ABC123
File # CONV_1004_DEMO

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The purpose of this sur		on is to prov	nue line iei	ider/client with an act		y supported, opi			•	
Property Address 223	6 Main Ln				City Anytown				Zip Code 605	SXX
Borrower Buynit, Ima			(Owner of Public Record	Sellers, Homer		C	ounty DuPa	ige	
Legal Description Lot	XX in Ginger Wo	ods Unit 3			·					
Assessor's Parcel # 0		rodo Offico	·		Tax Year 201X		R	I.E. Taxes \$ 1	4.005	
						0074				
Neighborhood Name					Map Reference 16			ensus Tract_8		
Occupant 🔀 Owner	Tenant Vac	ant		Special Assessments \$	0	🔀 PU	D HOA\$	530	per year	per month
Property Rights Appraise	d 🔀 Fee Simple	Leaseho	old	Other (describe)						
Assignment Type		n Refin	ance Trans		escribe)					
Lender/Client XYZ F			141100 114110			are II COEVV				
			" .	120 1110	ain Street, Anywhe					
Is the subject property cu					•			X		
Report data source(s) us	ed, offering price(s),	and date(s).	DOM	19;MRED MLS #0	0967357X. Subjec	ct was listed for	or \$549,90	00 through t	the local mul	tiple
listing service on 06	3/28/1X and sold	on 07/16/1	X for 989	% of list price after	r a marketing time	e of 19 davs.				
				rchase transaction. Exp			ntract for sal	e or why the a	nalvsis was not	
						-		-	-	
performed. Arms len		chase agre	ement a	ippears to be man	ket anven with no	positive of ne	egative ter	ms omer u	ian the conc	essions
which are stated be							_			
Contract Price \$ 540,0				Is the property seller the					Public record	ds
Is there any financial ass	istance (loan charges	s, sale concess	sions, gift o	or downpayment assist	ance, etc.) to be paid b	by any party on b	ehalf of the b	orrower?	Yes	s 🔀 No
If Yes, report the total do					, , ,	, ,, ,				
ii 163, 16port the total do	iai airiouiit aiiu uoso	ווטט נווט ונטוווס	to be paid.	φυ,,						
Note: Race and the rac	al composition of t	ne neighborh	ood are no	ot appraisal factors.						
	ood Characteristics				Housing Trends		One-Uni	t Housing	Present Lar	nd Use %
			Droportu			Dealining				
Location Urban	Suburban	Rural		/alues X Increasing		Declining	PRICE	AGE	One-Unit	80 %
Built-Up X Over 75%		Under 25%	Demand/S		🔀 In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	0 %
Growth Rapid	X Stable □	Slow	Marketing	Time Under 3 mt	ths 🔀 3-6 mths	Over 6 mths	135 L	ow 0	Multi-Family	5 %
Neighborhood Boundarie								igh 20	Commercial	10 %
· · ·				ached housing. Bo		grily IL Kie		•		
56 north, Eola Rd e				. Other land use=	=ındustrial.		357 Pr	red. 15	Other	5 %
Neighborhood Descriptio	n See attache	d addendu	m							
f										
3										
Market Canditions (included	ling ournort for the o	hava aanaluai	iono)	0 " 1 1 11						
Market Conditions (include	allig Support for the a	DOVE CONCIUSI	0115)	See attached add	enaum.					
Dimensions 85 x 116				Area 9860 sf	Shap	e Rectangula	ar	View B;	Woods;	
Specific Zoning Classific	ation R-1				One Family Dwelli				,	
<u> </u>		noonforming (Crandfatha	red Use) No Zonir						
Zoning Compliance					ng 🔛 megai (describ) ()				
Is the highest and best u	se of subject property									
		<i>i</i> as improved	(or as prop	oosed per plans and sp	ecifications) the prese	nt use? 🔀	Yes 🔙 I	No If No, des	scribe	
		as improved	(or as prop	posed per plans and sp	ecifications) the prese	nt use?	Yes I	No If No, des	scribe	
Utilities Public (Other (describe)	/ as improved	(or as prop		, ,					Private
	Other (describe)	•		Public Other (de	, ,	Off-site Impr	ovements - 1		Public	Private
Electricity	Other (describe)	· · · · · · · · · · · · · · · · · · ·	Water	Public Other (de	, ,	Off-site Impr	ovements - 1			Private
Electricity X Gas		\ \ \ \	Water Sanitary Se	Public Other (de	escribe)	Off-site Impr Street Asph Alley None	ovements - 1	Гуре	Public	
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ABC123
File# CONV_1004_DEMO

