APPRAISAL REVIEW SCORECARD

ID#: 08062025

4308 NE Sunset Blvd

Renton, WA 98059

Appraised Value

$250,000



1 Bd | 1.0 Ba | 594 sqft | Q4 | C4

Case #.....

Assignment Type.....HEL

Client.....Bank of America

Borrower.....Ann M Herberg

Legal Owner.....Ann M Herberg

Seller is Owner.....NA

Occupancy.....Owner

For Sale Last 36 Mo?.....No

PUD | HOA Fees.....No | $471/mo

Form.....1075_05AUAD

Appraisal is Made.....As is

Appraised Value.....$250,000

Appraiser.....Gary Pham

License Expiration.....1700541 expires 11/07/2026

Signed Date.....07/16/2025

Site Size.....12.96 ac

Flood Hazard Area.....No | X

Zoning.....RMF | Legal

Highest and Best Use.....Yes

Design | # of Stories.....RT1L;Townhouse | 1 Story

Year Built.....Existing | 1976

Legal Desc.....Long legal, please refer to attached document

Listing Desc.....Per NWMLS, the subject has not been listed for sale in the past twelve months.

Contract Price.....

Concessions.....NO

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

Consistency

INSUFFICIENT DATA

Comparability

INSUFFICIENT DATA

Review Results: 2140 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

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Additional Report Details

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Review Checklist: 91 Items

- ✓ Order (1)
- ✓ Subject (13)
- ✓ Neighborhood (8)
- ✓ Site (9)
- N/A Sales Comp (22)
- ✓ Reconciliation (4)
- N/A License and E&O (6)
- ✓ Photos (5)
- N/A Maps (7)
- ✓ Floor plan (1)
- ✓ USPAP (3)
- N/A Other (5)

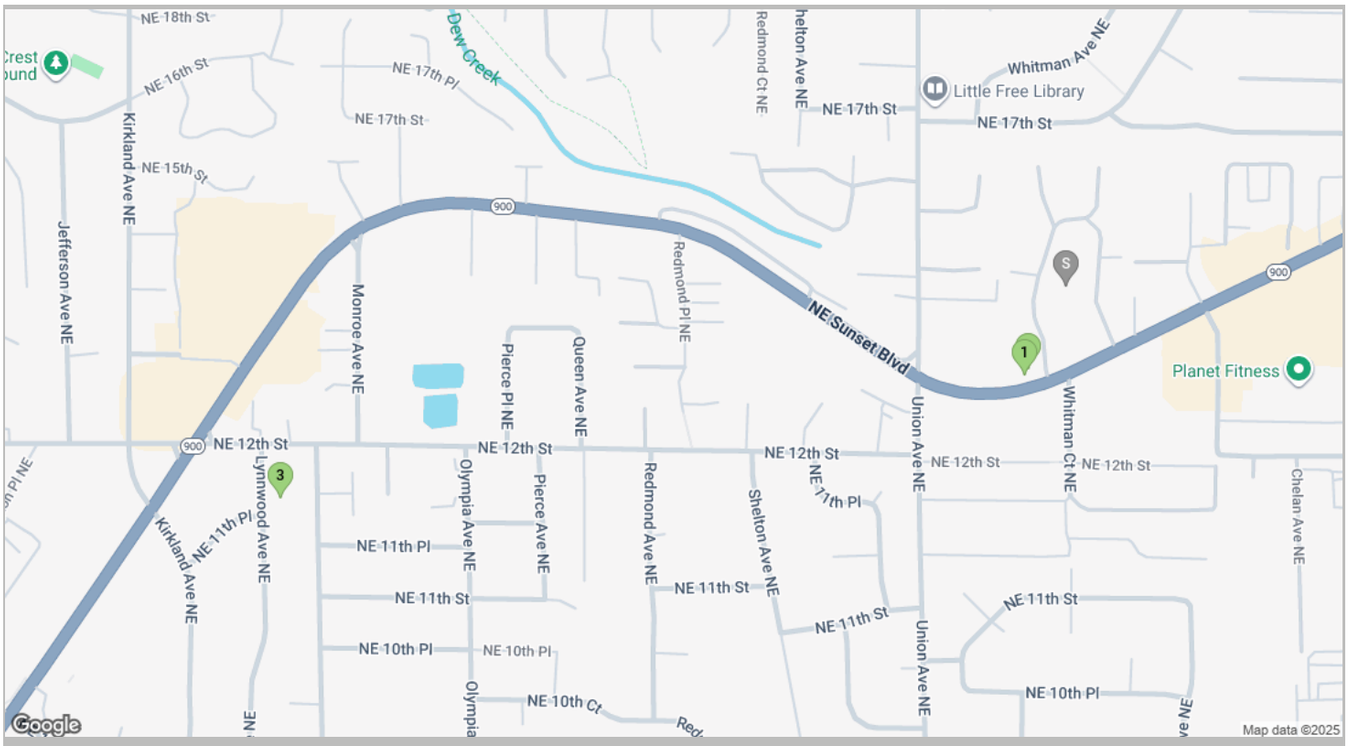
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Alternative Sales & Listings

