coast, FL 32164-6628

Appraised Value

$220,000



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

Case #.....

Assignment Type.....Purchase

Client.....JP Morgan Chase Bank, NA

Borrower.....Billy Borrower

Legal Owner.....Ollie Owner

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.....Anna Prentice

License Expiration.....LL12345 expires 06/30/2013

Signed Date.....12/11/2011

Site Size.....10019 sf

Site Value.....$75,000

Multiple Parcels.....No

Parcel #.....07-11-42-6044-00730-00480

Flood Hazard Area.....No | C

Zoning.....R-1 | None

Highest and Best Use.....Yes

Design | # of Stories.....Ranch | 1 Story

Year Built.....Existing | 2006

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

Listing Desc.....MLS not available

Contract Price.....$220,000

Short sale;The contract does not indicate any unusual terms or conditions and is not a HAMP candidate.

Concessions.....Yes | $5,000

$5000;There is a financial assistance amount that is unknown.;Downpayment assistance.

## Additional Details

Tech Review Complete.....No

## Risk Indicators

Accuracy

INSUFFICIENT DATA

## Review Results: 2287 Rules / 57 Findings

| Business | Compliance | Cross-Check | Requirements | Risk |
|---|---|---|---|---|
| Best Practices | Industry Standards | Data Validation | Letter of Engagement | Areas of Concern |
| BUS - 40 Findings | CPL - 17 Findings | CRX - PASS | REQ - PASS | RSK - PASS |

## Review Checklist: 109 Items

- Order (1)
- Subject (14)
- Contract (5)
- Neighborhood (8)
- Site (9)
- Improvements (6)
- Sales Comp (21)
- Cost Approach (2)
- Reconciliation (4)
- 1004MC (7)
- License and E&O (6)
- Photos (9)
- Maps (7)
- Floor plan (4)
- USPAP (3)
- Other (3)

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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 | 1 Wren Place<br>Palm Coast FL, 32164-6628 | – | $220,000 | 12/11/2011 | 10019 sf | 1,655 | 3 | 2.0 | 6 | 2 Car Att. Garage |
| 1 | 115 Main Street<br>Palm Coast, FL 32164 | 0.24 | $220,000 | s01/11;Unk | 10400 sf | 1,655 | 3 | 2.0 | ~6 | 2 Car Att. Garage |
| 2 | 11 Main Street<br>Palm Coast, FL 32164 | 0.24 | $220,000 | s01/11;Unk | 10400 sf | 1,655 | 3 | 2.0 | ~6 | 2 Car Att. Garage |
| 3 | 111 Mill St.<br>Palm Coast, FL 32164 | 0.24 | $220,000 | s01/11;Unk | 10400 sf | 1,655 | 3 | 2.0 | ~6 | 2 Car Att. Garage |

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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: 9

3 CN
Neighborhood | Neighborhood Description
1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (CONVENIENT) "Convenient location and good local school system.", 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 Description
1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SCHOOL) "Convenient location and good local school system.", 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 Description
1004_05UAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (SINGLE) "The subject neighborhood is mostly comprised of single story, stucco on block dwellings between 1,500 and 1,800 square feet that are, for the most part, well maintained with effective ages somewhat less than actual ages.", 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 CS
Sales Comparison Analysis | Age
1004_05UAD - SALES COMPARISON APPROACH - Subject Actual Age (6 years) - does not match the Year Built (2006) based on the Effective Date of the report(12/11/2011).

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

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

3 CM
Signature | Supervisory Appraiser: Name
1004MC_2009 - SUPERVISORY APPRAISER - Certification Section - contains data but is incomplete.

3 CS
Signature | Supervisory Appraiser: State Certification/License #
1004MC_2009 - SUPERVISORY APPRAISER - State License/Certification Number - does not match the Supervisory Appraiser State License/Certification Number in the 1004_05UAD Certification section.

3 CM
(Section #6) | Appraiser: Name
USPAP_12NT - APPRAISER - Signature - is blank.

## WARNING FINDINGS: 34

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.

3 CS
Neighborhood | Property Values: Increasing
1004_05UAD - NEIGHBORHOOD - Property Values Trend - is Stable and Median Comparable Sale Price Trend on the 1004MC is Declining.