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			<u> </u>		rice from \$ 393,50		46,095 .
FEATURE	SUBJECT		LE SALE # 1		LE SALE # 2	COMPARABL	
Address 2236 Main Ln	0.4	2137 Red Maple		2577 Charter Oa		2687 Charter Oal	
Anytown, IL 605	(X	Anytown, IL 605	XX	Anytown, IL 605	XX	Anytown, IL 605X	(X
Proximity to Subject	Φ	0.09 miles SW	φ	0.18 miles SE	φ	0.08 miles NE	Φ
Sale Price	\$ 540,000		\$ 500,007	ф 100 00 · · · · ·	\$ 525,000		\$ 517,500
Sale Price/Gross Liv. Area	\$ 158.64 sq.ft.		5400414 0014 0	\$ 136.93 sq.ft.		\$ 142.13 sq.ft.	
Data Source(s)		MRED MLS #09			·	MRED MLS #095	
Verification Source(s)	DECODIDATION	Batavia Townsh		Naperville Town		Naperville Towns	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth		Relo	
Concessions Date of Sale/Time		Conv;0		Conv;0		Conv;0	
Location	B.Cab Diet 204	s04/1X;c02/1X N;Sch.Dist.101;	124 000	s05/1X;c04/1X B;Sch.Dist.204;		s05/1X;c03/1X	
Leasehold/Fee Simple	B;Sch.Dist.204; Fee Simple	Fee Simple	+34,000	Fee Simple		B;Sch.Dist.204; Fee Simple	
Site	9860 sf	11325 sf	5 860	10030 sf	0	11761 sf	-7,604
View	B;Woods;	B;Woods;	-5,600	B;Woods;	0	B;Woods;	-7,004
Design (Style)	DT2;Traditional	DT2;Traditional		DT2;Traditional		DT2;Traditional	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	17	15	0	17		16	0
Condition	C3	C3	0	C3		C3	0
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	9 4 3.0	9 4 2.1	+2,500		-2,500		-5,000
Gross Living Area	3,404 sq.ft.	2,848 sq.ft.	+27,800	3,834 sq.ft.			-11,850
Basement & Finished	1769sf1327sfin	1464sf910sfin	· · · · · · · · · · · · · · · · · · ·	2381sf2169sfin		1764sf0sfin	0
Rooms Below Grade	1rr0br0.1ba2o	2rr0br1.0ba1o	·	1rr1br1.0ba1o	-2,500		+30,000
Functional Utility	Good	Good	_,000	Good	_,000	Good	23,000
Heating/Cooling	GFWA/CAC	GFWA/CAC		GFWA/CAC		GFWA/CAC	
Heating/Cooling Energy Efficient Items Garage/Carport Porch/Patio/Deck Fireplace(s) Convenience Systems Upgrades Net Adjustment (Total) Adjusted Sale Price	Thermalpanes	Thermalpanes		Thermalpanes		Thermalpanes	
Garage/Carport	3gbi5dw	3gbi5dw		3gbi5dw		3gbi5dw	
Porch/Patio/Deck	*See comments		+15,000		+15,000		+15,000
Fireplace(s)	1 Fireplace	1 Fireplace		1 Fireplace		1 Fireplace	
Convenience Systems	Irrigation	Irrigation		Irrigation		Irrigation	
Upgrades	Kitchen,Bath,Int	Kitchen,Bath,Int		Kitchen,Bath,Int		Kitchen,Bath,Int	
Net Adjustment (Total)		X +	\$ 73,990	_ + 🗶 -	\$ -17,620	X +	\$ 20,546
• • • • • • • • • • • • • • • • • • • •		Net Adj. 14.8 %		Net Adj. 3.4 %		Net Adj. 4.0 %	
Adjusted Sale Price		14.0 /0		110t / tdj. 0.4 /0		1.0 /-	
of Comparables	the sale or transfer his	Gross Adj. 18.1 %	\$ 573,997 operty and comparable	Gross Adj. 9.1 %		Gross Adj. 13.4 %	\$ 538,046
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Uniform Residential Appraisal Report ABC123 File # CONV_1004_DEMO

ABC123

include: site area, GLA (such as for older properties or condominiums), becases, estimates are provided by the appraiser from information obtained	asement area, the area of basement f	nish or room count	
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ABC123
File # CONV_1004_DEMO

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

ABC123
File # CONV_1004_DEMO

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Paul J. Piekos IL Certified Residential Appraiser	Name
Company Name Piekos Appraisals	Company Name
Company Address <u>1533 N Vest Dr</u>	Company Address
Naperville, IL 60563-9381	
Telephone Number (630) 357-4647	Telephone Number
Email Address paul@piekos.com	Email Address
Date of Signature and Report 07/27/201X	Date of Signature
Effective Date of Appraisal 07/25/201X	State Certification #
State Certification # 556.000117	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State IL	
Expiration Date of Certification or License 09/30/20XX	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
2236 Main Ln	☐ Did inspect exterior of subject property from street
Anytown, IL 605XX	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 540,000	☐ Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name No AMC	OOMBADARI E OM EO
Company Name XYZ Financial Inc.	COMPARABLE SALES
Company Address 123 Main Street, Anywhere, IL 605XX	Did not inspect exterior of comparable sales from street
	Did inspect exterior of comparable sales from street
Email Address N/A	Date of Inspection

