File No. CASE NO.

Uniform Residential Appraisal Report

	The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property. Property Address City State Zip Code											
	Property Address	te Zip	Code									
	Borrower		Owner of Public	Record	County							
	Legal Description					т	V		D.F. T	· •		
	Assessor's Parcel #			Tax Year R.E. Taxes \$								
_	Neighborhood Name Occupant Owner Tenant Va	acant Sneci	al Assessments \$	Map Reference Census Tract nents \$ PUD HOA \$ per year per month								
	Property Rights Appraised Fee Simple			(describe)			TOD TION W			per year per monur		
S	Assignment Type Purchase Transaction		inance Transaction	`	r (descri	be)						
	Lender/Client Address											
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No										Yes No		
	Report data source(s) used, offerings price(s), and date(s).											
_												
	Idid did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not a safety and the contract for sale or why the analysis was not a safety and the contract for sale or why the analysis was not a safety and the contract for sale or why the analysis was not a safety and the contract for sale or why the analysis was not a safety and the contract for sale or why the analysis was not a safety and the contract for sale or why the analysis was not a safety and the contract for sale or why the analysis was not a safety and the contract for sale or why the analysis was not a safety and the contract for sale or why the analysis was not a safety and the contract for sale or why the analysis was not a safety and the contract for sale or why the analysis was not a safety and the contract for sale or why the analysis was not a safety and the contract for sale or why the analysis was not a sale or why the contract for sale or why the analysis was not a sale or why the contract for sale or why the analysis was not a sale or why the contract for sale or why the c											
,	performed.											
₹	Contract Price \$ Date of C	Contract	Is the r	nronerty selle	er the ov	vner of public	record? Y	es No	Data Source	2(9)		
Ė	Is there any financial assistance (loan charge											
วุ	If Yes, report the total dollar amount and des			, ,		, ,	, , , , ,	,				
ر			•									
	Note: Race and the racial composition of to Neighborhood Characteristics	the neighbo	rhood are not ap			y Tuesda		On a Harl	t Housing	December 111 Cr		
		Rural	Property Values	One-Unit H		Stable	Declining	PRICE	AGE	Present Land Use % One-Unit %		
			Demand/Supply	Shortag	_ =	In Balance		\$ (000)	(yrs)	2-4 Unit %		
			Marketing Time	Under 3 r		3-6 mths	Over 6 mths		<u>(yis)</u> DW	Multi-Family %		
ב	Neighborhood Boundaries	JIOW	warketing fille	Officer of	111113	J-0 IIIIII3	Over o muis		igh	Commercial %		
Š	Troighborhood Bourladines								red.	Other %		
9	Neighborhood Description						L	·	100.	T Galoi		
E G	·											
Ž												
	Market Conditions (including support for the	above conclu	usions)									
	Dimensions		Area			Shape			View			
	Specific Zoning Classification			g Description	1	опаро			7.011			
	Zoning Compliance Legal Legal N	Vonconformi	ng (Grandfathered		No Zonii	ng Illega	al (describe)					
	Is the highest and best use of subject propert	ty as improve	ed (or as proposed	d per plans a	nd spec	ifications) the	present use?	Yes	No If No, o	lescribe.		
				<u> </u>								
	Utilities Public Other (describe)	\\/ata=	Public	Other (des	scribe)		Off-site Imp	rovements-	-Туре	Public Private		
Electricity Water Street												
7			rv Sewer									
	Gas Security	Sanita	ry Sewer EMA Flood Zone				Alley	-	FEMA Map D	ate		
<u>.</u>	Gas	Sanitar No FI	EMA Flood Zone	Yes			Alley	[FEMA Map D	ate		
S	Gas SEMA Special Flood Hazard Area Yes	Sanitai No Fl typical for the	EMA Flood Zone e market area?		No If	FEMA Map # No, describe.	Alley			ate f Yes, describe.		
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S	Gas FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements	Sanitai No Fl typical for the	EMA Flood Zone e market area?		No If	FEMA Map # No, describe.	Alley					
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File No. CASE NO.