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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	4308 NE Sunset Blvd Renton WA, 98059	–	–	07/16/2025	–	594	1	1.0	49	1op;Owned
1	4300 NE Sunset Blvd C8, Renton, WA 98059	0.07	$250,000	s02/25;c02/25	–	594	1	1.0	49	1op;Owned
2	4308 NE Sunset Blvd D6, Renton, WA 98059	0.06	$250,000	s12/24;c12/24	–	594	1	1.0	49	1op;Owned
3	3233 NE 12th St 204, Renton, WA 98059	0.69	$270,000	s07/24;c07/24	–	683	1	1.0	45	1op;Owned

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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: 1

1075_05AUAD - REPORT - Fair Lending - Comments in the Neighborhood Description contain (ESTABLISHED) "The subject is located in an established neighborhood with access to schools, neighborhood parks and recreation areas.", which could be a violation of fair lending practices. Please revise these comments so that there is no risk of a fair lending violation.	Approved

WARNING — FINDINGS: 6

1075_05AUAD - SALES COMPARISON APPROACH - Low 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.	Approved
1075_05AUAD - SALES COMPARABLE NO. 1 - Property Address - is not a valid USPS address.	Approved
1075_05AUAD - SALES COMPARABLE NO. 2 - Property Address - is not a valid USPS address.	Approved
1075_05AUAD - SALES COMPARABLE NO. 3 - Property Address - is not a valid USPS address.	Approved
1075_05AUAD - SALES COMPARABLE(S) #3 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.	Approved
1075_05AUAD - RECONCILIATION - Estimated Market Value - is below the Neighborhood Predominant Price.	Approved

INFORMATIONAL — FINDINGS: 4

UAD - SUBJECT - Property Address - should be a valid USPS address.	Approved
UAD - SALES COMP #1 - Property Address - is not a valid USPS address. Please reconcile.	Approved
UAD - SALES COMP #2 - Property Address - is not a valid USPS address. Please reconcile.	Approved
UAD - SALES COMP #3 - Property Address - is not a valid USPS address. Please reconcile.	Approved

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Review Checklist

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Order — FINDINGS: 1

3 CM	Invoice | Not Included in Report CHK - 1075_05AUAD - REPORT - Is an Invoice not included in the appraisal report?	✔ Approved

Subject — FINDINGS: 13

3 CM	Subject | Address of Property Appraised CHK - 1075_05AUAD - SUBJECT - Does Subject Property Address match the order and is it USPS verified?	✔ Approved
3 CM	Subject | Current Owner CHK - 1075_05AUAD - SUBJECT - If Transaction Type is Refinance, did the Owner Name match the Borrower Name?	N/A
3 CM	Subject | Current Owner CHK - 1075_05AUAD - 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 - 1075_05AUAD - SUBJECT - Is a complete Legal Description provided?	✔ Approved
3 CM	Subject | Tax Year CHK - 1075_05AUAD - SUBJECT - Is the Tax Year current?	✔ Approved
3 CM	Subject | Occupant: Tenant CHK - 1075_05AUAD - SUBJECT - If Occupant: Tenant is checked, did the Appraiser indicate that it is rented?	N/A
3 CM	Subject | Occupant: Vacant CHK - 1075_05AUAD - 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 - 1075_05AUAD - SUBJECT - Are dues or fees for private associations or use of facilities provided?	✔ Approved
3 CM	Subject | Property Rights Appraised: Fee Simple CHK - 1075_05AUAD - SUBJECT - Is Property Rights Appraised Fee Simple?	✔ Approved
3 CM	Subject | Transaction Type: Purchase CHK - 1075_05AUAD - SUBJECT - Is Assignment Type provided?	✔ Approved
3 CM	Subject | Lender/Client: Company Name CHK - 1075_05AUAD - CERTIFICATION - Does the Lender /Client Name and Address match client information?	✔ Approved
3 CM	Subject | Twelve Month Listing History of Subject Property CHK - 1075_05AUAD - 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 - 1075_05AUAD - SUBJECT - If MLS was not utilized as the Data Source, was an explanation provided?	✔ Approved