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File # CONV_1004_DEMO

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Anytown, IL 605XX	Address 2236 Main Ln 2387 Lansburgh Ct 2889 Clarissa Ln 2860 Clari	
Proximity to Sulpert 2,34 miles S	=	ssa Ln
Sale Pile®	Anytown, IL 605XX Anytown, IL 605XX Anytown, IL 605XX Anytown, IL 605XX	IL 605XX
Sale Price	Proximity to Subject 2.34 miles S 0.36 miles NW 0.40 miles	s NW
Side PriceOuss Liu / Free Side	Sale Price \$ 540,000 \$ 540,000 \$ 535,500	\$ 544.000
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Verification Source(s)		
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Dute of Saler lime	Concessions Cash:0 Conv:0 LTS -2%:1	10880
December Comment Com		
State Simple Fee Simple		+ 101. 124.000
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Actual Age	Leasehold/ree Simple Fee Simp	
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Actual Age	Design (Style) DT2:Traditional DT2:Traditional DT2:Traditional DT2:Traditional DT2:Traditional	tional
Actual Age	Duality of Construction O2	lional
Condition		
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Additional Addendum

File No. CONV 1004 DEMO

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Borrower	Buynit, Ima						
Property Address	2236 Main Ln						
City	Anytown	County DuPage Sta	ate IL	_ Z	ip Code	605XX	
Lender/Client	XYZ Financial Inc.						

ADDITIONAL CERTIFICATIONS AND OTHER CONDITIONS

The Intended User of this appraisal report is the lender/client. No additional intended users are identified by the appraiser. This report contains sufficient information to enable the lender/client to understand the report. Any other party receiving a copy of this report for any reason is not an intended user; nor does receiving a copy of this report result in an appraiser-client relationship. Use of this report by any other party(ies) is not intended by the appraiser.

The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated scope of work, purpose, reporting requirements, and definition of market value.

The current use of the subject property existing as of the date of value is residential, which is the same as the appraiser's opinion of the highest and best use of the real estate being appraised.

Any furnishings or personal property items were not considered in the valuation of the real property.

The appraisal is only for a specific date and cannot be extended for a longer period of time.

The State of Illinois Residential Property Disclosure Act (Public Act 88-111) obligates the seller of the subject property to provide a disclosure report before or at the time of written agreement to the prospective buyer of actual or known material defects of the property that would have a substantial adverse effect on value or significantly impair the health or safety of future occupants unless the seller reasonably believes that the condition has been corrected. The appraiser is not obligated to receive a disclosure report from any of the interested parties in this transaction. Therefore, the appraiser will not be responsible for any defects, admitted or concealed on the disclosure report and will assume no liability for any adverse conditions that they may create

The federal government has enacted legislation, referred to as "Megan's Law," that encourages states to disclose to the public the whereabouts of convicted child molesters within the community. These individuals may be transient and therefore the situation may change periodically. While the appraiser has no knowledge of any offenders residing nearby the subject property, the scope of this assignment did not include any investigation in this matter. The client is advised to consult with local law enforcement officials about this issue. The appraiser assumes no responsibility for any issues related to Megan's Law.

There are a wide variety of detrimental conditions that can impact property values. These include, but are not limited to: non-market motivations, future temporary disruptions, stigmas, convicted criminals who reside in the neighborhood, neighborhood nuisances, future unannounced surrounding developments, structural and engineering conditions, construction conditions, soils and geotechnical issues, environmental conditions and natural conditions. The appraiser has inspected the subject on a level that is consistent with the typical responsibilities of the appraisal profession; however, the appraiser does not have the expertise of market analysts, soils, structural or environmental engineers, scientists, urban planners and specialists in these various fields. Unless otherwise stated within the report, the appraiser assumes no responsibilities for the impact that the variety of detrimental conditions may cause.

Unless otherwise stated in this report, the existence of hazardous materials, which may or may not be present on the property, was not observed by the appraiser. The appraiser has no knowledge of the existence of such materials on or in the property. The appraiser, however, is not qualified to detect such substances. The presence of substances such as asbestos, urea-formaldehyde foam insulation, mold and other potentially hazardous materials may affect the value of the property. The value estimated is predicated on the assumption that there is no such material on or in the property that would cause a loss in value. No responsibility is assumed for such conditions or for any expertise or engineering knowledge required to discover them. The intended user is urged to retain an expert in this field if desired.

Appraiser's "Inventory Analysis," "Median Sale & List Price, DOM" and other observations in the Form 1004MC are based on the data provided by the MRED MLS, which appraiser generally believes to be an acceptable source of market data. However, the appraiser cannot verify all of the information in that data source and cannot guarantee the accuracy of such data or conclusions based thereon. The appraiser also cannot guarantee future market conditions affecting the subject property.

