Piekos Appraisals

FHA/VA Case No. 137-XXXXXXX

		Uniform	i nesiueiilia	i Appiaisa	пероп	Fi	ile# FHA_	1004_DEMO	
	The purpose of this summary appraisal repo	ort is to provide the	lender/client with an ac	curate, and adequate	ely supported, opi	nion of the	market value	of the subject	property.
	Property Address 1517 Main Ct			City Anytown		St	ate IL	Zip Code 6042	XX
	Borrower Buyn, Ima		Owner of Public Record	Sellers, Home	r	Co	ounty Kend	lall	
	Legal Description Lot XXX in Neustone	eshire Phase 1				_			
	Assessor's Parcel # 09-01-201-012			Tax Year 201X			E. Taxes \$ 7		
5	Neighborhood Name Neustoneshire		0	Map Reference 1			ensus Tract &		
SUBJECI	Occupant Owner Tenant Vac		Special Assessments \$	0	🗙 PU	D HOA\$	240 🗡	🕻 per year 🗌	per month
Š	Property Rights Appraised X Fee Simple	Leasehold	Other (describe)	eeerike)					
,,	Assignment Type  Purchase Transaction	Refinance Tra							
	Lender/Client XYZ Financial Inc.	a ay baa it baan offers		ain Street, Anywh					
	Is the subject property currently offered for sal								
	Report data source(s) used, offering price(s), a the local MLS. Builder quotes 2.5% of		M 0;Subject is a sale	e direct from the		porrower(s	) and was	not ollered th	rougn
	I $\mathbf{X}$ did $\Box$ did not analyze the contract fo			lain the results of the	analysis of the co	ntract for sale	or why the a	nalveis was not	
	performed. Arms length sale; The pure				-		-	-	cal in
	the marketplace. No seller concession					igative ton			ourm
CONTRACT			Is the property seller t	he owner of public re	cord? 🗙 Yes	No Dat	a Source(s)	Public record	s
Z	Is there any financial assistance (loan charges							Ves	
S	If Yes, report the total dollar amount and descr								
		•							
	Note: Race and the racial composition of th	ne neighborhood are	not appraisal factors.						
	Neighborhood Characteristics		One-Unit I	Housing Trends		One-Unit	Housing	Present Lan	d Use %
	Location 🗌 Urban 🛛 🗙 Suburban 🗌	Rural Property	y Values 🔀 Increasing	Stable	Declining	PRICE	AGE	One-Unit	100 %
ר	Built-Up 🗙 Over 75% 🗌 25-75% 🗌	Under 25% Demand	d/Supply 🗌 Shortage	🗙 In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	Q
S	Growth 🗙 Rapid 🗌 Stable 🗌	Slow Marketi	ng Time 🛛 🗙 Under 3 m	ths 🗌 3-6 mths	Over 6 mths	69 Lo	ow O	Multi-Family	Q
Ĭ	Neighborhood Boundaries Predominant	tly single family d	etached housing. B	oundaries are rou	ughly Caton	600 Hi	gh 50	Commercial	0
D D	Farm Rd north, County Line Rd east	, Black Rd south,	Arbeiter Rd west.			215 Pr	ed. 10	Other	9
5	Neighborhood Description See attached	d addenda.							
NEIGHBORHOOD									
	Market Conditions (including support for the at	bove conclusions)	See attached add	enda.					