Contract — FINDINGS: 5

3 CM	Contract | Sales Contract Reviewed: Yes CHK - 1075_05AUAD - 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 - 1075_05AUAD - 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 - 1075_05AUAD - CONTRACT - If a Purchase Transaction, does the price listed in the contract match the Contract Price provided?	N/A
3 CM	Contract | Date of Contract CHK - 1075_05AUAD - CONTRACT - If this is a Purchase transaction, does the date listed in the Contract match the Date of Contract provided?	N/A

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3 CM	Contract | Contract Data Source CHK - 1075_05AUAD - CONTRACT - Are Data Source(s) provided?	N/A

Neighborhood — FINDINGS: 8

3 CM	Neighborhood | Property Values: Declining CHK - 1075_05AUAD - 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 - 1075_05AUAD - NEIGHBORHOOD - Does the Location correspond to the Aerial Map (Location: May Creek Park to the north, 164th Avenue SE to the east, NE 4th Street to the south and Interstate 405 to the west.)?	✓ Approved
3 CM	Neighborhood | Neighborhood Boundaries CHK - 1075_05AUAD - NEIGHBORHOOD - Do the Boundaries include the delineations 'North' 'South' 'East' and 'West'?	✓ Approved
3 CM	Neighborhood | Condo housing: Price: Low CHK - 1075_05AUAD - NEIGHBORHOOD - Are all Condominium Housing fields (Low High Pred. Price and Age) completed with a numerical value?	✓ Approved
3 CM	Neighborhood | Present Land use: One family CHK - 1075_05AUAD - NEIGHBORHOOD - Does Present Land Use breakdown add up to 100%?	✓ Approved
3 CM	Neighborhood | Present Land use: Other Label CHK - 1075_05AUAD - NEIGHBORHOOD - If Present Land Use: Other is indicated, was a comment provided as to land use?	✓ Approved
3 CM	Neighborhood | Neighborhood Description CHK - 1075_05AUAD - NEIGHBORHOOD - Is the Neighborhood Description completed in detail?	✓ Approved
3 CM	Neighborhood | Neighborhood Market Conditions CHK - 1075_05AUAD - NEIGHBORHOOD - Is the Neighborhood Market Conditions accurate and do they support statements and the 1004MC?	✓ Approved

Site — FINDINGS: 9

3 CM	Project Site | Specific Zoning Classification CHK - 1075_05AUAD - SITE - Is the Specific Zoning Classification provided?	✓ Approved
3 CM	Project Site | Zoning Description CHK - 1075_05AUAD - SITE - Is Zoning Description other than residential?	N/A
3 CM	Project Site | Zoning Compliance: Nonconforming CHK - 1075_05AUAD - 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	Project Site | Utilities: Water: Other CHK - 1075_05AUAD - 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	Project Site | Street: Private CHK - 1075_05AUAD - 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	Project Site | FEMA Special Flood Hazard Area: Yes CHK - 1075_05AUAD - SITE - Is the FEMA Special Flood Hazard Are section completed?	N/A
3 CM	Project Site | FEMA Special Flood Hazard Area: Yes CHK - 1075_05AUAD - 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	Project Site | Utilities/Off-Site Improvements Typical: No CHK - 1075_05AUAD - 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	Project Site | Adverse Site Conditions: Yes CHK - 1075_05AUAD - SITE - If Adverse Site Conditions are indicated or observed, is a description provided in the report and are photos included?	✔ Approved