SCOPE OF WORK

The scope of work consists of a visit by the appraiser to view the interior and exterior to catalog the salient attributes of the subject property.

The appraiser will investigate appropriate market data for utilization in a sales comparison approach to value, and if appropriate, cost and income capitalization approaches. Appraiser's investigations will include research of public records through the use of commercial sources of data such as printed comparable data services, computerized databases, etc. Search parameters such as dates of sales, leases, locations, sizes, types of properties and distances from the subject will start with relatively narrow constraints and, if necessary, be expanded until the appraiser has either retrieved data sufficient (in the appraiser's opinion) to estimate market value, or until appraiser believes that the appraiser has reasonably exhausted the available pool of data. Researched sales data will be viewed and, if found to be appropriate, efforts will be made to verify the data with persons directly involved in the transactions such as buyers, seller, brokers or agents. At appraiser's discretion some data will be used without personal verification if, in the appraiser's opinion, the data appears to be correct. In addition, appraiser will consider any appropriate listings of properties found through observation during appraiser's data collection process. Appraiser will report only the data deemed to be pertinent to the valuation problem.

The appraiser will investigate and analyze any pertinent easements or restriction, on the fee simple ownership of the subject property. It is the client's responsibility to supply the appraiser with a title report. If a title report is not available, appraiser will rely on a visual observation and identify any readily apparent easements or restrictions.

The appraiser will analyze the data found and reach conclusions regarding the market value, as defined in the report, of the

Additional Addendum

File No. CONV 1004 DEMO

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Borrower	Buynit, Ima					
Property Address	2236 Main Ln					
City	Anytown	County DuPage St	tate	IL	Zip Code	605XX
Lender/Client	XYZ Financial Inc.					

subject property as of the date of value using appropriate valuation approach(es) identified above.

The appraiser will complete the appraisal report in compliance with appraiser's interpretation of the Uniform Standards of Professional Appraisal Practice as promulgated by The Appraisal Foundation and the Code of Professional Ethics and Certification Standard of the Appraisal Institute.

The appraiser will not be responsible for ascertaining the existence of any toxic waste or other contamination present on or off the site. Appraiser will, however, report any indications of toxic waste or contaminants that may affect value if they are readily apparent during the appraiser's investigations. Appraiser cautions the user of the report that the appraiser is not an expert in such matters and that the appraiser may overlook contamination that may be readily apparent to others.

Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the subject property that would make the subject property more or less valuable, and makes no guarantees or warranties, expressed or implied, regarding the condition of the subject property.

The appraiser will prepare a report which will include photographs (or digital images) of the subject property, descriptions of the subject neighborhood, the site, any improvements on the site, a description of the zoning, a highest and best use analysis, a summary of the most important sales used in the appraiser's valuation, a reconciliation and conclusion, a map illustrating the sales in relationship to the subject property, and other data deemed by the appraiser to be relevant to the report. Pertinent data and analyses not included in the report may be retained in the appraiser's files.

At the request of the client, this appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations and acronyms.

The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser has **not** had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. Not every element of the subject property was viewable and comparable property data was generally obtained from third party sources, such as through public record information or through the local MLS. Consequently, this information should be considered an "estimate" unless otherwise noted by the appraiser.

Uniform Appraisal Dataset (UAD) Field Specific Standardization Requirements

The appraiser is required by the GSEs (Fannie Mae & Freddie Mac) to utilize a series of standardized definitions, acronyms, and responses for a key subset of fields. In an effort to help assist the reader to understand and to not provide a misleading report, please see the attached **Uniform Appraisal Dataset (UAD) Definitions Addendum** which explains the standardized definitions, acronyms, and responses to help the reader better comprehend the report.

Initial Privacy Notice

Our privacy principles: We are committed to protecting our clients' personal and financial information. This privacy statement addresses what nonpublic personal information we collect, what we do with it, and how we protect it.

What information we collect: We may collect and maintain several types of personal information in the course of providing you with appraisal services, such as:

- Information we receive from you on applications, letters of engagement, forms found on our web site, correspondence, or conversations, including, but not limiting to, your name, address, phone number, social security number, date of birth, bank records and salary information.
- Information about your transactions with us, our affiliates or others, including, but not limiting to, payment history, parties to transactions and other financial information.
- Information we receive from a consumer-reporting agency such as a credit history.

What information we may disclose: We may disclose the nonpublic personal information about you described above, primarily to provide you with the appraisal services you seek from us. We do not disclose nonpublic personal information about clients or former clients except as required or permitted by law.

Who we share the information with: Unless you tell us not to, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as banks and lending institutions.
- Non-financial companies.

(AS REQUIRED BY THE APPRAISAL INSTITUTE)

I certify that, to the best of my knowledge and belief, the reported analyses, opinions and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics and the Standards of Professional Appraisal Practice of the Appraisal Institute.