3 CS
Sales Comparison Analysis | Number of Comparable Listings
1004MC_2009 - NEIGHBORHOOD - Total # of Comparable Active Listings on the 1004MC (13) - does not match that of the main form (106).

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 CR
Sales Comparison Analysis | Site
1004_05UAD - SALES COMPARISON APPROACH - Site Size - is not bracketed by the comparables.

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# Review Results

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3 CS
Sales Comparison Analysis | Condition
1004_05UAD - SALES COMPARABLE(S) #1,2,3 - Condition - is the same as the Subject, and the Condition adjustment is not blank or 0 (zero).

3 CS
Sales Comparison Analysis | Address
1004_05UAD - SALES COMPARABLE NO. 1 - Property Address - is not a valid USPS address.

3 CR
Sales Comparison Analysis | Address
1004_05UAD - SALES COMPARABLE NO. 1 - Adjustments - There are more than 10 adjustments.

3 CR
Sales Comparison Analysis | Comparable: Sales or Financing Concessions Adjustment
GSE - SALES COMPARABLE NO. 1 - Sales or Financing Concessions - Line 2 adjustment - is positive. (ref. FNM0088)

3 CR
Sales Comparison Analysis | Comparable: Site Adjustment
1004_05UAD - SALES COMPARABLE NO. 1 - Site Adjustment - appears inconsistent. Comparable site area is larger than the subject but adjustment is positive.

3 CR
Sales Comparison Analysis | Comparable: Net Adjustment
1004_05UAD - SALES COMPARABLE(S) #1, 2, 3 - Gross Adjustment Percentage - exceeds 15% of Sales Price.

3 CS
Sales Comparison Analysis | Address
1004_05UAD - SALES COMPARABLE NO. 2 - Property Address - is not a valid USPS address.

3 CR
Sales Comparison Analysis | Address
1004_05UAD - SALES COMPARABLE NO. 2 - Adjustments - There are more than 10 adjustments.

3 CR
Sales Comparison Analysis | Comparable: Sales or Financing Concessions Adjustment
GSE - SALES COMPARABLE NO. 2 - Sales or Financing Concessions - Line 2 adjustment - is positive. (ref. FNM0088)

3 CR
Sales Comparison Analysis | Comparable: Site Adjustment
1004_05UAD - SALES COMPARABLE NO. 2 - Site Adjustment - appears inconsistent. Comparable site area is larger than the subject but adjustment is positive.

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

3 CR
Sales Comparison Analysis | Address
1004_05UAD - SALES COMPARABLE NO. 3 - Adjustments - There are more than 10 adjustments.

3 CR
Sales Comparison Analysis | Comparable: Sales or Financing Concessions Adjustment
GSE - SALES COMPARABLE NO. 3 - Sales or Financing Concessions - Line 2 adjustment - is positive. (ref. FNM0088)

3 CR
Sales Comparison Analysis | Comparable: Site Adjustment
1004_05UAD - SALES COMPARABLE NO. 3 - Site Adjustment - appears inconsistent. Comparable site area is larger than the subject but adjustment is positive.

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 CR
Sales Comparison Analysis | Indicated Value by Sales Comparison Analysis
1004_05UAD - SALES COMPARISON APPROACH - Indicated Value - is not bracketed by the adjusted sales price of the comparables (settled sales).

3 CR
Reconciliation | Appraised Value of Subject Property
1004_05UAD - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.

3 CR
Reconciliation | Appraised Value of Subject Property
1004_05UAD - RECONCILIATION - Estimated Market Value - is less than the Comparable Adjusted Sales Price of all Comparable Sales.

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3 CR
Reconciliation | Appraised Value of Subject Property
GSE - RECONCILIATION - Opinion of Market Value - is BELOW the adjusted sales prices of the comparables (settled sales). (ref. FNM0502, FRE4152)

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)

3 CS
Market Analysis | Market Analysis: Total Number of Comparable Listings: Prior 7-12 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Total # Comparable Active Listings Prior 7-12 Months - is blank or 0 (zero) and Median Comparable List Price Prior 7-12 Months is 189900. Please reconcile.

3 CS
Market Analysis | Market Analysis: Median Comparable Listings Days On Market: Prior 7-12 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Listings Days on Market Prior 7-12 Months - is 98 days and Total # Comparable Active Listings Prior 7-12 Months is blank or 0 (zero). Please reconcile.