	Dimensions 47 x 110 x (77 + 65) x 108		Area 10685 sf		pe Pie shaped		View N	;Res;	
	Specific Zoning Classification R-1B		Zoning Description F						
		conforming (Grandfat			/	<u>,                                     </u>			
	Is the highest and best use of subject property	as improved (or as p	roposed per plans and sp	ecifications) the pres	ent use? 🛛 🗙	Yes 🗌 N	lo If No, de	scribe	
	Hallation Dublic Other (dependent)		Dublin Other (d		04			Dublia	Dubunta
	Utilities Public Other (describe)	Motor	Public Other (d	escribe)	Off-site Impr		уре		Private
	Electricity 🔀 🗌	Water		escribe)	Street Aspl	nalt	уре	Public	Private
SILE	Electricity X Gas X	Sanitary	Sewer 🗙 🗌		Street Aspl Alley None	nalt			
<b>SILE</b>	Electricity X Gas X FEMA Special Flood Hazard Area Yes	Sanitary Sanitary	Sewer X	FEMA Map # 170	Street Aspl	nalt			
<b>OLLE</b>	Electricity X Gas X FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typic	Sanitary S No FEMA Floo cal for the market area	Sewer         Image: Constraint of the second s	FEMA Map # 170 lo If No, describe	Street Aspt Alley None 093C0145H	nalt e	FEMA Map	Date 01/08/2	
SIIE	Electricity       Image: Constraint of the state of the	Sanitary 5 No FEMA Floo cal for the market area al factors (easements,	Sewer X d Zone X 1? X Yes N , encroachments, environ	FEMA Map # 170 lo If No, describe	Street Aspt Alley None 093C0145H	nalt	FEMA Map		
SIIE	Electricity X Gas X FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typic	Sanitary 5 No FEMA Floo cal for the market area al factors (easements,	Sewer X d Zone X 1? X Yes N , encroachments, environ	FEMA Map # 170 lo If No, describe	Street Aspt Alley None 093C0145H	nalt e	FEMA Map	Date 01/08/2	
SILE	Electricity       Image: Constraint of the state of the	Sanitary 5 No FEMA Floo cal for the market area al factors (easements,	Sewer X d Zone X 1? X Yes N , encroachments, environ	FEMA Map # 170 lo If No, describe	Street Aspt Alley None 093C0145H	nalt e	FEMA Map	Date 01/08/2	
<b>311E</b>	Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typic Are there any adverse site conditions or extern Subject has a larger than typical lot y	Sanitary No FEMA Floo cal for the market area al factors (easements, with a beneficial c	Sewer X Sewer	FEMA Map # 170 Io If No, describe mental conditions, lar	Street Aspł Alley Nono 093C0145H nd uses, etc.)?	nalt e Ye	FEMA Map s 🔀 No	Date 01/08/2	014
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	Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typic Are there any adverse site conditions or extern Subject has a larger than typical lot v General Description Units One One with Accessory Unit # of Stories 2	Sanitary : No FEMA Floo cal for the market area al factors (easements, with a beneficial of Four Concrete Slab	Sewer X Sewer	FEMA Map # 170 lo If No, describe mental conditions, lar Exterior Descriptio Foundation Walls Exterior Walls	Street Aspł Alley Non 093C0145H nd uses, etc.)?	nalt e Ye s/condition ew New	FEMA Map s 🗙 No Interior Floors	Date 01/08/2 If Yes, describe	Condition rpet/Nev
	Electricity       Image: Constraint of the state of the	Sanitary : No FEMA Floo cal for the market area al factors (easements, with a beneficial of Four Concrete Slab Full Basement Basement Area	Sewer X Sewer X d Zone X ? X Yes N , encroachments, environ culdesac location. ndation Crawl Space Partial Basement 1,109 sq.ft.	FEMA Map # 170 lo If No, describe mental conditions, lar Exterior Descriptio Foundation Walls Exterior Walls	Street Aspl Alley Non 093C0145H nd uses, etc.)? on materials Concrete/No Vinyl-Brick/I Asphalt Shi	nalt e Ye s/condition ew New ngle/New	FEMA Map s 🔀 No Interior Floors Walls	Date 01/08/2 If Yes, describe materials/ Hardwd-Ca Drywall/New	Condition rpet/Nev w
