APPRAISAL REVIEW SCORECARD

ID#: TestRest_GTM768_2.21.25d

4653 Garfield Rd

Auburn, MI 48611

Appraised Value

$132,000



2 Bd | 1.0 Ba | 884 sqft | Q4 | C3

Case #.....
Assignment Type.....Refinance
Client.....Dow Credit Union
Borrower.....Stephanie Hughes
Legal Owner.....HUGHES, STEPHANIE A
Seller is Owner.....NA
Occupancy.....Owner
For Sale Last 36 Mo?.....No
PUD | HOA Fees.....No | $0/yr
Form.....1004_05UAD

Appraisal is Made.....As is
Appraised Value.....$132,000

Appraiser.....David Musser
License Expiration.....1203071113 expires 07/31/2026
Signed Date.....09/13/2024
Site Size.....13575 sf
Site Value.....$12,000

Multiple Parcels.....No
Parcel #.....150-B10-000-004-00
Flood Hazard Area.....No | x
Zoning.....R-1 | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT1;Ranch | 1 Story
Year Built.....Existing | 1952

Legal Desc.....LOT 4 BROWNS SUB.

Listing Desc.....Mls Data / County Records

Contract Price.....
Concessions.....NO

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

Review Results: 2469 Rules / 15 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 5 Findings	CPL - 8 Findings	CRX - 2 Findings	REQ - PASS	RSK - PASS

Review Checklist: 101 Items

- ✓ Order (1)
- N/A Subject (14)
- ✗ Neighborhood (8)
- ✓ Site (9)
- N/A Improvements (6)
- ✗ Sales Comp (21)
- ✓ Cost Approach (2)
- ✓ Reconciliation (4)
- N/A License and E&O (6)
- N/A Photos (9)
- N/A Maps (7)
- N/A Floor plan (4)
- N/A USPAP (3)
- ✓ Other (2)

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

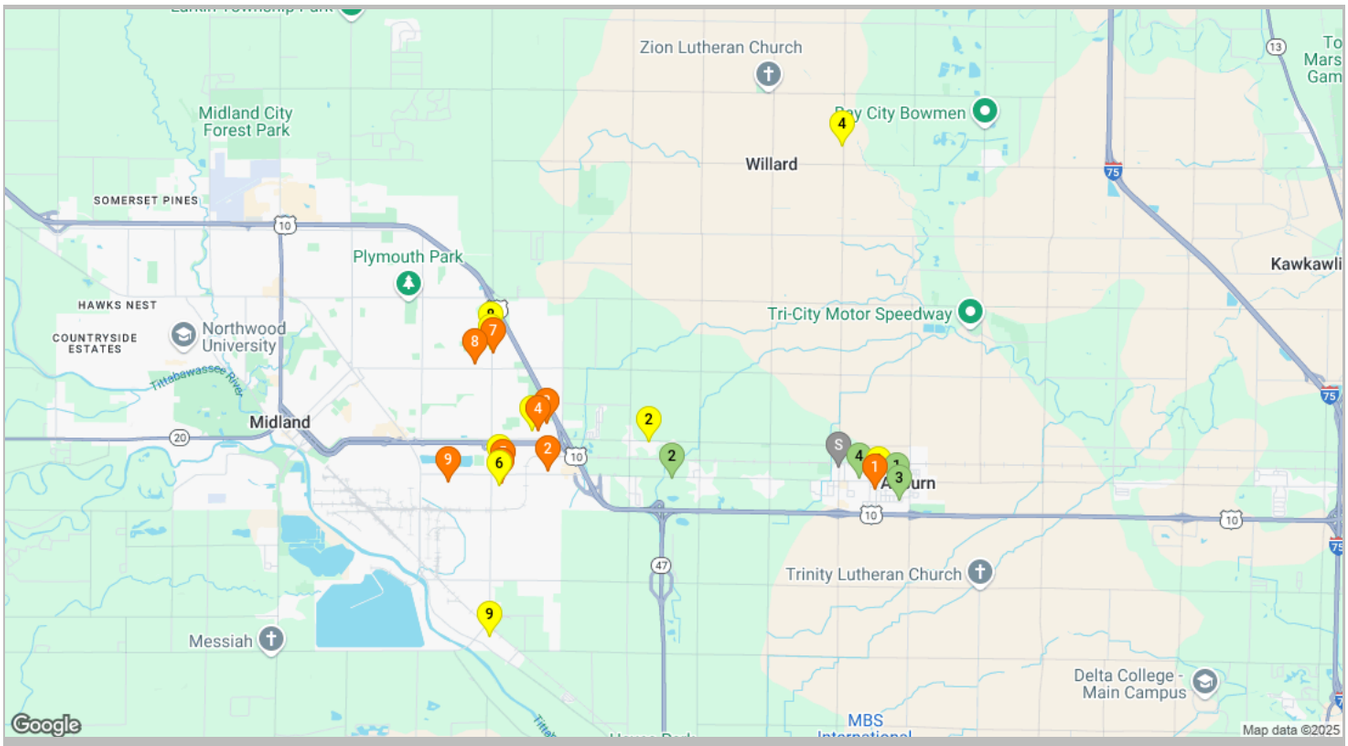
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Alternative Sales & Listings