I certify that the use of this report is subject to the requirements of the Appraisal Institute relating to the review by its duly authorized representatives.

As of the date of this report, I Paul J. Piekos have completed the requirements of the continuing education program of the Appraisal Institute.

Additional Addendum

File No. CONV 1004 DEMO

Borrower	Buynit, Ima			
Property Address	2236 Main Ln			
City	Anytown	County DuPage	State IL	Zip Code 605XX
Lender/Client	XY7 Financial Inc			

• URAR: Neighborhood - Description

Subject is located in a residential neighborhood named "Ginger Woods" which is comprised of custom built single family homes of good quality construction. Most all the dwellings appear to project good buyer appeal. Ginger Woods is split between two different counties (Kane and DuPage) and two different school districts; Batavia 101 and Indian Prairie 204. The market recognizes this difference and currently pays a \$34,000 premium for properties located in the Indian Prairie 204 school district. Subject is located in Indian Prairie 204. Compatibility of properties is good. Proximity to neighborhood shopping, services and conveniences are within a mile, interstate access is within two miles and commuter train station to downtown Chicago is four miles away.

• URAR: Neighborhood - Market Conditions

According to the local MLS, housing values in the subject's market segment have increased 4% over the past twelve months. Properties usually sell within 98% of the list price. An improving economy, increased consumer confidence and a decreasing unemployment rate in Illinois are all factors. The demand for housing in the subject neighborhood is consistent with the rest of nearby competing areas, with a historical marketing time of under 180 days. Currently there is a balance of competitive listings similar to the subject within the subject's marketplace. REO properties, foreclosures and short sales are present in the macro market but not in the subject's market segment. Financing is readily available at current market rates. The principal method of financing is through the conventional process. Usually no seller concessions are necessary.

URAR: Improvements - Additional Features

Interior has a two story Foyer and Family Room, vaulted ceilings in the Living Room and Master Bath, coffered ceiling in the Dining Room, tray ceiling in the Master Bedroom and architectural ceiling in Bedroom #4. Nine foot ceilings on the first floor. Updated interior has new hardwood floors throughout the first floor, new carpeting throughout the second floor and fresh paint throughout. Interior millwork includes crown molding, chair rail, wood cased openings, high baseboards, six panel doors and oak railings. Upgraded Kitchen has custom cherry cabinets with crown, travertine tile backsplash, granite counter tops and stainless steel appliances. Walk-in pantry, butler pantry and breakfast bar. Luxury Master Bath has dual vanities, a separate shower and jetted tub. Newer granite vanity tops in all bathrooms. The Den has the utility of an extra bedroom. Plantation shutters. Irrigation system. 3 car garage with basement staircase and outside service entry. 12' x 14' irregular brick paver patio in front; 23' x 25' irregular brick patio in rear with outdoor kitchen (BBQ grill & Fridge), granite bar and serving area, and firepit. Elevated wood deck. Lookout finished basement has a rec room with wet bar and kegerator, media room, office and half-bath. Tankless water heater, radon mitigation system.

• URAR: Sales Comparison Analysis - Summary of Sales Comparison Approach

Search parameters used for the pool of comparables and the 1004MC Form are as follows: all listings and sales of homes located in Ginger Woods as reported through the MRED MLS within the past 12 months. Comp #4 is located outside of the subject subdivision and used for the purpose of bracketing. Comp #1 was used because it brackets (up) the GLA of the subject. Comp #2 was chosen because it is the latest sale in on the 204 side of Ginger Woods. Comp #3 was selected because it brackets (down) the subject's GLA. There have been sales of existing properties over the subject's contract price in Ginger Woods but none in the past year. Comp #4 was included because it sold for the same amount of the subject's contract price and is also similar in GLA to the subject. Comp #5 was selected because it has the same outdoor amenities as the subject (including outdoor kitchen). Comp #6 is an active listing that was included because it can indicate trends. The closed sales were adjusted for time at an annual rate of 4% (or 0.33% per month) from the date of contract. Active listing #6 was adjusted -2% for the typical list-to-sell (LTS) ratio. Comps #2-4 are all located in the Indian Prairie 204 school district like the subject. Comps #1, 5 & 6 are located on the Batavia 101 school district side of the subdivision. Location adjustment was extracted from market data. I was unable to bracket site area; Comp #2 is of similar size to the subject while all others are on larger lots. Site area was adjusted @ \$4 per sq.ft. over a 1,000 sq.ft. difference which was extracted from the market. All have beneficial views; Comps #1-3 & 5 have wooded lots; Comps #4 & 6 are on clear lots but both have a comparable premium view overlooking a pond in rear so no adjustment was required. All comps are similar in quality, age and condition to the subject property. All are 4 bedroom homes but all were adjusted for various bathroom counts @ \$2,500 per half and \$5,000 per full bath. Comps #1 & 5 are smaller homes ,Comp #4 is similar in GLA to the subject and Comps #2, 3 & 6 are larger. GLA was adjusted @ \$50 per sq.ft. over 100 sq.ft. difference. Basement area was adjusted @ \$10 per sq.ft. difference. Comps #3 & 4 lack the finished basement; all others are finished but have varying basement bathroom counts. No adjustment was made for varying finished room counts. All have a 3 car garage. For Porch/Patio/Deck; subject has the following outdoor amenities: a wood deck, fenced yard, brick patio and outdoor kitchen. Comp #5 comes closest to resembling the subject with a covered porch, fenced yard, brick patio and the only comp found with a similar outdoor kitchen. All others were adjusted for a lesser count of outdoor items. Comp #4 was adjusted for second fireplace, Comps #4 & 6 were adjusted for additional convenience systems. All have comparable upgrades to the subject. After adjustments, most weight was given to the mid range of indicated value for the subject property. Further supported by both active listings which can indicate future trends. While the subject is above the predominant value in the area, this is because the subject is larger than typical for the area and is not an over improvement. While Comp #4 is located outside of the defined neighborhood boundaries an additional location adjustment is not necessary. While some adjustments may exceed guidelines (net) for Comp #1, this can be attributed to current market conditions and the physical characteristics of the property. Extended DOM for Comp #2 is attributable to it being initially listed too high.