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	Electricity       Image: Construction of the property is in C1 condition, exhibiting         Gas       Image: Construction of the property is in C1 condition, exhibiting         General Description         Units       One       One with Accessory Unit         # of Stories       2         Type       Det.       Att.       S-Det./End Unit         Existing       Proposed       Under Const.         Design (Style)       Traditional       Year Built       2017         Effective Age (Yrs)       O       Attic       None         Drop Stair       Stairs       Eloor       Xeuttle         Finished       Heated       Appliances       Refrigerator       Range/Oven	Sanitary : No FEMA Floo cal for the market area al factors (easements, with a beneficial of Concrete Slab Four Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Exi Evidence of Inf Dampness Heating FWA [ Other Cooling Centra Individual Dishwasher 8 Rooms ms, etc.). See att ng needed repairs, det g no physical dete	Sewer       Image: Constraint of the sector of	FEMA Map # 170 lo If No, describe mental conditions, lar Exterior Descriptio Foundation Walls Exterior Walls Roof Surface Gutters & Downspou Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Non Pool None wave Washer/D 2.1 Bath(s) emodeling, etc.).	Street Aspł Alley Non 093C0145H nd uses, etc.)? n materials Concrete/No Vinyl-Brick/I Asphalt Shi its Aluminum/N Vinyl-Brick/I Asphalt Shi its Aluminum/N Vinyl-Brick/I Asphalt Shi Userglass/I Woodsto 0 Fence N ne Porch C 0 Other N ryer Other ( 2,488 C1;No upc juality construct	halt e /condition ew New ngle/New Jew Jew Vew Vew Ve(s) # 0 Jone Covered Jone Covered Jone Sovere Sover Sovere Sover Sover Sover Sover Sover Sover Sover Sover Sover So	FEMA Map s	Date 01/08/2  If Yes, describe  If Yes, describe  materials/ Hardwd-Ca Drywall/New Painted/New Ceramic Til  Tiberglass/I Ot Fiberglass/I Ot Fiberglass/I Ot Fiberglass/I Ot Fiberglass/I Ot Cars face Asp # of Cars	Condition rpet/New w w e/New New 3 ohalt 3 0 X Built-ii Grade
	Electricity       Image: Construct of the second seco	Sanitary : No FEMA Floo cal for the market area al factors (easements, with a beneficial of Concrete Slab Four Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Exi Evidence of Inf Dampness Heating FWA [ Other Cooling Centra Individual Dishwasher 8 Rooms ms, etc.). See att ng needed repairs, det g no physical dete	Sewer       Image: Constraint of the sector of	FEMA Map # 170 lo If No, describe mental conditions, lar Exterior Descriptio Foundation Walls Exterior Walls Roof Surface Gutters & Downspou Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck Non Pool None wave Washer/D 2.1 Bath(s) emodeling, etc.).	Street Aspł Alley Non 093C0145H nd uses, etc.)? n materials Concrete/No Vinyl-Brick/I Asphalt Shi its Aluminum/N Vinyl-Brick/I Asphalt Shi its Aluminum/N Vinyl-Brick/I Asphalt Shi Userglass/I Woodsto 0 Fence N ne Porch C 0 Other N ryer Other ( 2,488 C1;No upc juality construct	halt e /condition ew New ngle/New Jew Jew Vew Vew Ve(s) # 0 Jone Covered Jone Covered Jone Sovere Sover Sovere Sover Sover Sover Sover Sover Sover Sover Sover Sover So	FEMA Map s	Date 01/08/2  If Yes, describe  If Yes, describe  materials/ Hardwd-Ca Drywall/New Painted/New Ceramic Til  Tiberglass/I Ot Fiberglass/I Ot Fiberglass/I Ot Fiberglass/I Ot Fiberglass/I Ot Cars face Asp # of Cars	Condition rpet/New w w e/New New 3 ohalt 3 0 X Built-i Grade
	Electricity       Image: Construction of the property is in C1 condition, exhibiting         Gas       Image: Construction of the property is in C1 condition, exhibiting         General Description         Units       One       One with Accessory Unit         # of Stories       2         Type       Det.       Att.       S-Det./End Unit         Existing       Proposed       Under Const.         