TOMAINO APPRAISAL

	perty Description	UNIFORM RE	SIDE	NTIAL	APPRAIS	AL RE	EPORT CAS	No. E NO.			
	Property Address			City			State	Zip Code			
	Legal Description						County				
ь-	Assessor's Parcel No.			Tax Yea	r R.E.	Taxes \$		al Assessments \$			
SUBJECT	Borrower	Current Ov					upant Owner	Tenant Vacant			
<u> </u>		e Simple Leasehold	Proj	ject Type		Condomir	ium (HUD/VA only)	HOA\$ /Mo.			
٦ S	Neighborhood or Project Name		Descript	ion and ¢ or	Map Reference			us Tract			
-	Sale Price \$ Date of Sale Description and \$ amount of loan charges/concessions to be paid by seller										
-	Lender/Client Address Appraiser MICHAEL TOMAINO Address , ,										
	Location Urban	Suburban Rural		ominant	Single family hou	usina	Present land use %	Land use change			
	Built up Over 75%	25-75% Under 25	j% occur	pancy	PRICE \$(000)	AGE I	One family	Not likely			
	Growth rate Rapid	Stable Slow		Dwner	Low		2-4 family	In process			
	Property values Increasing	Stable Declining	ј 🗌 Т	enant	High		Multi-family	To:			
	Demand/supply Shortage	In balance Over sup	ply 🗌 V	/acant (0-5%	6) Predominar	nt	Commercial				
_	Marketing time Under 3 mos.	3-6 mos. Over 6 m		/acant (over 59							
	Note: race and the racial compositio	-	e not appra	aisal factors	3.						
Δ	Neighborhood boundaries and characte	eristics:									
NEIGHBORHOOD											
Ŧ		actors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.):									
<u></u>											
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ы											
Z											
	Market conditions in the subject neighb	orhood (including support f	or the above	e conclusior	is related to the trend	l of proper	ty values, demand/sup	ply, and marketing time			
	such as data on competitive propertie	es for sale in the neighborh	ood, descrip	tion of the p	revalence of sales ar	nd financin	g concessions, etc.):				
_											
_											
-											
-											
	Project Information for PUDs	(If applicable Is the dev	veloper/buil	der in contro	l of the Home Owner	's Associa	tion (HOA)?	es No			
PUD	Approximate total number of units in the	· · · ·	velopel/build				ale in the subject proje				
ፈ	Describe common elements and recrea										
	Dimensions					Торо	graphy				
	Site area			Corner Lot	t Yes No						
	Specific zoning classification and desc					Shap	e				
	Zoning compliance: Legal	Legal nonconforming (Gra			Illegal 🔄 No Zonir	U					
-			use (explain)			View					
					Type Public Private Landscaping						
SITE				Driveway Surface							
S	Water	0:1		Apparent easements FEMA Special Flood Hazard Area Yes No							
	Sanitary sewer										
	Storm sewer Alley			FEMA Map No.							
	Comments (apparent adverse easement	nts, encroachments, specia	l assessmer	nts, slide are	eas, illegal or legal no	nconform	ing zoning use, etc.):				
_											
		EXTERIOR DESCRIPTION		FOUNDAT							
					TION	BAS					
		oundation		Slab		Area	a Sq. Ft	Roof			
	No. of Stories E	Foundation		Slab Crawl Spa	ace	Area	a Sq. Ft	Roof			
6	No. of Stories E Type (Det./Att.)	Foundation Exterior Walls Roof Surfaces		Slab Crawl Spa Basement	ace	Area % Fi Ceili	a Sq. Ft inished ng	Roof			
NTS	No. of Stories E Type (Det./Att.) F Design (Style) C	Foundation		Slab Crawl Spa Basement Sump Pun	nce :np	Area	a Sq. Ft inished ng s	Roof			
MENTS	No. of Stories E Type (Det./Att.) F Design (Style) C Existing/Proposed V	Foundation Exterior Walls Roof Surfaces Gutters & Dwnspts		Slab Crawl Spa Basement	nce nps	Area % Fi Ceili Wall Floo	a Sq. Ft inished ng s	Roof			
VEMENTS	No. of Stories E Type (Det./Att.) F Design (Style) C Existing/Proposed V Age (Yrs.) S Effective Age (Yrs.) N	Foundation		Slab Crawl Spa Basement Sump Pun Dampness Settlement Infestation	nce np s t	Area % Fi Ceili Wall Floo Outs	a Sq. Ft inished ng s r	Roof			
