APPRAISAL REVIEW SCORECARD

ID#: STP2825_0703_ACI

5527 S Mason Ave

Chicago, IL 60638

Appraised Value

$533,000



2 Bd | 1 Ba | Average | Avg/Avg+

Case #.....

Assignment Type.....Purchase

Client.....BMO Bank N.A.

Borrower.....Sanchez, Eduardo

Legal Owner.....De Oca Lillian M

Seller is Owner.....Yes

Occupancy.....Tenant

For Sale Last 36 Mo?.....Yes

PUD | HOA Fees.....No | $0/yr

Form.....1025_05

Appraisal is Made.....As is

Appraised Value.....$533,000

Appraiser.....Michael J. Nolan

License Expiration.....556.002588 expires 09/30/2025

Signed Date.....07/02/2025

Site Size.....3750 sf

Site Value.....$45,000

Multiple Parcels.....No

Parcel #.....19-17-201-049-0000

Flood Hazard Area.....No | X

Zoning.....RS - 3.5 | Legal

Highest and Best Use.....Yes

Design | # of Stories.....3 Unit | 3 Story

Year Built.....Existing | 1947

Legal Desc.....See Extra Map Pages

Listing Desc.....See Attached Addendum.The subject property has been listed within the last 12 months per The Midwest Real Estate Data. List date 03/28/2025, MRED listing# 123322736, Offering price $574,900. The subject property is contingent per MRED on 04/01/2025 at $574,900 after 2 days on the market and closed per MRED on 11/30/2023 at $495,000 after 4 days on the market.

3 Years Sales History
The subject property has been listed and sold within the last 3 years (see 12 month listing history).

REPORT TYPE
This real property appraisal report has been prepared under the Uniform Standards of Appraisal Practice option entitled
“Appraisal Report”.

SCOPE OF WORK

Subject Property Identification:
The appraiser has viewed all readily accessible areas of the dwelling (and any other building structure located on the property). This complete visual inspection is not intended to be the same depth or for the same purpose as a home inspection. The appraiser has viewed the property solely for valuation purposes and to observe property characteristics that a typical purchaser would consider in their decision making process, as well as those items outlined in the assumptions and limited conditions and certification to this appraisal. Personal property was not included in the appraised value.

Sources of Information:
The appraisal is based on the information gathered from public records; viewing of the subject property, neighborhood and comparable properties; and other sources specifically identified in this report. When conflicting information has been discovered, the sources deemed most reliable have been used.

The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses within this report, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition as well as comparable sales and listing data. Not every element of the subject property was viewable and comparable property data was generally obtained from third-party sources. Consequently, this information should be considered an “estimate” unless otherwise noted by the appraiser.

INTENDED USERS

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

SUBJECT SECTION

DISCLAIMER - This is disclaimer text for the purpose of covering our behinds.

Owner of Record
The owner of record per the tax records is De Oca Lillian M.

Occupancy/Utilities
At the time of inspection the subject property was tenant occupied and all utilities were on and functioning.

Subject Address
Please note that the subject address utilized in this report conforms to the formatting of the USPS website.

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Additional Report Details

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Review Results: 1321 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: 0 Items

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Alternative Sales & Listings

5527 S Mason Ave
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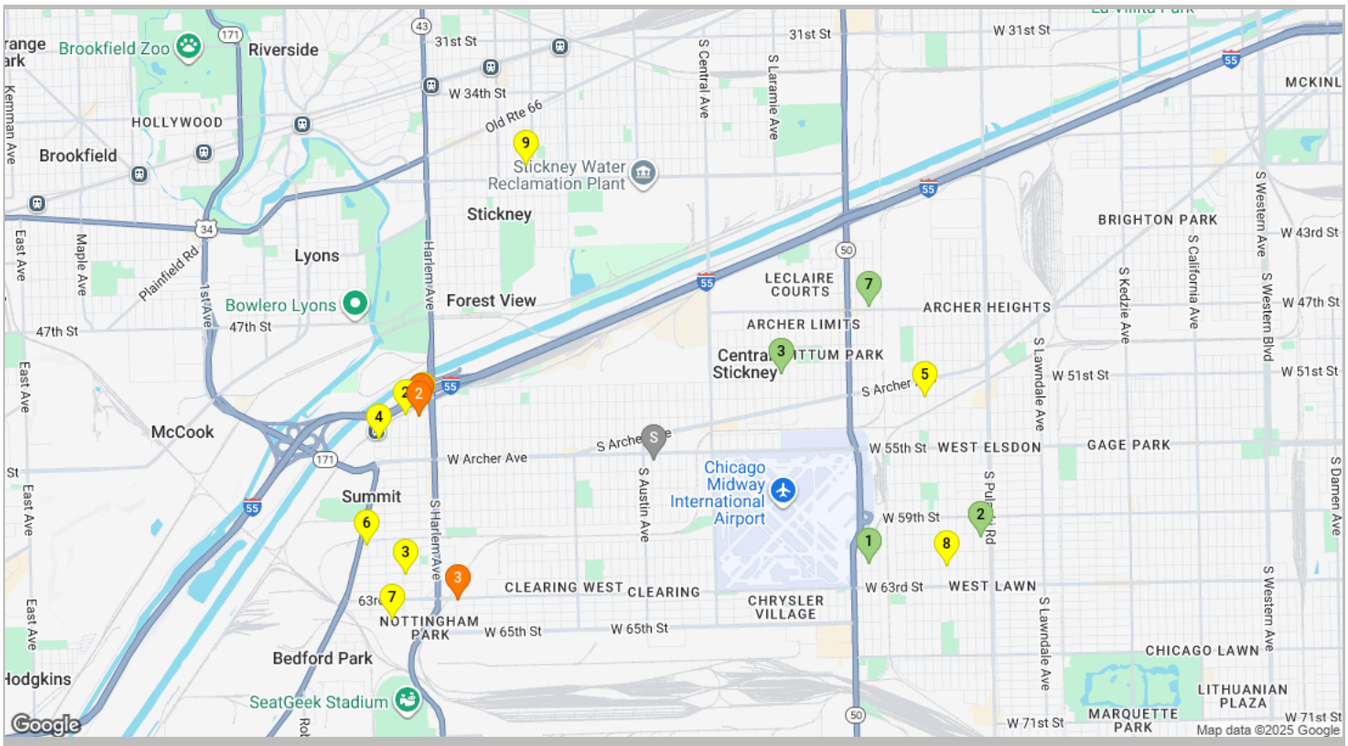
SUBJECT SALES COMPS LISTING COMPS POTENTIAL SALES POTENTIAL LISTINGS