Design (Style)       Traditional       Year Built       2017         Effective Age (Yrs)       O       Attic       None         Drop Stair       Stairs       Eloor       Xeuttle         Finished       Heated       Appliances       Refrigerator       Range/Oven	Sanitary : No FEMA Floo cal for the market area al factors (easements, with a beneficial of Concrete Slab Four Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Exi Evidence of Inf Dampness Heating FWA [ Other Cooling Centra Individual Dishwasher 8 Rooms ms, etc.). See att ng needed repairs, det g no physical dete e in this area. No	Sewer X Sewer X d Zone X ? X Yes N, encroachments, environ culdesac location. ndation Crawl Space Partial Basement 1,109 sq.ft. 0 % t Sump Pump festation Settlement HWBB Radiant Fuel Gas I Air Conditioning Other Disposal X Microv 4 Bedrooms tached addenda. erioration, renovations, re- erioration, Improven functional inadequa	FEMA Map # 170         Io       If No, describe         mental conditions, lar         Exterior Descriptio         Foundation Walls         Exterior Walls         Roof Surface         Gutters & Downspou         Window Type         Storm Sash/Insulated         Screens         Amenities         Fireplace(s) #         Pool None         wave       Washer/D         2.1       Bath(s)         emodeling, etc.).         nents are of Q3 quarties	Street Aspł Alley Non 093C0145H nd uses, etc.)? n materials Concrete/Ne Vinyl-Brick/I Asphalt Shi Its Aluminum/N Vinyl/New Fiberglass/I Woodsto 0 Fence N ne Porch C 0 Other N Nne Other ( 0 2,488 C1;No upc yuality construct	halt e //condition ew New ngle/New Jew Jew Jew Ve(s) # 0 Ione Covered Ione Covered Ione Covered Ione Square Fe Lates in the ction. Floor the subjec	FEMA Map s	Date 01/08/2 If Yes, describe If Yes, describe materials/ Hardwd-Ca Drywall/New Painted/New Ceramic Til O Fiberglass/I O Fiberglass/I O Fiberglass/I O f Cars # of Cars # of Cars # of Cars # of Cars Det. ener iving Area Above //ears;Subject cceptable and d on the perim	Condition rpet/New w w e/New New 3 ohalt 3 0 X Built-i Grade
	Electricity       Image: Construct of the subdivision and backs to a streef         Gas       Image: Construct of the subdivision and backs to a streef         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typic         Are there any adverse site conditions or extern         Subject has a larger than typical lot vertice         Subject has a larger than typical lot vertice         Built       One         One       One with Accessory Unit         # of Stories       2         Type       Det.       Att.         S-Det./End Unit       Existing         Proposed       Under Const.         Design (Style)       Traditional         Year Built       2017         Effective Age (Yrs)       0         Attic       None         Drop Stair       Stairs         Floor       Scuttle         Finished       Heated         Appliances       Refrigerator         Additional features (special energy efficient iter         Describe the condition of the property (includir         property is in C1 condition, exhibiting         considered typical for this style home	Sanitary : No FEMA Floo cal for the market area al factors (easements, with a beneficial of Concrete Slab Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Exi Evidence of Inf Dampness Heating FWA [ Other Cooling Centra Dishwasher 8 Rooms ms, etc.). See att ng needed repairs, det g no physical dete e in this area. No t it does not appe	Sewer X Sewer X d Zone X ? X Yes N , encroachments, environ culdesac location. ndation Crawl Space Partial Basement 1,109 sq.ft. 0 % t Sump Pump festation Settlement HWBB Radiant Fuel Gas I Air Conditioning Other Disposal X Microw 4 Bedrooms tached addenda. erioration, renovations, re erioration. Improven functional inadequa- erior to have s a nega	FEMA Map # 170         Io       If No, describe         mental conditions, lar         Exterior Descriptio         Foundation Walls         Exterior Walls         Roof Surface         Gutters & Downspou         Window Type         Storm Sash/Insulated         Screens         Amenities         Fireplace(s) #         Pool None         wave       Washer/D         2.1       Bath(s)         emodeling, etc.).         nents are of Q3 quarties         acies were observentive impact on the	Street Aspl Alley None D93C0145H and uses, etc.)? n materials Concrete/Ne Vinyl-Brick/I Asphalt Shin Its Aluminum/N Vinyl Clad/N d Vinyl/New Fiberglass/I Woodsto 0 Fence N Nne Porch C 0 Other N Nne Other ( 0 2,488 C1;No upc guality construct ved. Although	halt e //condition ew New ngle/New Jew Jew Jew Ve(s) # 0 Ione Covered Ione Covered Ione Covered Ione Square Fe Lates in the ction. Floor the subjec	FEMA Map s	Date 01/08/2  If Yes, describe  If Yes, describe  Mardwd-Ca Drywall/New Painted/New Ceramic Til Of Fiberglass/I      Of Cars     # of Car	Condition rpet/New w e/New New 3 ohalt 3 0 M Built-in Grade