Sales Comp — FINDINGS: 22

3 CM	Sales Comparison Analysis | Number of Comparable Listings CHK - 1075_05AUAD - 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 - 1075_05AUAD - 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 - 1075_05AUAD - SALES COMPARISON APPROACH - Is the Net and Gross Adjustment % calculated correctly for all Comparable Sales?	✔ Approved
3 CM	Sales Comparison Analysis | Address CHK - 1075_05AUAD - SALES COMPARISON APPROACH - If the Subject Property is a Site Condo, are the Comparable Sales similar?	
3 CM	Sales Comparison Analysis | Project Name CHK - 1075_05AUAD - SALES COMPARISON APPROACH - Is at least one Comparable Sale located outside of the Subject Property's project?	✔ Approved
3 CM	Sales Comparison Analysis | Monthly Maintenance Fee CHK - 1075_05AUAD - SALES COMPARISON APPROACH - If a Comparable Sale is in the Subject's Project, has a different HOA amount, and an adjustment is not made, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Common Elements CHK - 1075_05AUAD - SALES COMPARISON APPROACH - If a Comparable Sale is outside of the Subject's Project and has different Common Elements, is an adjustment made, or if an adjustment is not made, is a comment provided?	
3 CM	Sales Comparison Analysis | View CHK - 1075_05AUAD - 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 - 1075_05AUAD - 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 - 1075_05AUAD - SALES COMPARISON APPROACH - Is the Actual Age provided for the Subject and all Comparable Sales?	✔ Approved
3 CM	Sales Comparison Analysis | Age CHK - 1075_05AUAD - SALES COMPARISON APPROACH - If a Comparable Sale's Actual Age is outside of the Neighborhood Housing range, is a comment provided?	
3 CM	Sales Comparison Analysis | Bedrooms CHK - 1075_05AUAD - 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 - 1075_05AUAD - 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 - 1075_05AUAD - SALES COMPARISON APPROACH - Do all line-item adjustments include a range of positive and negative values, or if any across-the-board adjustments were found, are Appraiser comments included?	✔ Approved
3 CM	Sales Comparison Analysis | Comparable: Proximity to Subject CHK - 1075_05AUAD - 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 CHK - 1075_05AUAD - 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 - 1075_05AUAD - SALES COMPARISON APPROACH - If the Date of Sale of the Comparable Sales is greater than within 6 months, is a comment provided?	

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3 CM	Sales Comparison Analysis | Comparable: Net Adjustment Percentage CHK - 1075_05AUAD - SALES COMPARISON APPROACH - If Net Adjustments are greater than 15%, is a comment provided?	N/A
3 CM	Sales Comparison Analysis | Comparable: Net Adjustment Percentage CHK - 1075_05AUAD - 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 - 1075_05AUAD - 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 - 1075_05AUAD - 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 - 1075_05AUAD - 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

Prior Sales History — FINDINGS: 2

3 CM	Prior Sale History | Researched Transfer History of Subject and Comparable Sales: Yes CHK - 1075_05AUAD - 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	Prior Sale History | Date of Prior Sale/Transfer CHK - 1075_05AUAD - SALES COMPARISON APPROACH - If one or more Comparable Sales had a prior sale within the past year, is a comment provided?	N/A

Reconciliation — FINDINGS: 4

3 CM	Reconciliation | The appraisal is made: subject to repairs CHK - 1075_05AUAD - 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 - 1075_05AUAD - 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 - 1075_05AUAD - 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 - 1075_05AUAD - RECONCILIATION - Is the Opinion of Market Value ($250,000) within the Neighborhood price range ($200,000 - $700,000) on page 1 of the report?	✓ Approved

License and E&O — FINDINGS: 6

3 CM	Signatures | Appraiser: Name CHK - 1075_05AUAD - CERTIFICATION - Is the Appraiser's signature provided?	✓ Approved
3 CM	Signatures | Appraiser: Date Report Signed CHK - 1075_05AUAD - CERTIFICATION - Is the Date of Signature and Report reasonable based on the Effective Date of the Report?	✓ Approved
3 CM	Signatures | Appraiser: State Certification # CHK - 1075_05AUAD - LICENSE IMAGE - If an image of a License is included does it match the information provided on the Certification page (Gary Pham, 1700541)?	
3 CM	Signatures | Appraiser: State CHK - 1075_05AUAD - 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 - 1075_05AUAD - CERTIFICATION - Is the Appraiser's License Expiration Date a valid date?	✓ Approved
3 CM	Signatures | Appraiser: Expiration Date CHK - 1075_05AUAD - CERTIFICATION - Is the Expiration Date of License after the Signature Date?	✓ Approved