ABC123
File No. CONV_1004_DEMO

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

00

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

С3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

03

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Ω/

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

06

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
Α	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
Cash	Contracted Date Cash	Date of Sale/Time
Comm	Commercial Influence	Sale or Financing Concessions Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing Lndfl	Listing Landfill	Sale or Financing Concessions Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
SD SD	Settlement Date Semi-detached Structure	Date of Sale/Time
Short	Short Sale	Design (Style) Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
CDS	Culdesac	Location
PR	Powder Room	Building Sketch

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Market Conditions Addendum to the Appraisal Report

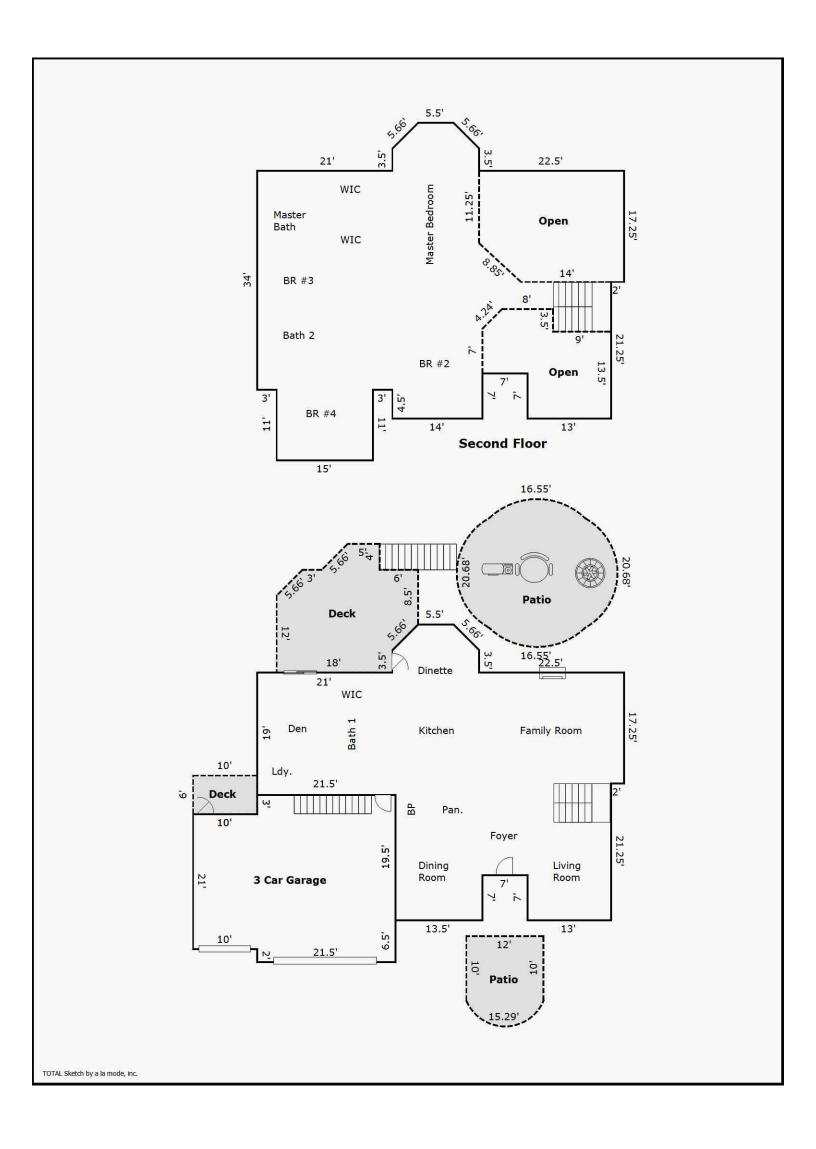
ABC123

File No. CONV_1004_DEMO

neighborhood. This is a required addendum for all app		•	ril 1 2009						
Property Address 2236 Main Ln	orangar reporte mar air eire	City Anytown	1, 2000.	Stat	te IL	ZIP Code	605>	ίX	
Borrower Buynit, Ima	required on this form as t	ha haaia far hia/har aana	lucions, and must provide	nunnar	t for those o	naluaiana	rogor	dina	
Instructions: The appraiser must use the information housing trends and overall market conditions as report it is available and reliable and must provide analysis a explanation. It is recognized that not all data sources in the analysis. If data sources provide the required in average. Sales and listings must be properties that contains the same statement of the same stat	rted in the Neighborhood s is indicated below. If any i will be able to provide data formation as an average if ompete with the subject pr	section of the appraisal re required data is unavailab a for the shaded areas be nstead of the median, the operty, determined by ap	port form. The appraiser male or is considered unreliablow; if it is available, howe appraiser should report the plying the criteria that would reconstructions.	nust fill ble, the ver, the e availa ld be u	in all the info appraiser m appraiser nable figure ar	ormation to ust provide nust include nd identify i	the ex an the d t as ar	etent ata	
