## TOMAINO APPRAISAL

File No. CASE NO.

Exterior-Only	/ Inspection	Residential Ap	praisal Report
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	E	Exterior-Only Inspection	<b>Residential Apprais</b>	case sal Report	: NO.			
	The purpose of this summary appraisal repo	•						
	Property Address		City		Zip Code			
	Borrower Legal Description	Owner of Public Record		County				
	Legal Description     Tax Year     R.E. Taxes \$       Assessor's Parcel #     Map Reference     Census Tract							
H								
$\mathbf{U}$		Vacant Special Assessments \$	PUD	HOA \$	per year per month			
ഫ്	Property Rights Appraised Fee Simp			- +				
SU	Assignment Type Purchase Transaction	on Refinance Transaction C	Other (describe)					
	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							
	Report data source(s) used, offerings price	s), and date(s).						
_	I did did not analyze the contra	ict for sale for the subject purchase trans	saction Explain the results of the	analysis of the contract for	sale or why the analysis was not			
	performed.							
Ч С								
RA	Contract Price \$ Date of	Contract Is the property	seller the owner of public record	? Yes No Data S	Source(s)			
	Is there any financial assistance (loan charge		nent assistance, etc.) to be paid t	by any party on behalf of the	borrower? Yes No			
ပ္ပ	If Yes, report the total dollar amount and de	scribe the items to be paid.						
	Note: Race and the racial composition of	f the neighborhood are not appraise!	factors.					
	Neighborhood Characteristics		Jnit Housing Trends	One-Unit Housi	ng Present Land Use %			
	Location Urban Suburban				AGE One-Unit %			
	Built-Up Over 75% 25-75%				(yrs) 2-4 Unit %			
	Growth Rapid Stable	Slow Marketing Time Und	der 3 mths 3-6 mths 0	over 6 mths Low	Multi-Family %			
R T	Neighborhood Boundaries			High	Commercial %			
<b>B</b> O BO				Pred.	Other %			
ц Ц	Neighborhood Description							
Ĭ								
	Market Conditions (including support for the	above conclusions)						
	, <b>9</b> 11	/						
	Dimensions	Area	Shape	View				
	Specific Zoning Classification Zoning Compliance Legal Legal	Zoning Descrip Nonconforming (Grandfathered Use)	No Zoning Illegal (desc	rihe)				
	Is the highest and best use of subject prope				f No, describe.			
		<u></u>			-,			
	Utilities Public Other (describe)	Public Other		f-site ImprovementsType	Public Private			
	Electricity	Water	Street					
ഗ	Gas FEMA Special Flood Hazard Area Ye	Sanitary Sewer	Alley FEMA Map #	FEMA	Map Date			
	Are the utilities and/or off-site improvements							
	Are there any adverse site conditions or ext	ernal factors (easements, encroachmen	nts, environmental conditions, lan	nd uses, etc.)? Yes	No If Yes, describe.			
	Source(s) Used for Physical Characteristics	of Property Appraisal Files	MLS Assessment and Tax F	Records Prior Inspection	n Property Owner			
	Other (describe)		Data Source(s) for Gross Livi					
	General Description	General Description	Heating / Cooling	Amenities	Car Storage			
	Units One One with Accessory Unit	Concrete Slab Crawl Space	FWA HWBB	Fireplace(s) #	None			
	# of Stories Type Det. Att. S-Det./End Unit	Full Basement Finished	Radiant Other	Woodstove(s) # Patio/Deck	Driveway # of Cars			
		Partial Basement Finished Exterior Walls	Fuel	Porch	Driveway Surface Garage # of Cars			
	Design (Style)	Roof Surface	Central Air Conditioning	Pool	Carport # of Cars			
	Year Built	Gutters & Downspouts	Individual	Fence	Attached Detached			
	Effective Age (Yrs)	Window Type	Other	Other	Built-in			
s S	Appliances Refrigerator Range/Ov	en Dishwasher Disposal N	Microwave Washer/Dryer	Other (describe)				
Ę	Finished area <b>above</b> grade contains:	Rooms Bedroom	ms Bath(s)	Square Feet of G	bross Living Area Above Grade			
EMEN	Additional features (special energy efficient	Items, etc.)						
OVE	Describe the condition of the property and c	Jata source(s) (including apparent neede	ed repairs, deterioration, renovati	ions, remodeling, etc.).				
PRO	, , , , , , , , , , , , , , , , , ,		<u> </u>	·····; · ·······; · ····; · ····;				
ž								
	Are there any apparent physical deficiencies	s or adverse conditions that affect the liv	vability, soundness, or structural	integrity of the property?	Yes No			
	If Yes, describe							
	Does the property generally conform to the	neighborhood (functional utility, style, or	ondition, use. construction, etc.)?	Yes No If No, de	scribe			
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Exterior-Only	v Inspectior	n Residential	Apprais	al Report
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	There are con	nparable properties curr	ently offered for sale in t					to \$		
						<u> </u>			to \$	
	FEATURE	SUBJECT	subject neighborhood within the past twelve months ranging in sale price from \$           COMPARABLE SALE # 1         COMPARABLE SALE # 2		to \$					
	Address	J SUBJEUI		UALE # 1	COIVIP	ANADLE 3			IVADLE 3/	¬∟⊑ # ð
	7441633									
	Proximity to Subject									
	Sale Price	\$	\$			\$			\$	
	Sale Price/Gross Liv. Area	\$ sq. ft.		q. ft.	\$		q. ft.	\$		q. ft.
	Data Source(s)	φ 5γ. Π.	ψ 5	y. n.	Ψ	S	y. 11.	Ψ	5	y. n.
	Verification Source(s)									
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRI		+(-) \$ Adjustment	DESCRIF		+(-) \$ Adjustment
	Sale or Financing	DESCRIPTION			DESCIN			DESCIVIT	HON	
	Concessions									
	Date of Sale/Time									
	Location									
	Leasehold/Fee Simple									
	Site									
	View									
	Design (Style)									
	Quality of Construction									
	Actual Age									
	Condition									
	Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrm	ns. Baths		Total Bdrm	s. Baths	
	Room Count									
	Gross Living Area	sq. ft	. sq. ft.			sq. ft.			sq. ft.	
	Basement & Finished	sq. π	. <u>sq</u> . π.			કપુ. મિ.			કપુ. ાર્	
	Rooms Below Grade									
SIS	Functional Utility									
ΥS	Heating/Cooling									
AL	Energy Efficient Items									
ANALY	Garage/Carport									
	Porch/Patio/Deck									
COMPARISON										
2										
₽ ₽										
M	Net Adjustment (Total)			\$	+		\$			\$
ö	Adjusted Sale Price		Net Adj: 0%		Net Adj: 0	0/		+ Net Adj: 09	-	φ
S Ш	of Comparables		Gross Adj : 0%	1	Gross Adj		\$	Gross Adj:		\$
SALES		esearch the sale or trans						GIUSS AUJ.	070	φ
Ś				r property and com		5. II 1101, CAL	Jain			
	My research did	did not reveal any pric	or sales or transfers of th	e subject property	for the three	vears prior	to the effective dat	o of this anor	aisal	
	Data source(s)					years prior		e or triis appro	1501.	
	My research did	did not reveal any pric	or sales or transfers of th	e comparable sale	s for the year	r prior to the	a date of sale of the	comparable	ماده	
	Data source(s)	1 ara notrovedi driy pilo		is comparable sale	e ior uie yeal				Jui0.	
	Report the results of the r	esearch and analysis of	the prior sale or transfe	r history of the subi	ect property :	and compa	rable sales (report	additional pric	or sales on	page 3)
	ITEM		BJECT	COMPARABLE S			PARABLE SALE #			BLE SALE # 3
	Date of Prior Sale/Transfe				// 1		$\dots$		2 / u v٦	
	Price of Prior Sale/Transfe									
	Data Source(s)									
	Effective Date of Data Sol	urce(s)								
	Analysis of prior sale or tr	. / ]	iect property and compa	arable sales		1				
		and the sub-								
	Summary of Sales Compa	arison Approach								
	cannary of Ouldo Oompe									
	Indicated Value by Sales	Comparison Approach \$	}							
	Indicated Value by Sales			Cost Approach (if de	eveloned) \$		Income An	proach (if dev	eloped) \$	
					ψ		income Ap			
z										
ē										
₹	This appraisal is made	"as is," subje	ect to completion per pla	ns and specification	ns on the bas	sis of a hyperation of a hyperation of a hyperatic structure of a hyper	othetical condition	that the impro	vements h	nave been
CILIATION		the following repairs or								subject to the
	following required inspect								.,	
ECON			<u>, , , , , , , , , , , , , , , , , , , </u>		.,					
ЯЩ	Based on a visual inspe	ection of the exterior a	eas of the subject pro	perty from at leas	t the street.	defined sc	ope of work, state	ement of ass	umptions	and limiting
	conditions, and apprais								-	
		s of	/				d the effective dat			
Fre	eddie Mac Form 2055 Mai				-					055 March 2005