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Photos — FINDINGS: 5

3 CM	Photo Addendum | Comparable Sales, Listings, Rentals CHK - 1075_05AUAD - 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?	✔ Approved
3 CM	Photo Addendum | Items of Bias CHK - 1075_05AUAD - 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?	✔ Approved
3 CM	Photo Addendum | Subject and Neighborhood CHK - 1075_05AUAD - PHOTO ADDENDUM - Is an aerial photo provided and sufficiently scaled to show the Subject Property and its immediate neighborhood?	✔ Approved
3 CM	Photo Addendum | Similar Comparables CHK - 1075_05AUAD - 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?	✔ Approved
3 CM	Photo Addendum | Beneficial or Adverse Views CHK - 1075_05AUAD - PHOTO ADDENDUM - View is N;TERR;. Are photos included for any view that is beneficial adverse or not a typical residential view?	N/A

Maps — FINDINGS: 7

3 CM	Location Map | Map Lables CHK - 1075_05AUAD - LOCATION MAP - Is the map labeled appropriately?	
3 CM	Location Map | Subject Property CHK - 1075_05AUAD - LOCATION MAP - Does the map include the Subject Property?	
3 CM	Location Map | Comparable Sales CHK - 1075_05AUAD - LOCATION MAP - Does the map include all Comparable Sales?	
3 CM	Location Map | Comparable Listings CHK - 1075_05AUAD - LOCATION MAP - Does the map include all Comparable Listings?	
3 CM	Location Map | Major Boundary CHK - 1075_05AUAD - 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?	✔ Approved
3 CM	Location Map | External Influences CHK - 1075_05AUAD - LOCATION MAP - Has the Reviewer utilized on-line mapping to verify any potential external influences?	✔ Approved
3 CM	Location Map | Market Area CHK - 1075_05AUAD - LOCATION MAP - Do the Comparable Sales appear to be located in the same market area as the Subject Property?	✔ Approved

Floor plan — FINDINGS: 1

3 CM	Sketch | Completed Units CHK - 1075_05AUAD - SKETCH - Are rooms and entry points for each Unit labeled on the floor plan?	✔ Approved

USPAP — FINDINGS: 3

3 CM	USPAP | Clear and Accurate Report CHK - 1075_05AUAD - USPAP - 2-1(a) - Does the Appraiser clearly and accurately set forth the report in a manner that is not misleading?	✔ Approved
3 CM	USPAP | Intended User(s) CHK - 1075_05AUAD - USPAP - 2-1(b) - Does the Report contain sufficient information to enable the intended users of the appraisal to understand the report properly?	✔ Approved
3 CM	USPAP | Extraordinary Assumptions, Hypothetical Conditions, Limiting Conditions CHK - 1075_05AUAD - 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?	✔ Approved

Other — FINDINGS: 5

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3 CM	SUBJECT | PROP_PHYS_DEFICIENCIES_DESC.1 CHK - 1075_05AUAD - PROJECT INFORMATION - If Physical Deficiencies or Adverse Conditions are noted, is a description provided?	N/A
3 CM	(Section #1) | File Number on Form CHK - 1075_05AUAD - PHOTO ADDENDUM - Are Front and Street View photos of the Subject Property included?	✔ Approved
3 CM	Required Statement | Three-year Disclosure CHK - 1075_05AUAD - 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	Unit Improvemenst | Condition of the Property CHK - 1075_05AUAD - UNIT DESCRIPTION - Is the Condition of the Property thoroughly explained?	
3 CM	Unit Improvemenst | Property Conformity to Neighborhood CHK - 1075_05AUAD - PROJECT INFORMATION - If No selected in response to 'Does the Property Generally Conform to the Neighborhood', is a description provided?	N/A

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