ROVEMENTS	No. of Stories E Type (Det./Att.) F Design (Style) C Existing/Proposed V Age (Yrs.) S Effective Age (Yrs.) N ROOMS Foyer Living	Foundation Exterior Walls Roof Surfaces Gutters & Dwnspts Nindow Type Storm/Screens		Slab Crawl Spa Basement Sump Pun Dampness Settlement	nce np s t	Area % Fi Ceili Wall Floo Outs	a Sq. Ft inished ng s r	Roof			
MPROVEMENTS	No. of Stories E Type (Det./Att.) F Design (Style) C Existing/Proposed V Age (Yrs.) S Effective Age (Yrs.) N ROOMS Foyer Living Basement I I	Foundation		Slab Crawl Spa Basement Sump Pun Dampness Settlement Infestation	nce np s t	Area % Fi Ceili Wall Floo Outs	a Sq. Ft inished ng s r side Entry	Roof			
F IMPROVEMENTS	No. of Stories E Type (Det./Att.) F Design (Style) C Existing/Proposed V Age (Yrs.) S Effective Age (Yrs.) N ROOMS Foyer Living Basement E Level 1 E	Foundation		Slab Crawl Spa Basement Sump Pun Dampness Settlement Infestation	nce np s t	Area % Fi Ceili Wall Floo Outs	a Sq. Ft inished ng s r side Entry	Roof			
I OF IMPROVEMENTS	No. of Stories E Type (Det./Att.) F Design (Style) C Existing/Proposed V Age (Yrs.) S Effective Age (Yrs.) N ROOMS Foyer Living Basement I I	Foundation		Slab Crawl Spa Basement Sump Pun Dampness Settlement Infestation	nce np s t	Area % Fi Ceili Wall Floo Outs	a Sq. Ft inished ng s r side Entry	Roof			
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PTION OF IMPROVEMENTS	No. of Stories E Type (Det./Att.) F Design (Style) C Existing/Proposed V Age (Yrs.) S Effective Age (Yrs.) N ROOMS Foyer Living Basement 1 1 Level 1 1 1 Finished area above grade contains:	Foundation	Den F	Slab Crawl Spa Basement Sump Pun Dampness Settlement Infestation Family Rm.	ace	Area % Fi Ceili Wall Floo Outs ns # B	a Sq. Ft ng s r side Entry aths Laundry ths aths 	Roof			
CRIPTION OF IMPROVEMENTS	No. of Stories E Type (Det./Att.) F Design (Style) C Existing/Proposed V Age (Yrs.) S Effective Age (Yrs.) N ROOMS Foyer Living Basement 1 Level 1 1 1 Finished area above grade contains: INTERIOR Materials/Condition	Foundation	Den F	Slab Crawl Spa Basement Sump Pun Dampness Settlemeni Infestation Family Rm.	Ace	Area % Fi Ceili Wall Floo Outs ns # B Bath(s); AMENIT	a Sq. Ft ng s r side Entry aths Laundry Entry aths Laundry STES	Roof			
ESCRIPTION OF IMPROVEMENTS	No. of Stories E Type (Det./Att.) F Design (Style) C Existing/Proposed V Age (Yrs.) S Effective Age (Yrs.) N ROOMS Foyer Living Basement 1 1 Level 1 1 1 Finished area above grade contains:	Foundation	Den F Be KITCHEN Refrigerat	Slab Crawl Spa Basement Sump Pun Dampness Settlement Infestation amily Rm. edroom(s); N EQUIP. tor	ace	Area % Fi Ceili Wall Floo Outs ns # B	a Sq. Ft ng s r side Entry aths Laundry Entry aths Laundry STES	Roof			
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DESCRIPTION OF IMPROVEMENTS	No. of Stories E Type (Det./Att.) F Design (Style) C Existing/Proposed V Age (Yrs.) S Effective Age (Yrs.) N ROOMS Foyer Living Basement 1 Level 1 1 1 Level 2 1 1 Finished area above grade contains: INTERIOR Materials/Condition Floors	Foundation	Den F Be KITCHEN Refrigerat Range/Ov	Slab Crawl Spa Basement Sump Pun Dampness Settlement Infestation amily Rm. edroom(s); VEQUIP. tor	ACCE	Area % Fi Ceili Wall Floo Outs ns # B Bath(s); AMENIT Fireplac Patio	a Sq. Ft ng s r side Entry aths Laundry Entry aths Laundry STES	Roof Ceiling Walls Floor None Unknown Other Area Sq. Ft. Square Feet of Gross Living Area CAR STORAGE None Garage			