subject property. The appraiser must explain any anor				etc.		Overell Tr	and		
Inventory Analysis Total # of Comparable Sales (Settled)	Prior 7–12 Months 6	Prior 4–6 Months 4	Current – 3 Months 7		Increasing	Overall Tr		n	eclining
Absorption Rate (Total Sales/Months)	1.00	1.33	2.33	\neg	Increasing	Stable		_	eclining
Total # of Comparable Active Listings	6	5	9		Declining	Stable			creasing
Months of Housing Supply (Total Listings/Ab.Rate)	6.0	3.8	3.9			X Stable		=	creasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			Overall Tr	_		
Median Comparable Sale Price	498,750	482,504	517,500		Increasing	_	_		eclining
Median Comparable Sales Days on Market	275	391	23		Declining	Stable Stable		=	creasing
Median Comparable List Price Median Comparable Listings Days on Market	519,500	505,000	517,450		Increasing Declining	Stable Stable		=-	eclining
Median Sale Price as % of List Price	368 98	463 98	93 98		Increasing				creasing eclining
Seller-(developer, builder, etc.)paid financial assistance			30			Stable		_	creasing
Explain in detail the seller concessions trends for the			d from 3% to 5%, increasin	_				_	
fees, options, etc.). Seller concessions are				9		,	, .		
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Ale foreclosure sales (NEO sales) a factor in the mark	ket? 💹 Yes 🔀 No	J II yes, expiaili (ilicit	iulily the trenus in listings a	allu Sali	62 01 1016610	seu proper	168).		
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Building Sketch (Page - 1)

Borrower	Buynit, Ima				
Property Address	2236 Main Ln				
City	Anytown	County DuPage	State 1L	_ Zip Code	605XX
Lender/Client	XYZ Financial Inc.				



Building Sketch (Page - 2)

Borrower	Buynit, Ima			
Property Address	2236 Main Ln			
City	Anytown	County DuPage	State IL	Zip Code 605XX
Lender/Client	XY7 Financial Inc			

TOTAL Sketch by a la mode, inc.