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SUBJECT SALES COMPS LISTING COMPS POTENTIAL SALES POTENTIAL LISTINGS



#	ADDRESS	PROX. (mi)	SALE/LIST PRICE	SALE/LIST DATE	SITE	GLA (sf)	BD	BA	AGE	CARS
S	4653 Garfield Rd Auburn MI, 48611	–	–	09/12/2024	13575 sf	884	2	1.0	72	1ga2dw
1	218 Church St Auburn, MI 48611	0.87	$124,000	s09/23;c08/23	6500 sf	902	2	1.0	124	2gd3dw
2	2201 W Midland Rd Auburn, MI 48611	2.37	$108,000	s02/24;c01/24	15840 sf	864	2	1.0	67	1gd2dw
3	200 Shady Ln Auburn, MI 48611	0.97	$160,000	s05/24;c04/24	12150 sf	1,092	3	2.0	57	1ga3dw
4	814 W Midland Rd Auburn, MI 48611	0.33	$145,000	s04/24;c03/24	21000 sf	1,077	3	1.0	72	1ga2dw
1	513 W MIDLAND RD AUBURN MI, 48611-9215	0.57	–	–	–	882	–	1.0	–	–
1	204 SOUTHLAWN DR AUBURN MI, 48611-9329	0.59	$125,000	09/30/2024	–	768	2	1.0	70	–
2	2375 W NORTH UNION RD AUBURN MI, 48611-9592	2.75	–	–	–	960	–	1.0	–	–
2	4517 BAY CITY RD MIDLAND MI, 48642-6034	4.15	$78,000	10/03/2024	–	928	2	1.0	69	–
3	4514 HANCOCK DR MIDLAND MI, 48642-5883	4.22	$156,000	09/06/2024	–	845	3	1.0	55	–
4	4308 PAINE DR MIDLAND MI, 48642-5820	4.32	$170,000	10/31/2024	–	998	3	2.0	68	–
3	1417 JAY ST MIDLAND MI, 48642-5832	4.39	–	–	–	912	–	1.0	–	–
4	2378 GARFIELD RD AUBURN MI, 48611-9734	4.52	–	–	–	826	–	1.0	–	–
5	3508 BAY CITY RD MIDLAND MI, 48642-6007	4.79	$120,000	11/06/2024	–	778	2	1.0	88	–
6	334 COTTONWOOD ST MIDLAND MI, 48642-6022	4.81	$140,000	–	–	850	3	1.0	72	–
5	525 COTTONWOOD ST MIDLAND MI, 48642-6019	4.84	–	–	–	882	–	1.0	–	–

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#	ADDRESS	PROX. (mi)	SALE/LIST PRICE	SALE/LIST DATE	SITE	GLA (sf)	BD	BA	AGE	CARS
6	321 COTTONWOOD ST MIDLAND MI, 48642-6023	4.85	–	07/17/2024	–	1,029	3	1.0	84	–
7	3410 WALDO AVE MIDLAND MI, 48642-3957	5.17	$175,000	10/21/2024	–	1,056	3	1.0	51	–
7	3601 WALDO AVE MIDLAND MI, 48642-6690	5.22	–	–	–	864	–	1.0	–	–
8	3817 WALDO AVE MIDLAND MI, 48642-6692	5.27	–	–	–	768	–	1.0	–	–
8	2906 DARBY CT MIDLAND MI, 48642-3914	5.39	$262,000	10/08/2024	–	1,056	3	3.0	48	–
9	400 WALTER CT MIDLAND MI, 48642-5997	5.56	$135,000	11/01/2024	–	1,033	2	1.0	87	–
9	1406 WALDO CT MIDLAND MI, 48640-8502	5.57	–	09/25/2024	–	1,008	3	1.0	27	–

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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

WARNING FINDINGS: 16

3 CX
Subject | Legal Description
CRX - 1004_05UAD - SUBJECT - Legal Description - on report (LOT 4 BROWNS SUB.), differs from PUBLIC RECORDS (LOT 4 BROWNS SUB., L5/P11 BCR).

