APPRAISAL REVIEW SCORECARD

ID#: js-11-12-b

121212 Walla Pl

Palm Coast, FL 95691

Appraised Value

$480,000



4 Bd | 2.1 Ba | 3362 sqft | Q3 | C3

Case #.....N/A
Assignment Type.....Purchase
Client.....PNC Bank
Borrower.....Joseph M Fuchs
Legal Owner.....Owen 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.....$480,000

Appraiser.....Cathy A Addi
License Expiration.....1600274-O expires 07/21/2017
Signed Date.....05/05/2017
Site Size.....6534 sf
Site Value.....$161,000

Multiple Parcels.....No
Parcel #.....010-2066833864000
Flood Hazard Area.....Yes | X
Zoning.....R-1 | Legal
Highest and Best Use.....Yes
Design | # of Stories.....DT2;Ranch | 2 Story
Year Built.....Existing | 2005

Legal Desc.....Pt Nw Cor Sw 1/4 Nw 1/4 H 18

Listing Desc.....DOM 50;Is currently offered for sale on 1/25/2011 for $00. The reference number is as provided by, days on market is 0. Is currently offered for sale on 08/15/2011 for $00. The reference number is as provided by , days on market is 0. Is currently offered for sale on for $00. The reference number is as listing 123456789 and not MLS 852963741.is as provided by , days on market is 0. Is currently offered for sale on for $00. The reference number is as listing 123456789 and not MLS 852963741.

Contract Price.....$480,000
Non-arms length sale;Comments
Concessions.....Yes | $0
$0;;No financial assistance was noted

Additional Details

Tech Review Complete.....No

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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	121212 Walla Pl Palm Coast FL, 95691	–	$480,000	05/05/2017	6534 sf	3,362	4	2.1	12	2cp
1	212 E Ludington Ave Ludington, MI 49431	7.25	$470,000	s03/17;c02/17	6500 sf	3,600	4	2.1	9	2cp
2	12 Winterling Pl Palm Coast, FL 32164	7.35	$490,000	s05/17;c04/17	10500 sf	3,300	2	3.0	15	2ga
3	971 N Lakeshore Dr Ludington, MI 49431	8.48	$480,000	s08/16;c07/16	10629 sf	3,300	3	3.0	9	2ga
4	8 Winterling Pl Palm Coast, FL 32164	1	$475,000	Active	11000 sf	3,300	4	2.1	5	2cp
5	6 Walla Pl Palm Coast, FL 32164	1	$485,000	Active	10019 sf	3,390	4	2.0	13	2cp
6	5 Winterberry Pl Palm Coast, FL 32164	1	$477,777	s11/16;c10/16	10411 sf	3,332	4	2.0	18	2cp
7	57 Waters Dr Palm Coast, FL 32164	1	$459,990	Active	10019 sf	3,300	4	2.1	5	2cp
8	18 Wasserman Dr Palm Coast, FL 32164	1	$490,000	s03/17;c02/17	10019 sf	3,034	4	2.0	19	2ga2dw
9	101 Wedgewood Dr Palm Coast, FL 32164	1	$467,500	s03/17;c02/17	14418 sf	3,357	4	2.0	14	2ga2dw

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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: 8

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

1004_05UAD - NEIGHBORHOOD - Location - is Urban, and ACI Insights indicates that the neighborhood location is Suburban. Please review neighborhood data and photos, and verify the Subject Property's location.

1004_05UAD - SALES COMPARISON APPROACH - Subject View - is RES; and ACI Insights indicates that the view is Woods, Mountain, Residential. Please review Subject Property data and photos, and verify the Subject Property's view.

3 CS

COMP_SALES_1 | GS_ADDRESS.1
1004_05UAD - SALES COMPARABLE NO. 1 - Property Address - is not a valid USPS address.

1004_05UAD - SALES COMPARABLE NO. 2 - Quality of Construction - is Q1, and ACI Insights indicates that the Quality is Q4. Please review the Quality of Construction regarding this discrepancy.

3 CR

SUBJECT | AS_OF_DATE.1
GSE - RECONCILIATION - Effective Date - is older than 1 year (365 days) from the current date. (ref. FNM0079)

1004_05UAD - REPORT - PHOTOS - ACI Insights detected that a photo on the INT3KLBKITCHEN, page contains lawn__yard_damage, vehicle_present, 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 INT3BATHR1_PHOTO_1, page contains vehicle_present, lawn__yard_damage, indicating possible damage to the Subject Property. Comment, including a description of the observed damage, is required.