DESCRIPTION OF IMPROVEMENTS	No. of Stories E Type (Det./Att.) F Design (Style) C Existing/Proposed V Age (Yrs.) S Effective Age (Yrs.) N ROOMS Foyer Living Basement 1 Level 1 1 1 Level 2 1 1 Finished area above grade contains: INTERIOR Materials/Condition Floors	Foundation	Den F Be KITCHEN Refrigerat Range/Ov Disposal	Slab Crawl Spa Basement Sump Pun Dampness Settlement Infestation amily Rm. edroom(s); N EQUIP. tor	Ace	Area % Fi Ceili Wall Floo Outs ns # B Bath(s); AMENIT Fireplac Patio Deck	a Sq. Ft ng s r side Entry aths Laundry aths Laundry TIES e(s) # [Roof Ceiling Walls Floor None Unknown Other Area Sq. Ft. Square Feet of Gross Living Area CAR STORAGE None Garage # of cars Attached			
DESCRIPTION OF IMPROVEMENTS	No. of Stories E Type (Det./Att.) F Design (Style) C Existing/Proposed V Age (Yrs.) S Effective Age (Yrs.) N ROOMS Foyer Living Basement 1 Level 1 1 1 Level 2 1 1 Finished area above grade contains: INTERIOR Materials/Condition Floors Walls	Foundation	Den F Be KITCHEN Refrigerat Range/Ov Disposal Dishwash Fan/Hood Microwav	Slab Crawl Spa Basement Sump Pun Dampness Settlemen Infestation amily Rm. edroom(s); N EQUIP. tor	Ace	Area % Fi Ceili Wall Floo Outs ms # B Bath(s); AMENIT Fireplac Patio Deck Porch	a Sq. Ft ng s s r side Entry aths Laundry aths Laundry TIES e(s) #	Roof Ceiling Walls Floor None Unknown Unknown Other Area Sq. Ft. Square Feet of Gross Living Area CAR STORAGE None Garage # of cars Attached Detached Built-In Carport			
DESCRIPTION OF IMPROVEMENTS	No. of Stories E Type (Det./Att.) F Design (Style) C Existing/Proposed V Age (Yrs.) S Effective Age (Yrs.) N ROOMS Foyer Living Basement I I Level 1 I I Level 2 I I Finished area above grade contains: INTERIOR Materials/Condition Floors I I Bath Floor Bath Wainscot Doors	Foundation	Den F Den F Be KITCHEN Refrigerat Range/Ov Disposal Dishwash Fan/Hood Microwav Washer/D	Slab Crawl Spa Basement Sump Pun Dampness Settlemen Infestation amily Rm. edroom(s); N EQUIP. tor	ACCE	Area % Fi Ceili Wall Floo Outs ms # B Bath(s); AMENIT Fireplac Patio Deck Porch Fence	a Sq. Ft ng s s r side Entry aths Laundry aths Laundry TIES e(s) #	Roof Ceiling Walls Floor None Unknown Unknown Other Area Sq. Ft. Square Feet of Gross Living Area CAR STORAGE None Garage # of cars Attached Detached Built-In			
	No. of Stories E Type (Det./Att.) F Design (Style) C Existing/Proposed V Age (Yrs.) S Effective Age (Yrs.) N ROOMS Foyer Living Basement I Level 1 I I Level 2 I I Finished area above grade contains: INTERIOR Materials/Condition Floors I I Bath Floor Bath Wainscot I Doors I I I Additional features (special energy efficient) I I	Foundation	Den F Be KITCHEN Refrigeral Range/Ou Disposal Dishwash Fan/Hood Microwav Washer/D	Slab Crawl Spa Basement Sump Pun Dampness Settlemeni Infestation amily Rm. edroom(s); N EQUIP. tor ven her	ACC	Area % Fi Ceili Wall Floo Outs ns # B Bath(s); AMENIT Fireplac Patio Deck Porch Fence Pool	a Sq. Ft	Roof Ceiling Walls Floor None Unknown Unknown Other Area Sq. Ft. Square Feet of Gross Living Area CAR STORAGE None Garage # of cars Attached Detached Built-In Carport Driveway			
	No. of Stories E Type (Det./Att.) F Design (Style) C Existing/Proposed V Age (Yrs.) S Effective Age (Yrs.) N ROOMS Foyer Living Basement I Level 1 I I Level 2 I I Finished area above grade contains: INTERIOR Materials/Condition Floors I I Bath Floor Bath Wainscot I Doors I I I Additional features (special energy efficient) I I	Foundation	Den F Be KITCHEN Refrigeral Range/Ou Disposal Dishwash Fan/Hood Microwav Washer/D	Slab Crawl Spa Basement Sump Pun Dampness Settlemeni Infestation amily Rm. edroom(s); N EQUIP. tor ven her	ACC	Area % Fi Ceili Wall Floo Outs ns # B Bath(s); AMENIT Fireplac Patio Deck Porch Fence Pool	a Sq. Ft	Roof Ceiling Walls Floor None Unknown Unknown Other Area Sq. Ft. Square Feet of Gross Living Area CAR STORAGE None Garage # of cars Attached Detached Built-In Carport Driveway			
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Va	aluation Section	UNIF				REPORT	File No. CASE NO.		