	Electricity       Image: Construct of the style         Gas       Image: Construct of the style         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typic         Are there any adverse site conditions or extern         Subject has a larger than typical lot vertice         General Description         Units       One         One       One with Accessory Unit         # of Stories       2         Type       Det.         Att.       S-Det./End Unit         Existing       Proposed         Under Const.       Design (Style)         Traditional       Year Built         2017       Effective Age (Yrs)         Attic       None         Drop Stair       Stairs         Floor       Scuttle         Finished       Heated         Appliances       Refrigerator       Range/Oven         Finished area above grade contains:       Additional features (special energy efficient iter         Describe the condition of the property (includir property is in C1 condition, exhibiting considered typical for this style home the subdivision and backs to a streed         Are there any physical deficiencies or adverse       Are there any physical deficiencies or adverse	Sanitary : No FEMA Floo cal for the market area al factors (easements, with a beneficial of Concrete Slab Concrete Slab Full Basement Basement Finish Outside Entry/Exi Evidence of Inf Dampness Heating FWA [ Other Cooling Centra Individual S Dishwasher 8 Rooms ms, etc.). See att ng needed repairs, det g no physical dete e in this area. No t it does not appe conditions that affect	Sewer X Sewer X Sewer X d Zone X ? X Yes N, encroachments, environ culdesac location. ndation Crawl Space Partial Basement 1,109 sq.ft. 0 % t X Sump Pump festation Settlement HWBB Radiant Fuel Gas I Air Conditioning Other Disposal X Microv 4 Bedrooms tached addenda. erioration, renovations, re erioration, Improven functional inadequa erar to have s a nega the livability, soundness,	FEMA Map # 170         Io       If No, describe         mental conditions, lar         Exterior Descriptio         Foundation Walls         Exterior Walls         Roof Surface         Gutters & Downspou         Window Type         Storm Sash/Insulated         Screens         Amenities         Fireplace(s) #         Pool None         wave       Washer/D         2.1       Bath(s)         emodeling, etc.).         nents are of Q3 or         acies were observer         tive impact on the         or structural integrity	Street Aspl Alley None D93C0145H and uses, etc.)? on materials Concrete/Ne Vinyl-Brick/I Asphalt Shiu its Aluminum/N Vinyl Clad/N d Vinyl/New Fiberglass/I Woodsto 0 Fence N Ne Porch C 0 Other N Inver Other ( 2,488 C1;No upc juality construct ved. Although e marketability	halt e S/condition ew New New New New New New New	FEMA Map s	Date 01/08/2	Condition Condition rpet/New w e/New New 3 ohalt 3 ohalt Grade Grade