INFORMATIONAL FINDINGS: 11

3 CS

SUBJECT | SUBJ_PROPERTY_ADDRESS.1
UAD - SUBJECT - Property Address - should be a valid USPS address.

3 CS

COMP_SALES_1 | GS_ADDRESS.1
UAD - SALES COMP #1 - Property Address - is not a valid USPS address. Please reconcile.

3 CR

COMP_SALES_1 | GS_DESIGN_ADJ.1
UAD - SALES COMP #1 - Design (Style) - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR

COMP_SALES_2 | GS_DESIGN_ADJ.1
UAD - SALES COMP #2 - Design (Style) - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR

COMP_SALES_3 | GS_DESIGN_ADJ.1
UAD - SALES COMP #3 - Design (Style) - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR

COMP_SALES_4 | GS_DESIGN_ADJ.1
UAD - SALES COMP #4 - Design (Style) - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR

COMP_SALES_5 | GS_DESIGN_ADJ.1
UAD - SALES COMP #5 - Design (Style) - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR

COMP_SALES_6 | GS_DESIGN_ADJ.1
UAD - SALES COMP #6 - Design (Style) - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

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3 CR
COMP_SALES_7 | GS_DESIGN_ADJ.1
UAD - SALES COMP #7 - Design (Style) - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR
COMP_SALES_8 | GS_DESIGN_ADJ.1
UAD - SALES COMP #8 - Design (Style) - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

3 CR
COMP_SALES_9 | GS_DESIGN_ADJ.1
UAD - SALES COMP #9 - Design (Style) - Adjustment is blank. Description differs from the subject property. If no adjustment is warranted, a zero (0) must be entered.

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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?	

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

Photos — FINDINGS: 8

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 (2) and half-bathrooms (1), 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

USPAP — FINDINGS: 3

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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: 78

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	SUBJECT | SUBJ_PROPERTY_ADDRESS.1 CHK - 1004_05UAD - SUBJECT - Does Subject Property Address match the order and is it USPS verified?	
3 CM	SUBJECT | CURRENT_OWNER_NAME.1 CHK - 1004_05UAD - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name?	N/A
3 CM	SUBJECT | CURRENT_OWNER_NAME.1 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.1 CHK - 1004_05UAD - SUBJECT - Is a complete Legal Description provided?	
3 CM	SUBJECT | TAX_YEAR.1 CHK - 1004_05UAD - SUBJECT - Is the Tax Year current?	
3 CM	SUBJECT | OCCUPANT_TENANT_X.1 CHK - 1004_05UAD - SUBJECT - If Occupant: Tenant is checked, did the Appraiser indicate that it is rented?	N/A
3 CM	SUBJECT | OCCUPANT_VACANT_X.1 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.1 CHK - 1004_05UAD - SUBJECT - Are HOA Fees provided if PUD is selected?	N/A
3 CM	SUBJECT | HOA_FEES.1 CHK - 1004_05UAD - SUBJECT - Are dues or fees for private associations or use of facilities provided?	
3 CM	SUBJECT | PRA_FEE_SIMPLE_X.1 CHK - 1004_05UAD - SUBJECT - Is Property Rights Appraised Fee Simple?	✔ Approved
3 CM	SUBJECT | ASSIGNMENT_TYPE_PURCHASE_X.1 CHK - 1004_05UAD - SUBJECT - Is Assignment Type provided?	✔ Approved
3 CM	SUBJECT | LENDER_CLIENT_NAME.1 CHK - 1004_05UAD - CERTIFICATION - Does the Lender /Client Name and Address match client information?	
3 CM	SUBJECT | HIST_LIST_LAST_12_DESC.1 CHK - 1004_05UAD - SUBJECT - Is MLS the Data Source utilized for researching and documenting Listing History?	✔ Approved
3 CM	SUBJECT | HIST_LIST_LAST_12_DESC.1 CHK - 1004_05UAD - SUBJECT - If MLS was not utilized as the Data Source, was an explanation provided?	