	ESTIMATED SITE VALU ESTIMATED REPRODU	JE ICTION COST-NEW-OF II	=\$ MPROVEMENTS:		Comments on Cost Approach (such as, source of cost estimate, site value, square foot calculation and for HUD, VA and FmHA, the estimated remaining				
ED/	welling Sq. Ft. @ \$= \$ Sq. Ft. @ \$=				economic life of the property):				
Ď,			_=						
בֿ ב	Garage/Carport	Sq. Ft. @ \$	=						
∢	Less Physical	w Functional	= \$ External						
S	Depreciation								
5	Depreciated Value of Imp	provements	= \$ _						
	"As is" Value of Site Impr	rovements	=\$_						
	INDICATED VALUE BY		=\$		Est. Remaining Ec		yrs		
	ITEM	SUBJECT	COMPARABLE	NU. I	COMPARABL	.E NU. 2	COMPARABLE NO. 3		
	Address								
	Proximity to Subject								
	Sales Price Price/Gross Liv. Area	\$ \$	\$		\$		\$ \$		
	Data and/or		\$		\$				
	Verification Source								
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION	+(-)\$ Adjustment	
	Sales or Financing								
	Concessions Date of Sale/Time								
	Location								
	Leasehold/ Fee Simple								
	Site								
	View Design and Appeal								
	Quality of Construction								
	Age								
2	Condition								
מ ב	Above Grade Room Count	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths		
A N	Gross Living Area	Sq. Ft.	Sq. Ft.		Sq. Ft.		Sq. Ft.		
4	Basement & Finished								
2 S	Rooms Below Grade								
Y	Functional Utility Heating/Cooling								
J N N	Energy Efficient Items								
3	Garage/Carport								
Ц Ц	Porch, Patio, Deck,								
A	Fireplace(s), etc. Fence, Pool, etc.								
	Net Adj. (total)		+ - \$		+ - \$		+ - \$		
	Adjusted Sales Price of Comparable		Net=0% Gross=0% \$		Net=0% Gross=0%		Net=0% Gross=0% \$		
		nparison (including the su							
				, ,	. ,				
	ITEM	SUBJECT	COMPARABLE	NO. 1	COMPARABL	E NO. 2	COMPARABLE NO. 3		
	Date, Price and Data Source, for prior sales								
	within year of appraisal								
		greement of sale, option, o	r listing of the subject pro	operty and analysis	of any prior sales of sub	pject and comparab	les within one year of the	date of appraisal.	
	INDICATED VALUE BY	SALES COMPARISON A	PPROACH				\$		
	INDICATED VALUE BY	INCOME APPROACH	(If Applicable) Estimate			ross Rent Multiplier			
		as is" subject				subject to co	mpletion per plans and	specifications.	
	Conditions of Appraisal:								
	Final Reconciliation:								
z									
2	The nurness of this area	aisal is to estimate the ma	rkat value of the real	operty that is subi-	ot to this report based	on the above card	itions and the contification	n contingent	
								n, contingent	
5	and limiting conditions, and market value definition that are stated in the attached Freddie Mac Form 439/Fannie Mae Form 1004B (Revised <u>6-93</u>). I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AS OF								
25	(WHICH IS THE DATE OF INSPECTION AND THE EFFECTIVE DATE OF THIS REPORT) TO BE \$								
Ц К	APPRAISER: Signature					(UNLY IF REQUIR	RED):	Did Not	
	Signature Signature Did Did Did Name MICHAEL TOMAINO Name Inspect Property								
	Date Report Signed Date Report Signed							·r · 7	
	State Certification #	45-39630	State		ertification #			State	
	Or State License #				e License #		Form 1004 (6.02) Daga	State	

Freddie Mac Form 70 6-93

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