3 CS
Market Analysis | Market Analysis: Total Number of Comparable Listings: Prior 4-6 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Total # Comparable Active Listings Prior 4-6 Months - is blank or 0 (zero) and Median Comparable List Price Prior 4-6 Months is 175600. 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 174000 and is not within the range of Comparable Sales within the Past 12 Months (185000 - 2600000) reported on the primary form. Please reconcile.

3 CS
Market Analysis | Market Analysis: Median Comparable Listings Days On Market: Prior 4-6 Months
1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Listings Days on Market Prior 4-6 Months - is 125 days and Total # Comparable Active Listings Prior 4-6 Months is blank or 0 (zero). 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 145999 and is not within the range of Comparable Sales within the Past 12 Months (185000 - 2600000) reported on the primary form. Please reconcile.

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 165000 and is not within the range of Comparable Properties Currently Offered for Sale (200000 - 250000) reported on the primary form. Please

## INFORMATIONAL — FINDINGS: 17

3 CS
Subject | Address of Property Appraised
UAD - SUBJECT - Property Address - should be a valid USPS address.

3 CN
Improvements | Amenities: Patio desc.
UAD - AMENITIES - Patio/Deck Description - is invalid. Please enter a description e.g., 'wood', '1 wood', etc.

3 CN
Sales Comparison Analysis | Design (Style)
UAD - SALES COMPARISON - Subject Design (Style) - does not conform to UAD specifications. Please enter the Attachment Type (AT, DT, SD), Number of Stories up to two decimal places, and a brief description of the Architectural Design (Style) of the property. Example: DT2;Colonial

3 CN
Sales Comparison Analysis | Energy Efficient Items
UAD - SALES COMPARISON APPROACH - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.

3 CN
Sales Comparison Analysis | Garage/Carport
UAD - SALES COMPARISON - Subject Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (ga, gd, gbi, cp, dw). If there is no off-street parking, enter None. Example: 2 car attached garage with two driveway spaces would be entered as "2ga2dw".

3 CS
Sales Comparison Analysis | Address
UAD - SALES COMP #1 - Property Address - is not a valid USPS address. Please reconcile.

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Sales Comparison Analysis | Design (Style)
UAD - SALES COMP #1 - Design (Style) - does not conform to UAD specifications. Please enter the Attachment Type (AT, DT, SD), Number of Stories up to two decimal places, and a brief description of the Architectural Design (Style) of the property. Example: DT2;Colonial

3 CN
Sales Comparison Analysis | Energy Efficient Items
UAD - SALES COMP #1 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.

3 CN
Sales Comparison Analysis | Garage/Carport
UAD - SALES COMP #1 - Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (ga, gd, gbi, cp, dw). If there is no off-street parking, enter None. Example: 2 car attached garage with two driveway spaces would be entered as "2ga2dw".

3 CS
Sales Comparison Analysis | Address
UAD - SALES COMP #2 - Property Address - is not a valid USPS address. Please reconcile.

3 CN
Sales Comparison Analysis | Design (Style)
UAD - SALES COMP #2 - Design (Style) - does not conform to UAD specifications. Please enter the Attachment Type (AT, DT, SD), Number of Stories up to two decimal places, and a brief description of the Architectural Design (Style) of the property. Example: DT2;Colonial

3 CN
Sales Comparison Analysis | Energy Efficient Items
UAD - SALES COMP #2 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.

3 CN
Sales Comparison Analysis | Garage/Carport
UAD - SALES COMP #2 - Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (ga, gd, gbi, cp, dw). If there is no off-street parking, enter None. Example: 2 car attached garage with two driveway spaces would be entered as "2ga2dw".

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

3 CN
Sales Comparison Analysis | Design (Style)
UAD - SALES COMP #3 - Design (Style) - does not conform to UAD specifications. Please enter the Attachment Type (AT, DT, SD), Number of Stories up to two decimal places, and a brief description of the Architectural Design (Style) of the property. Example: DT2;Colonial

3 CN
Sales Comparison Analysis | Energy Efficient Items
UAD - SALES COMP #3 - Energy Efficient Items - contains an unacceptable response: average, typical, standard, N/A, not available, etc. Please enter a description or enter None, if there are no Energy Efficient Items.