#	ADDRESS	PROX. (mi)	SALE/LIST PRICE	SALE/LIST DATE	SITE	GLA (sf)	BD	BA	AGE	CARS
S	5527 S Mason Ave Chicago IL, 60638	–	$575,000	06/23/2025	3750 sf	–	2	1.0	78+/- ~~Years~~	
1	6138 S Kilpatrick Ave Chicago, IL 60638	1.73	$530,000	08/24/2024	4,032 sf	–	3	1.0	56	–
2	6008 S Komensky Ave Chicago, IL 60629	2.44	$515,000	12/03/2024	3,780 sf	–	2	1.0	71	–
3	5039 S Laramie Ave Chicago, IL 60638	1.12	$540,000	07/31/2024	6,300 sf	–	2	1.0	71	–
4	6138 S Kilpatrick Ave Chicago, IL 60629	1.92	$507,500	04/18/2024	2,579 sf	–	3	1.0	60	–
5	6008 S Komensky Ave Chicago, IL 60629	–	–	–	–	–	–	–	–	–
6	5039 S Laramie Ave Chicago, IL 60632	–	–	–	–	–	–	–	–	–
7	4644 W 47th St Chicago, IL 60632	–	–	–	–	–	–	–	–	–
1	7222 PARK AVE SUMMIT ARGO IL, 60501-1150	1.73	–	–	–	2,976	–	4.0	–	–
1	7224 PARK AVE SUMMIT ARGO IL, 60501-1149	1.73	$450,000	04/23/2025	–	2,976	7	4.0	–	–
2	7237 PARK AVE #1 SUMMIT ARGO IL, 60501-2114	1.74	$374,000	03/16/2025	–	2,221	5	2.0	64	–
3	7055 W 63RD ST #2 CHICAGO IL, 60638-3917	1.75	$450,000	01/12/2025	–	2,112	6	2.0	60	–
2	5210 S 73RD CT SUMMIT ARGO IL, 60501-1046	1.84	–	–	–	2,976	–	4.0	–	–
3	7337 W 61ST PL SUMMIT ARGO IL, 60501-2502	1.99	–	–	–	2,448	–	2.0	–	–
4	7535 W HANOVER ST SUMMIT ARGO IL, 60501-1490	2.01	–	–	–	2,130	–	3.0	–	–
5	5200 S KOLIN AVE CHICAGO IL, 60632-4617	2.04	–	–	–	2,735	–	4.0	–	–

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#	ADDRESS	PROX. (mi)	SALE/LIST PRICE	SALE/LIST DATE	SITE	GLA (sf)	BD	BA	AGE	CARS
6	7604 W 60TH ST SUMMIT ARGO IL, 60501-2617	2.18	–	–	–	2,095	–	2.0	–	–
7	7439 W 64TH ST SUMMIT ARGO IL, 60501-1987	2.23	–	–	–	2,268	–	3.0	–	–
8	6150 S TRIPP AVE CHICAGO IL, 60629-4927	2.27	–	–	–	2,607	–	2.0	–	–
9	3811 CLARENCE AVE BERWYN IL, 60402-4033	2.33	–	–	–	2,243	–	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 ❶ lowest to ❺ highest

WARNING FINDINGS: 27

- 1025_05 - 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.
- 1025_05 - SALES COMPARISON APPROACH - High Price range of Comparable Properties Currently Offered for Sale above the Sales Grid - is outside the housing range in the neighborhood section on page 1. Please reconcile.
- 1025_05 - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.
- 1025_05 - SALES COMPARISON APPROACH - Gross Building Area - Subject Property's Gross Building Area is not bracketed by Gross Building Area values found in Comparables. Comment required.
- 1025_05 - SALES COMPARABLE(S) #1, 2, 3, 4 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1025_05 - SALES COMPARABLE(S) #4 - Date of Sale - precedes Effective Date of the appraisal by more than 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 524900. Please reconcile.
- 1004MC_2009 - MARKET RESEARCH & ANALYSIS - Median Comparable Listings Days on Market Prior 7-12 Months - is 6 days and Total # Comparable Active Listings Prior 7-12 Months is blank or 0 (zero). Please reconcile.

INFORMATIONAL FINDINGS: 4

- UAD - SUBJECT - Property Address - should be a valid USPS address.
- UAD - SALES COMP #1 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMP #2 - Property Address - is not a valid USPS address. Please reconcile.
- UAD - SALES COMP #4 - Property Address - is not a valid USPS address. Please reconcile.

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Review Checklist

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