	Electricity       Image: Construct of the subdivision and backs to a streef         Gas       Image: Construct of the subdivision and backs to a streef         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typic         Are there any adverse site conditions or extern         Subject has a larger than typical lot vertice         Subject has a larger than typical vertice         Type is the condition of the property (including property is in C1 condition, exhibiting considered typical for this style homoge the subdivision and backs to a streef	Sanitary : No FEMA Floo cal for the market area al factors (easements, with a beneficial of Concrete Slab Four Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Exi Evidence of Inf Dampness Heating FWA [ Other Cooling Centra Individual Dishwasher 8 Rooms ms, etc.). See att ng needed repairs, det g no physical dete e in this area. No t it does not appe conditions that affect on per the certified	Sewer X Sewer X Sewer X Sewer X Sewer X Sewer X Yes N , encroachments, environ culdesac location. ndation Crawl Space Partial Basement 1,109 sq.ft. 0 % t Sump Pump festation Settlement HWBB Radiant Fuel Gas I Air Conditioning Other Disposal X Microw 4 Bedrooms tached addenda. erioration, renovations, re erioration, Improven functional inadequa ear to have s a nega the livability, soundness, d plans and specific	FEMA Map # 170 Io If No, describe mental conditions, lar Exterior Descriptio Foundation Walls Exterior Walls Roof Surface Gutters & Downspou Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck None wave Washer/D 2.1 Bath(s) emodeling, etc.). nents are of Q3 quarters acies were observentive impact on the or structural integrity ations provided to	Street Aspł Alley None 093C0145H nd uses, etc.)? n materials Concrete/Ne Vinyl-Brick/I Asphalt Shi Its Aluminum/N Vinyl Clad/N d Vinyl/New Fiberglass/I Woodsto 0 Fence N ne Porch C 0 Other N ryer Other ( 0 2,488 C1;No upc juality construct ved. Although e marketability	halt e //condition ew New ngle/New lew New New New New New New New N	FEMA Map s X No Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco Car Storage X Driveway Driveway Sur X Garage Carport Att. Vater softe to f Gross L e prior 15 y plan is act t is locateco of the subje	Date 01/08/2  If Yes, describe      materials/ Hardwd-Ca Drywall/New Painted/New Ceramic Til Ot Fiberglass/I     None     # of Cars     #	Condition rpet/New w e/New New 3 ohalt 3 o M Built-in Grade fibe heter of ibe d on a
	Electricity       Image: Construct of the subdivision and backs to a streed         Gas       Image: Construct of the subdivision and backs to a streed         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typic         Are there any adverse site conditions or extern         Subject has a larger than typical lot vertice         Subject has a larger than typical vertice         Type is the condition of the property (including property is in C1 condition, exhibiting considered typical for this style home the subdivision and backs to a streed         Are there any physical deficiencies or adverse         The appraisal is subject to completion hypothetical condition that the impro	Sanitary : No FEMA Floo cal for the market area al factors (easements, with a beneficial of Concrete Slab Four Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Exi Evidence of Inf Dampness Heating FWA Other Cooling Centra Individual Dishwasher 8 Rooms ms, etc.). See att ng needed repairs, det g no physical dete e in this area. No t it does not appe conditions that affect on per the certified vements have be	X       Image: Sewer X         Sewer X       Image: Sewer X         Sewer X       Yes Image: N         d Zone X       Yes Image: N         encroachments, environ       Image: N         culdesac location.       Image: N         ndation       Image: N         Crawl Space       Partial Basement         1,109 sq.ft.       0 %         t X Sump Pump       Image: N         iestation       Settlement         HWBB       Radiant         Fuel Gas       Image: N         I Air Conditioning       Other         X       Disposal X       Microw         4       Bedrooms       tached addenda.         erioration, renovations, reprioration, Improven       functional inadequation         erioration, renovations, reprioration, Improven       functional inadequation         erioration, soundness, diplans and specific       file         erior completed per H       File	FEMA Map # 170 Io If No, describe mental conditions, lar Exterior Descriptio Foundation Walls Exterior Walls Roof Surface Gutters & Downspou Window Type Storm Sash/Insulated Screens Amenities Fireplace(s) # Patio/Deck None wave Washer/D 2.1 Bath(s) emodeling, etc.). nents are of Q3 quarters acies were observentive impact on the or structural integrity ations provided to	Street Aspł Alley None 093C0145H nd uses, etc.)