3 CN
Sales Comparison Analysis | Garage/Carport
UAD - SALES COMP #3 - Garage/Carport - description does not conform to UAD specifications. Please enter the total number and type of off-street parking spaces (ga, gd, gbi, cp, dw). If there is no off-street parking, enter None. Example: 2 car attached garage with two driveway spaces would be entered as "2ga2dw".

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# Review Checklist

1 Wren Place
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## Order — FINDINGS: 1

| | | |
|---|---|---|
| 3 CM | Invoice \| Not Included in Report<br>CHK - 1004_05UAD - REPORT - Is an Invoice not included in the appraisal report? | |

## Subject — FINDINGS: 14

| | | |
|---|---|---|
| 3 CM | Subject \| Address of Property Appraised<br>CHK - 1004_05UAD - SUBJECT - Does Subject Property Address match the order and is it USPS verified? | |
| 3 CM | Subject \| Current Owner<br>CHK - 1004_05UAD - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name? | N/A |
| 3 CM | Subject \| Current Owner<br>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<br>CHK - 1004_05UAD - SUBJECT - Is a complete Legal Description provided? | ✓ Approved |
| 3 CM | Subject \| Tax Year<br>CHK - 1004_05UAD - SUBJECT - Is the Tax Year current? | ✓ Approved |
| 3 CM | Subject \| Occupant: Tenant<br>CHK - 1004_05UAD - SUBJECT - If Occupant: Tenant is checked, did the Appraiser indicate that it is rented? | N/A |
| 3 CM | Subject \| Occupant: Vacant<br>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<br>CHK - 1004_05UAD - SUBJECT - Are HOA Fees provided if PUD is selected? | N/A |
| 3 CM | Subject \| HOA Fees<br>CHK - 1004_05UAD - SUBJECT - Are dues or fees for private associations or use of facilities provided? | |
| 3 CM | Subject \| Property Rights Appraised: Fee Simple<br>CHK - 1004_05UAD - SUBJECT - Is Property Rights Appraised Fee Simple? | ✓ Approved |
| 3 CM | Subject \| Transaction Type: Purchase<br>CHK - 1004_05UAD - SUBJECT - Is Assignment Type provided? | ✓ Approved |
| 3 CM | Subject \| Lender/Client: Company Name<br>CHK - 1004_05UAD - CERTIFICATION - Does the Lender /Client Name and Address match client information? | |
| 3 CM | Subject \| Twelve Month Listing History of Subject Property<br>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<br>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<br>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<br>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<br>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<br>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<br>CHK - 1004_05UAD - CONTRACT - Are Data Source(s) provided? | ✔ Approved |

## Neighborhood — FINDINGS: 8

| | | |
|---|---|---|
| 3 CM | Neighborhood \| Property Values: Declining<br>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<br>CHK - 1004_05UAD - NEIGHBORHOOD - Does the Location correspond to the Aerial Map (Location: North South East West)? | |
| 3 CM | Neighborhood \| Neighborhood Boundaries<br>CHK - 1004_05UAD - NEIGHBORHOOD - Do the Boundaries include the delineations 'North' 'South' 'East' and 'West'? | ✔ Approved |
| 3 CM | Neighborhood \| Single Family Housing: Price Low<br>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<br>CHK - 1004_05UAD - NEIGHBORHOOD - Does Present Land Use breakdown add up to 100%? | ✔ Approved |
| 3 CM | Neighborhood \| Present Land use: Other Label<br>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<br>CHK - 1004_05UAD - NEIGHBORHOOD - Is the Neighborhood Description completed in detail? | ✔ Approved |
| 3 CM | Neighborhood \| Neighborhood Market Conditions<br>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<br>CHK - 1004_05UAD - SITE - Is the Specific Zoning Classification provided? | ✔ Approved |
| 3 CM | Site \| Zoning Description<br>CHK - 1004_05UAD - SITE - Is Zoning Description other than residential? | N/A |
| 3 CM | Site \| Zoning Compliance: Nonconforming<br>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<br>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<br>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<br>CHK - 1004_05UAD - SITE - Is the FEMA Special Flood Hazard Are section completed? | N/A |
| 3 CM | Site \| FEMA Special Flood Hazard Area: Yes<br>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 |
| 3 CM | Site \| Utilities/Off-Site Improvements Typical: No<br>CHK - 1004_05UAD - 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 | Site \| Adverse Site Conditions: Yes<br>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<br>CHK - 1004_05UAD - IMPROVEMENTS - If the Actual Age (5) is significantly different from Predominant Age (5) 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<br>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<br>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<br>CHK - 1004_05UAD - IMPROVEMENTS - Is the Condition of the Property thoroughly explained? | |
| 3 CM | Improvements \| Physical Deficiencies or Adverse Conditions<br>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<br>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<br>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<br>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<br>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<br>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<br>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<br>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<br>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<br>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<br>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.<br>CHK - 1004_05UAD - 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<br>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? | |