Area Calculations Summary

TOTAL Sketch by a la mode, inc.	Area Calculations Summary		
Living Area		Calculation Details	
First Floor	1769 Sq ft		$\begin{array}{rcrrr} 0.5 \times 4 \times 4 & = & 8 \\ 0.5 \times 4 \times 4 & = & 8 \\ 5.5 \times 4 & = & 22 \\ 13.5 \times 3.5 & = & 47.25 \\ 57 \times 17.25 & = & 983.25 \\ 55 \times 1.75 & = & 96.25 \\ 33.5 \times 12.5 & = & 418.75 \\ 13.5 \times 7 & = & 94.5 \\ 13 \times 7 & = & 91 \end{array}$
Open to Below	-368.63 Sq ft		$13 \times 7 = 91$ $17.25 \times 16 = 276$ $6.5 \times 11.25 = 73.12$ $0.5 \times 6.5 \times 6 = 19.5$
Second Floor	2258.75 Sq ft		$\begin{array}{rclrcrcr} 15 \times 11 & = & 165 \\ 34 \times 21 & = & 714 \\ 13 \times 7 & = & 91 \\ 14 \times 7 & = & 98 \\ 34 \times 14.25 & = & 484.5 \\ 17.25 \times 22.5 & = & 388.12 \\ 13.5 \times 20.75 & = & 280.12 \\ 5.5 \times 4 & = & 22 \\ 0.5 \times 4 \times 4 & = & 8 \\ 0.5 \times 4 \times 4 & = & 8 \end{array}$
Open to Below	-255 Sq ft		$13.5 \times 9 = 121.5$ $4 \times 7 = 28$ $10 \times 8 = 80$ $3 \times 7 = 21$ $0.5 \times 3 \times 3 = 4.5$
Total Living Area (Rounded):	3404 Sq ft		
Non-living Area	760 Ca ft		21 × 10 = 210
3 Car Garage	769 Sq ft		21.5 × 26 = 559
Brick Patio	154.69 Sq ft		$12 \times 10 = 120$ Arc = 34.69
Basement	1769 Sq ft		$\begin{array}{rcrrr} 0.5 \times 4 \times 4 & = & 8 \\ 0.5 \times 4 \times 4 & = & 8 \\ 5.5 \times 4 & = & 22 \\ 13.5 \times 3.5 & = & 47.25 \\ 57 \times 17.25 & = & 983.25 \\ 55 \times 1.75 & = & 96.25 \\ 33.5 \times 12.5 & = & 418.75 \\ 13.5 \times 7 & = & 94.5 \\ 13 \times 7 & = & 91 \end{array}$
Wood Deck	60 Sq ft		10 × 6 = 60
Wood Deck	350 Sq ft		$0.5 \times 4 \times 4 = 8$ $5 \times 4 = 20$ $0.5 \times 4 \times 4 = 8$ $8.5 \times 4 = 34$ $16 \times 14 = 224$ $0.5 \times 4 \times 4 = 8$ $12 \times 4 = 48$
Brick Patio	437.71 Sq ft		17 × 15 = 255 Arc = 30.94 Arc = 60.41 Arc = 30.94 Arc = 60.41

Subject Photo Page

Borrower	Buynit, Ima			
Property Address	2236 Main Ln			
City	Anytown	County DuPage	State IL	Zip Code 605XX
Landar/Cliant	VV7 Financial Inc			



Subject Front

2236 Main Ln
Sales Price 540,000
G.L.A. 3,404
Tot. Rooms 9
Tot. Bedrms. 4
Tot. Bathrms. 3.0

Location B;Sch.Dist.204; View B;Woods; Site 9860 sf Quality Q3 Age 17





Subject Street



Form PIC4X6.SR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Comparable Photo Page

Borrower	Buynit, Ima			
Property Address	2236 Main Ln			
City	Anytown	County DuPage	State IL	Zip Code 605XX
Landar/Cliant	VV7 Financial Inc			



Comparable 1

2137 Red Maple Ln
Proximity 0.09 miles SW
Sale Price 500,007
GLA 2,848
Total Rooms 9
Total Bedrms 4
Total Bathrms 2.1

Location N;Sch.Dist.101; View B;Woods; Site 11325 sf Quality Q3 Age 15



Comparable 2

2577 Charter Oak Dr
Proximity 0.18 miles SE
Sale Price 525,000
GLA 3,834
Total Rooms 8
Total Bedrms 4
Total Bathrms 3.1

Location B;Sch.Dist.204; View B;Woods; Site 10030 sf Quality Q3 Age 17



Comparable 3

2687 Charter Oak Dr
Proximity 0.08 miles NE
Sale Price 517,500
GLA 3,641
Total Rooms 9
Total Bedrms 4
Total Bathrms 4.0

Location B;Sch.Dist.204; View B;Woods; Site 11761 sf Quality Q3 Age 16

Form PIC4X6.CR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Comparable Photo Page

Borrower	Buynit, Ima		
Property Address	2236 Main Ln		
City	Anytown	County DuPage State IL Zip Co	de 605XX
Landar/Cliant	VV7 Financial Inc		



Comparable 4

2387 Lansburgh Ct
Proximity 2.34 miles S
Sale Price 540,000
GLA 3,358
Total Rooms 10
Total Bedrms 4
Total Bathrms 3.1

Location B;Sch.Dist.204; View B;Wtr; Site 14804 sf Quality Q3 Age 23



Comparable 5

2889 Clarissa Ln

Proximity 0.36 miles NW
Sale Price 535,500
GLA 3,181
Total Rooms 8
Total Bedrms 4
Total Bathrms 3.1

Location N;Sch.Dist.101; View B;Woods; Site 16735 sf Quality Q3 Age 18



Comparable 6

2860 Clarissa Ln

Proximity 0.40 miles NW Sale Price 544,000 GLA 3,516 Total Rooms 9 Total Bedrms 4 Total Bathrms 4.0

Location N;Sch.Dist.101;

View B;Wtr; Site 11761 sf Quality Q3 Age 18

Form PIC4X6.CR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Location Map

Borrower	Buynit, Ima			
Property Address	2236 Main Ln			
City	Anytown	County DuPage	State IL	Zip Code 605XX
Lender/Client	XYZ Financial Inc.			