? n materials Concrete/Ne Vinyl-Brick/I Asphalt Shi Its Aluminum/N Vinyl Clad/N d Vinyl/New Fiberglass/I Woodsto 0 Fence N ne Porch C 0 Other N ryer Other ( 0 2,488 C1;No upc juality construct ved. Although e marketability	halt e //condition ew New ngle/New lew New New New New New New New N	FEMA Map s X No Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco Car Storage X Driveway Driveway Sur X Garage Carport Att. Vater softe to f Gross L e prior 15 y plan is act t is locateco of the subje	Date 01/08/2  If Yes, describe      materials/ Hardwd-Ca Drywall/New Painted/New Ceramic Til Ot Fiberglass/I     None     # of Cars     #	Condition rpet/New w e/New New 3 ohalt 3 o M Built-in Grade fibe heter of ibe d on a
	Electricity       Image: Construct of the subdivision and backs to a streed         Gas       Image: Construct of the subdivision and backs to a streed         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typic         Are there any adverse site conditions or extern         Subject has a larger than typical lot vertice         Subject has a larger than typical vertice         Type is the condition of the property (including property is in C1 condition, exhibiting considered typical for this style homoge the subdivision and backs to a streed         Are there any physical deficiencies or adverse         The appraisal is subject to completion hypothetical condition that the impropertice         Apothetical condition that the impropertice         Apothetical condition that the impropertice         Apothetical condition	Sanitary : No FEMA Floo cal for the market area al factors (easements, with a beneficial of Concrete Slab Four Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Exi Evidence of Inf Dampness Heating FWA Other Cooling Centra Individual Dishwasher 8 Rooms ms, etc.). See att ng needed repairs, det g no physical dete e in this area. No t it does not appe conditions that affect on per the certified vements have be building authority	Sewer X Sewer X Sewer X Sewer X Sewer X Sewer X Sewer X Yes N , encroachments, environ culdesac location. ndation Crawl Space Partial Basement 1,109 sq.ft. 0 % t Sump Pump festation Settlement HWBB Radiant Fuel Gas I Air Conditioning Other Disposal X Microv 4 Bedrooms tached addenda. erioration, renovations, re erioration, re erioration, re erioration, re erioration, re erioration, re erio	FEMA Map # 170 Io If No, describe mental conditions, lar Exterior Descriptio Foundation Walls Exterior Walls Roof Surface Gutters & Downspou Window Type Storm Sash/Insulated Screens Amenities Patio/Deck None wave Washer/D 2.1 Bath(s) emodeling, etc.). nents are of Q3 of acies were observentive impact on the or structural integrity ations provided b UD's minimum p	Street Aspl Alley None D93C0145H ad uses, etc.)? n materials Concrete/Ne Vinyl-Brick/I Asphalt Shi Its Aluminum/N Vinyl-Brick/I Asphalt Shi Its Aluminum/N Vinyl-Brick/I Asphalt Shi Its Aluminum/N Vinyl-Brick/I Asphalt Shi Its Aluminum/N Vinyl-Brick/I Asphalt Shi Its Aluminum/N Vinyl-Brick/I Asphalt Shi Its Aluminum/N Vinyl-Brick/I Asphalt Shi Its Aluminum/N Vinyl-Brick/I Other N Its Aluminum/N Vinyl-Brick/I Other N Its Aluminum/N Vinyl-Brick/I Other N Its Aluminum/N Vinyl-Brick/I Other N Its Aluminum/N Other N Its Aluminum/N Vinyl-Brick/I Other N Its Aluminum/N Other N Its Aluminum/N Its Aluminum/N It	halt e f/condition ew New ngle/New lew lew lew Ve(s) # 0 lone covered lone covered lone describe) V 3 Square Fe lates in the ction. Floor the subject or value co lient. The of ards as out	FEMA Map s	Date 01/08/2  If Yes, describe      materials/     Hardwd-Ca     Drywall/Nev     Painted/Nev     Ceramic Til     Ot Fiberglass/I     Ot Cars     face Asp     # of Cars     # of Ca	Condition rpet/New w e/New New 3 ohalt 3 o M Built-in Grade fibe heter of ibe d on a