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# Review Checklist

1 Wren Place
Palm Coast, FL 32164-6628

Appraised Value
$220,000
As Of 12/11/2011

| | | |
|---|---|---|
| 3 CM | Sales Comparison Analysis \| Comparable: Proximity to Subject<br>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)? | ✔ Approved |
| 3 CM | Sales Comparison Analysis \| Sales Price<br>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<br>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<br>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<br>CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Net Adjustment % of the majority of the Comparable Sales adjusted less than 15%? | |
| 3 CM | Sales Comparison Analysis \| Comparable: Gross Adjustment Percentage<br>CHK - 1004_05UAD - SALES COMPARISON APPROACH - If Gross Adjustments are greater than 25%, is a comment provided? | |
| 3 CM | Sales Comparison Analysis \| Comparable: Gross Adjustment Percentage<br>CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Gross Adjustment % of the majority of Comparable Sales adjusted less than 25%? | |
| 3 CM | Sales Comparison Analysis \| Comparable: Adjusted Sales Price<br>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<br>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<br>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<br>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<br>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<br>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<br>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<br>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<br>CHK - 1004_05UAD - RECONCILIATION - Is the Opinion of Market Value ($220,000) within the Neighborhood price range ($150,000 - $350,000) on page 1 of the report? | ✔ Approved |

## 1004MC — FINDINGS: 7

| | | |
|---|---|---|
| 3 CM | Market Analysis \| Market Analysis: Total Number of Comparable Sales Trend: Increasing<br>CHK - 1004MC_2009 - 1004MC - Are Overall Trend boxes completed, or are two or more data fields N/A or blank? | ✔ Approved |

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# Review Checklist

1 Wren Place
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Appraised Value
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As Of 12/11/2011

| | | |
|---|---|---|
| 3 CM | Market Analysis \| Market Analysis: Total Number of Comparable Sales Trend: Increasing<br>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<br>CHK - 1004MC_2009 - 1004MC - Is information supportive of the Neighborhood section? | |
| 3 CM | Market Analysis \| Market Analysis: Median Comparable Sale Price Trend: Increasing<br>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<br>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<br>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<br>CHK - 1004MC_2009 - 1004MC - If Foreclosures Sales are a factor in the market, is a comment including the number of sales provided? | |

## License and E&O — FINDINGS: 6

| | | |
|---|---|---|
| 3 CM | Signatures \| Appraiser: Name<br>CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's signature provided? | |
| 3 CM | Signatures \| Appraiser: Date Report Signed<br>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 License #<br>CHK - 1004_05UAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Anna Prentice, LL12345)? | |
| 3 CM | Signatures \| Appraiser: State<br>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<br>CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's License Expiration Date a valid date? | ✔ Approved |
| 3 CM | Signatures \| Appraiser: Expiration Date<br>CHK - 1004_05UAD - CERTIFICATION - Is the Expiration Date of License after the Signature Date? | ✔ Approved |

## Photos — FINDINGS: 9

| | | |
|---|---|---|
| 3 CM | Photo Addendum \| Security Bars<br>CHK - 1004_05UAD - PHOTO ADDENDUM - If applicable, is a photo of Security Bars included? | |
| 3 CM | Photo Addendum \| Special Features<br>CHK - 1004_05UAD - PHOTO ADDENDUM - If Special Features exist (Ex. Pool,BBQ, etc.), are photos provided? | |
| 3 CM | Photo Addendum \| Comparable Sales, Listings, Rentals<br>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<br>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? | |
| 3 CM | Photo Addendum \| Subject and Neighborhood<br>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<br>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? | |

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# Review Checklist

1 Wren Place
Palm Coast, FL 32164-6628

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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?

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?

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# Review Checklist

1 Wren Place
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## 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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