1004_05UAD - 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.

3 CR
Sales Comparison Analysis | Date of Sale/Time
1004_05UAD - SALES COMPARABLE(S) #1 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.

3 CR
Sales Comparison Analysis | Age
1004_05UAD - SALES COMPARABLE(S) #1 - Actual Age - differs by more than 29 years from the subject property and no adjustment has been entered.

3 CR
Sales Comparison Analysis | Comparable: Net Adjustment
1004_05UAD - SALES COMPARABLE(S) #1, 2, 3, 4 - Gross Adjustment Percentage - exceeds 15% of Sales Price.

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004_05UAD - SALES COMPARABLE NO. 3 - Gross Living Area (1092) differs from PUBLIC RECORDS (1284).

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

3 CR
Reconciliation | Appraiser: Effective Date of Appraisal
1004_05UAD - RECONCILIATION - Effective Date - is older than 4 months (120 days) from the current date.

1004_05UAD - SUBJECT PROPERTY - Rear View - ACI Insights detected that the Subject Rear photo contains yard, indicating that it might not be a photo of the rear of the Subject Property. Please review photo for accuracy.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_4, page contains vehicle_present, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_1_PHOTO_5, page contains vehicle_present, lawn__yard_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_2_PHOTO_5, page contains animal_pet, indicating a possible compliance issue. Please blur the item(s) found or retake the photo.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_2_PHOTO_6, page contains floor_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_3_PHOTO_3, page contains ceiling_missing, floor_damage, severity_immaterial, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_3_PHOTO_4, page contains ceiling_missing, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the EXTRA6_3_PHOTO_6, page contains severity_immaterial, ceiling_missing, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

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INFORMATIONAL — FINDINGS: 8

3 CN
Neighborhood | Neighborhood Boundaries
UAD - NEIGHBORHOOD - Neighborhood Boundaries - does not contain boundary delineations. The Neighborhood Boundaries must be clearly delineated using 'North', 'South', 'East', and 'West'. Appraiser should not reference a map or other addendum as the example of the neighborhood boundaries.

3 CR
Sales Comparison Analysis | Data & Verification Sources
UAD - SALES COMPARISON - Subject Data Source Line 1 - is not blank. This gray field should not contain data per GSE guidance.

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 | 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 | 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 | 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 CR
Sales Comparison Analysis | Comparable: Age Adjustment
UAD - SALES COMP #4 - Actual Age - Adjustment contains a zero (0). Description is the same as the subject property. If no adjustment is warranted, the field must be left blank.

3 CN
Sales Comparison Analysis | Energy Efficient Items
UAD - SALES COMP #4 - 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.

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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?	✔ Approved
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?	N/A
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?	✔ Approved
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?	N/A
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?	N/A
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?	N/A

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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?	N/A
3 CM	Contract | Contract Data Source CHK - 1004_05UAD - CONTRACT - Are Data Source(s) provided?	N/A

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: See Attached Addendum)?	
3 CM	Neighborhood | Neighborhood Boundaries CHK - 1004_05UAD - NEIGHBORHOOD - Do the Boundaries include the delineations 'North' 'South' 'East' and 'West'?	
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?	✔ Approved
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
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

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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 (72) is significantly different from Predominant Age (67) is a comment provided as to why it is outside the range and the marketability of the property?	
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 (5), bedrooms (2), bathrooms (1.0) and square feet of GLA (884), 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	N/A
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?	✓ Approved
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
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?	

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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?	N/A
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?	
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?	
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?	N/A
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 | 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 ($132,000) within the Neighborhood price range ($100,000 - $194,000) on page 1 of the report?	✓ Approved

License and E&O — FINDINGS: 6

3 CM	Signatures | Appraiser: Name CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's signature provided?	✓ Approved

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Review Checklist

4653 Garfield Rd
Auburn, MI 48611

Appraised Value
$132,000
As Of 9/13/2024

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 License #
CHK - 1004_05UAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (David Musser, 1203071113)?

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?

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 (1) 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?

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Review Checklist

4653 Garfield Rd
Auburn, MI 48611

Appraised Value
$132,000
As Of 9/13/2024

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: 5, Beds: 2, Baths: 1.0) labeled in the floor plan?

3 CM
Sketch | Rooms and GLA Match Report
CHK - 1004_05UAD - SKETCH - Does the Total Number of Rooms (5), Bathrooms (1.0), Bedrooms (2), and GLA (884) 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?

Other — FINDINGS: 2

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?

✔ Approved

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

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