Uniform Residential Appraisal Report

	There are con	rties curr	rently offered for sale in the subject neighbor				<u> </u>		rom \$	to\$.		
					bject neighborhood within the past twelve m						to \$	
	FEATURE SUBJECT			COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE #3		
	Address			SOMM 7 II W IBEE OF IEE II 1			Committee of the Int			OGNITATION OF THE WO		
	Proximity to Subject											
	Sale Price			\$			\$			\$		
	Sale Price/Gross Liv. Area			\$ sq. ft.		sq. ft.	\$ sq. ft.			\$ sq. ft.		
	Data Source(s)											
	Verification Source(s)											
	VALUE ADJUSTMENTS	DESCRIF	TION	DE	SCRIE	PTION	+(-) \$ Adjustment	DESCRIF	PTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
	Sale or Financing											
	Concessions											
	Date of Sale/Time											
	Location											
	Leasehold/Fee Simple											
	Site											
	View											
	Design (Style)											
	Quality of Construction											
	Actual Age											
	Condition		I			T = "			15.0			
	Above Grade	Total Bdrms	Baths	Total I	Bdrms	. Baths		Total Bdrms	s. Baths		Total Bdrms. Baths	
	Room Count								1	1	-	+
	Gross Living Area		sq. ft	-		sq. ft			sq. ft.	-	sq. ft	
	Basement & Finished											
<u>S</u>	Rooms Below Grade									+		+
COMPARISON ANALYSIS	Functional Utility Heating/Cooling									1		+
A	Energy Efficient Items											
Z	Garage/Carport											
Z	Porch/Patio/Deck											
SO	1 Olcilli allo/Deck											
8												
4												
ō	Net Adjustment (Total)				+	٦.	\$	+	٦_	\$	+ -	\$
S	Adjusted Sale Price			Net A		6	<u> </u>	Net Adj: 09	%		Net Adj: 0%	Ψ
盟	of Comparables			Gross	•		\$	Gross Adj:			Gross Adj: 0%	\$
SALES		esearch the sal	e or trans				ct property and com				,	
0)												
	My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.											
	Data source(s)											
	My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.											
	Data source(s)											
		Report the results of the research and analysis of										
	ITEM		SU	BJECT		COMPARABLE SALE #1		COMPARABLE SALE #		COMPARA	BLE SALE # 3	
	Date of Prior Sale/Transfe											
	Price of Prior Sale/Transfe	er										
	Data Source(s)	roo(o)										
	Effective Date of Data Son		of the aut	iont pro-	norty -	nd com-	arable sales					
	Analysis of prior sale or transfer history of the subject property and comparable sales											
	Summary of Sales Comparison Approach											
	, , , , , , , , , , , , , , , , , , , ,		-									
	Indicated Value by Sales					davalanad) *						
	Indicated Value by: Sale	ch \$ Cost Approach (if				developed) \$ Income A			pproach (if developed) \$			
Ó												
F	This appraisal is read.	"ao io "	Cb.:	ot to see	nnla#:-	n nor -l-	and anadification	no on the ba-	ic of a burn	othotical candities	that the improvement.	havo haar
	This appraisal is made completed, subject to	"as is," [that the improvements	
RECONCILIATION	following required inspect	completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:										
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믮	Based on a complete vis	sual inspectio	n of the	interior a	and e	xterior a	reas of the subject	t property. de	efined sco	ope of work, state	ment of assumptions	and limiting
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Freddie Mac Form 70 March 2005

File No. CASE NO.

Uniform Residential Appraisal Report ADDITIONAL COMMENTS COST APPROACH TO VALUE (not required by Fannie Mae.) Provide adequate information for the lender/client to replicate your cost figures and calculations Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) COST APPROACH ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW OPINION OF SITE VALUE =\$ Source of cost data Dwelling Sq. Ft. @ \$ =\$ Sq. Ft. @ \$ Quality rating from cost service Effective date of cost data =\$ Comments on Cost Approach (gross living area calculations, depreciation, etc.) Garage/Carport Sq. Ft. @ \$ =\$ Total Estimate of Cost-new =\$ Less Physical Functional External Depreciation =\$ (**Depreciated Cost of Improvements** =\$ "As-is" Value of Site Improvements =\$ Estimated Remaining Economic Life (HUD and VA only) Years Indicated Value By Cost Approach =\$ **INCOME APPROACH TO VALUE (not required by Fannie Mae.)** Estimated Monthly Market Rent \$ X Gross Multiplier Indicated Value by Income Approach Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION FOR PUDs (if applicable) Is the developer/builder in control of the Homeowner's Association (HOA)? Yes No Unit type(s) Detached Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit. Legal Name of Project Total number of phases Total number of units Total number of units sold Total number of units rented Total number of units for sale Data source(s) Yes No If Yes, date of conversion. Was the project created by the conversion of existing building(s) into a PUD? Does the project contain any multi-dwelling units? Yes No Data source. Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. Are the common elements leased to or by the Homeowner's Association? Yes No If Yes, describe the rental terms and options. Describe common elements and recreational facilities.