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3 CM	SUBJECT | CSC_CONTRACT_REVIEWED_X.1 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	SUBJECT | CSC_CONTRACT_REVIEWED_EXPL.1 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	SUBJECT | SALE_PRICE.1 CHK - 1004_05UAD - CONTRACT - If a Purchase Transaction, does the price listed in the contract match the Contract Price provided?	
3 CM	SUBJECT | DATE_OF_SALE.1 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	SUBJECT | CSC_DATA_SOURCE.1 CHK - 1004_05UAD - CONTRACT - Are Data Source(s) provided?	✔ Approved
3 CM	SUBJECT | NBHD_PROP_VALUE_DECL_X.1 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	SUBJECT | NBHD_BOUNDARIES.1 CHK - 1004_05UAD - NEIGHBORHOOD - Does the Location correspond to the Aerial Map (Location: The neighborhood is bounded on the North by Smith Dr, on the east by Smith Rd, on the south by Smith Ln and on the west by Smith Pl.)?	
3 CM	SUBJECT | NBHD_BOUNDARIES.1 CHK - 1004_05UAD - NEIGHBORHOOD - Do the Boundaries include the delineations 'North' 'South' 'East' and 'West'?	✔ Approved
3 CM	SUBJECT | SFMH_PRICE_LOW.1 CHK - 1004_05UAD - NEIGHBORHOOD - Are all One-Unit Housing fields (Low High Pred. Price and Age) completed with a numerical value?	✔ Approved
3 CM	SUBJECT | PRLU_SINGLE_FAMILY.1 CHK - 1004_05UAD - NEIGHBORHOOD - Does Present Land Use breakdown add up to 100%?	✔ Approved
3 CM	SUBJECT | PRLU_OTHER_LABEL.1 CHK - 1004_05UAD - NEIGHBORHOOD - If Present Land Use: Other is indicated, was a comment provided as to land use?	✔ Approved
3 CM	SUBJECT | NBHD_COMMENTS.1 CHK - 1004_05UAD - NEIGHBORHOOD - Is the Neighborhood Description completed in detail?	✔ Approved
3 CM	SUBJECT | NBHD_MKT_CONDITIONS.1 CHK - 1004_05UAD - NEIGHBORHOOD - Is the Neighborhood Market Conditions accurate and do they support statements and the 1004MC?	
3 CM	SUBJECT | SITE_ZONE_CLASSIFICATION.1 CHK - 1004_05UAD - SITE - Is the Specific Zoning Classification provided?	✔ Approved
3 CM	SUBJECT | SITE_ZONE_DESCRIPTION.1 CHK - 1004_05UAD - SITE - Is Zoning Description other than residential?	✔ Approved
3 CM	SUBJECT | SITE_ZONE_LEGAL_NON_X.1 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	SUBJECT | UTIL_WATER_OTHER_X.1 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	SUBJECT | OSIM_STREET_PRIV_X.1 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

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3 CM	SUBJECT | SITE_FLOOD_HAZARD_YES_X.1 CHK - 1004_05UAD - SITE - Is the FEMA Special Flood Hazard Are section completed?	✓ Approved
3 CM	SUBJECT | SITE_FLOOD_HAZARD_YES_X.1 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?	
3 CM	SUBJECT | UTIL_OSIM_TYPICAL_N_X.1 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	SUBJECT | SITE_ADVERSE_YES_X.1 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
3 CM	SUBJECT | GDES_YEAR_BUILT.1 CHK - 1004_05UAD - IMPROVEMENTS - If the Actual Age (12) 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?	
3 CM	SUBJECT | FOUND_INFESTATION_X.1 CHK - 1004_05UAD - IMPROVEMENTS - If evidence of Infestation, Dampness, or Settlement is indicated, is a comment provided?	N/A
3 CM	SUBJECT | ROOM_ABV_GRD_TOT_ROOMS.1 CHK - 1004_05UAD - IMPROVEMENTS - Does the Total number of rooms (7), bedrooms (4), bathrooms (2.1) and square feet of GLA (3362), match the photos and	
3 CM	SUBJECT | CMNTS_CONDITION_IMPR.1 CHK - 1004_05UAD - IMPROVEMENTS - Is the Condition of the Property thoroughly explained?	
3 CM	SUBJECT | PROP_PHYS_DEFICIENCIES_DESC.1 CHK - 1004_05UAD - IMPROVEMENTS - If Physical Deficiencies or Adverse Conditions are noted, is a description provided?	N/A
3 CM	SUBJECT | PROPERTY_CONFORM_NBHD_DESC.1 CHK - 1004_05UAD - IMPROVEMENTS - If No selected in response to 'Does the Property Generally Conform to the Neighborhood', is a description provided?	N/A
3 CM	SUBJECT | GL_NUMBER_COMP_REVEALED.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Are the number of properties and value range provided for the Listings in the Neighborhood?	✓ Approved
3 CM	SUBJECT | GS_NUMBER_COMP_REVEALED.1 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	SUBJECT | GS_ADDRESS.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Net and Gross Adjustment % calculated correctly for all Comparable Sales?	✓ Approved
3 CM	SUBJECT | GS_SITE.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Site Size provided for the Subject and all Comparable Sales?	✓ Approved
3 CM	SUBJECT | GS_VIEW.1 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	SUBJECT | GS_QUALITY_OF_CONST.1 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	SUBJECT | GS_AGE.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Actual Age provided for the Subject and all Comparable Sales?	✓ Approved
3 CM	SUBJECT | GS_AGE.1 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	SUBJECT | GS_BEDROOMS.1 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