SALES COMPARISON ANALYSIS

RECONCILIATION

File No. CASE NO.

## **Exterior-Only Inspection Residential Appraisal Report**

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**DNAL COMMENTS** 

	COST APPROACH TO VALUE	(not required by Fannie Mae	e.)			
	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 method	ods for estimating site value)				
I						
U A	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE		=\$		
õ	Source of cost data		Sq. Ft. @ \$	=\$		
<b>COST APPROACH</b>	Quality rating from cost service Effective date of cost data		Sq. Ft. @ \$	=\$		
A P	Comments on Cost Approach (gross living area calculations, depreciation, etc.)					
E L		Garage/Carport Sq. Ft. @ \$ =\$				
ő		Total Estimate of Cost-new		=\$		
0		Less Physical	Functional	External		
		Depreciation		=\$ ( )		
		Depreciated Cost of Improvement	=\$			
		"As-is" Value of Site Improvement	ents	=\$		
		Indicated Value By Cost Appro		=\$		
ų	INCOME APPROACH TO VALUE (not required by Fannie Mae.)					
COME	Estimated Monthly Market Rent \$ X Gross Multiplier	=\$ Indi	cated Value by I	ncome Approach		
Z	Summary of Income (including support for market rent and GRM)					
	PROJECT INFORMATION	FOR PLIDs (if applicable)				
	Is the developer/builder in control of the Homeowner's Association (HOA)? Yes	No Unit type(s)	ched Att	ached		
	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					
z		number of units sold				
PUD INFORMATION		source				
A	Was the project created by the conversion of existing building(s) into a PUD? Yes		sion.			
N N	Does the project contain any multi-dwelling units? Yes No Data source.					
0		o If No, describe the status of co	mpletion.			
Z_			·			
9						
٩	Are the common elements leased to or by the Homeowner's Association? Yes	No If Yes, describe the rent	tal terms and opt	ions.		
	Describe common elements and recreational facilities.					
Fre	Freddie Mac Form 2055 March 2005 Fannie Mae Form 2055 March 2005					