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3 CM	SUBJECT | GS_GLA_SQFT.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the GLA of all Comparable Sales within 25% of the Subject Property's GLA?	✓ Approved
3 CM	COMP_SALES_1 | GS_ADDRESS.1 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	COMP_SALES_1 | GS_PROXIMITY.1 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	COMP_SALES_1 | GS_SALE_PRICE.1 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	COMP_SALES_1 | GS_DATE_TIME_O_SALE.1 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	COMP_SALES_1 | GS_NET_ADJ_PERCENT.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - If Net Adjustments are greater than 15%, is a comment provided?	N/A
3 CM	COMP_SALES_1 | GS_NET_ADJ_PERCENT.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Net Adjustment % of the majority of the Comparable Sales adjusted less than 15%?	✓ Approved
3 CM	COMP_SALES_1 | GS_GROSS_ADJ_PERCENT.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - If Gross Adjustments are greater than 25%, is a comment provided?	N/A
3 CM	COMP_SALES_1 | GS_GROSS_ADJ_PERCENT.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - Is the Gross Adjustment % of the majority of Comparable Sales adjusted less than 25%?	✓ Approved
3 CM	COMP_SALES_1 | GS_ADJ_SALES_PRICE.1 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	SUBJECT | GS_RESEARCH_XFER_HIST_X.1 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?	
3 CM	SUBJECT | GS_PRIOR_SALE_DATE.1 CHK - 1004_05UAD - SALES COMPARISON APPROACH - If one or more Comparable Sales had a prior sale within the past year, is a comment provided?	
3 CM	SUBJECT | APP_SUBJCT_REPAIRS_X.1 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	SUBJECT | ESTIMATED_MARKET_VALUE.1 CHK - 1004_05UAD - RECONCILIATION - If Appraised Value does not match Indicated Value by Sales Comparison Approach, is a comment provided?	N/A
3 CM	SUBJECT | ESTIMATED_MARKET_VALUE.1 CHK - 1004_05UAD - RECONCILIATION - If the Subject Property's value is over $1 Million, is the Appraiser Certified?	N/A
3 CM	SUBJECT | ESTIMATED_MARKET_VALUE.1 CHK - 1004_05UAD - RECONCILIATION - Is the Opinion of Market Value ($480,000) within the Neighborhood price range ($50,000 - $490,000) on page 1 of the report?	✓ Approved
3 CM	SUBJECT | CSTAP_SITE_CMNTS.1 CHK - 1004_05UAD - COST APPROACH - Are Opinion of Value and Support for the Opinion of Site Value provided?	✓ Approved
3 CM	SUBJECT | CSTAP_COMMENTS.1 CHK - 1004_05UAD - COST APPROACH - If New Construction, is the Cost Approach provided?	N/A

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Review Checklist

121212 Walla Pl
Palm Coast, FL 95691

Appraised Value
$480,000
As Of 5/5/2017

3 CM	SUBJECT | PUD_TYPE_ATTACHED_X.1 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	SUBJECT | APPR_NAME.1 CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's signature provided?	✔ Approved
3 CM	SUBJECT | APPR_DATE_SIGNED.1 CHK - 1004_05UAD - CERTIFICATION - Is the Date of Signature and Report reasonable based on the Effective Date of the Report?	✔ Approved
3 CM	SUBJECT | APPR_CERT_NUMBER.1 CHK - 1004_05UAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Cathy A Addi, 1600274-O)?	
3 CM	SUBJECT | APPR_CERT_LIC_STATE.1 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	SUBJECT | APPR_CERT_LIC_EXP_DATE.1 CHK - 1004_05UAD - CERTIFICATION - Is the Appraiser's License Expiration Date a valid date?	✔ Approved
3 CM	SUBJECT | APPR_CERT_LIC_EXP_DATE.1 CHK - 1004_05UAD - CERTIFICATION - Is the Expiration Date of License after the Signature Date?	✔ Approved
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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