	Electricity       Image: Construct of the subdivision and backs to a streed         Gas       Image: Construct of the subdivision and backs to a streed         FEMA Special Flood Hazard Area       Yes         Are the utilities and off-site improvements typic         Are there any adverse site conditions or extern         Subject has a larger than typical lot vertice         Subject has a larger than typical vertice         Type is the condition of the property (including property is in C1 condition, exhibiting considered typical for this style home the subdivision and backs to a streed         Are there any physical deficiencies or adverse         The appraisal is subject to completion hypothetical condition that the impro	Sanitary : No FEMA Floo cal for the market area al factors (easements, with a beneficial of Concrete Slab Four Concrete Slab Full Basement Basement Area Basement Finish Outside Entry/Exi Evidence of Inf Dampness Heating FWA Other Cooling Centra Individual Dishwasher 8 Rooms ms, etc.). See att ng needed repairs, det g no physical dete e in this area. No t it does not appe conditions that affect on per the certified vements have be building authority	Sewer X Sewer X Sewer X Sewer X Sewer X Sewer X Sewer X Yes N , encroachments, environ culdesac location. ndation Crawl Space Partial Basement 1,109 sq.ft. 0 % t Sump Pump festation Settlement HWBB Radiant Fuel Gas I Air Conditioning Other Disposal X Microv 4 Bedrooms tached addenda. erioration, renovations, re erioration, re erioration, re erioration, re erioration, re erioration, re erio	FEMA Map # 170 Io If No, describe mental conditions, lar Exterior Descriptio Foundation Walls Exterior Walls Roof Surface Gutters & Downspou Window Type Storm Sash/Insulated Screens Amenities Patio/Deck None wave Washer/D 2.1 Bath(s) emodeling, etc.). nents are of Q3 of acies were observentive impact on the or structural integrity ations provided b UD's minimum p	Street Aspl Alley None D93C0145H ad uses, etc.)? n materials Concrete/Ne Vinyl-Brick/I Asphalt Shi Its Aluminum/N Vinyl-Brick/I Asphalt Shi Its Aluminum/N Vinyl-Brick/I Asphalt Shi Its Aluminum/N Vinyl-Brick/I Asphalt Shi Its Aluminum/N Vinyl-Brick/I Asphalt Shi Its Aluminum/N Vinyl-Brick/I Asphalt Shi Its Aluminum/N Vinyl-Brick/I Asphalt Shi Its Aluminum/N Vinyl-Brick/I Other N Its Aluminum/N Vinyl-Brick/I Other N Its Aluminum/N Vinyl-Brick/I Other N Its Aluminum/N Vinyl-Brick/I Other N Its Aluminum/N Other N Its Aluminum/N Vinyl-Brick/I Other N Its Aluminum/N Other N Its Aluminum/N Its Aluminum/N It	halt e f/condition ew New ngle/New lew lew lew Ve(s) # 0 lone covered lone covered lone describe) V 3 Square Fe lates in the ction. Floor the subject or value co lient. The of ards as out	FEMA Map s X No Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco Car Storage X Driveway Driveway Sur X Garage Carport Att. Vater softe to f Gross L e prior 15 y plan is act t is locateco of the subje	Date 01/08/2  If Yes, describe      materials/     Hardwd-Ca     Drywall/Nev     Painted/Nev     Ceramic Til     Ot Fiberglass/I     Ot Cars     face Asp     # of Cars     # of Ca	Condition rpet/New w e/New New 3 ohalt 3 o M Built-in Grade fibe heter of ibe d on a

Freddie Mac Form 70 March 2005

		U	nifo	orm Re	sidential A	Ar	opraisa	ıl Re	eport		137-XXXX FHA_1004		)
There are 26 comparabl	le properties						•		from \$ 175,000			3,870	
	-		t neigh			nontl			ice from \$ 135,00	0	to \$ 🔅	346,690	
FEATURE	SUBJE	CT			BLE SALE # 1				_e sale # 2		COMPARAB		#3
Address 1517 Main Ct	$\sim$			Kempton S			1501 Wood	-			Shady Oak		
Anytown, IL 604> Proximity to Subject				<u>own, IL 604</u> miles E	~~		Anytown, Il 0.44 miles		^^		<u>wn, IL 604.</u> niles W	^^	
Sale Price	\$ 2	89,250			\$ 274,3		0.11111100		\$ 297,500			\$	282,000
Sale Price/Gross Liv. Area	\$ 116.	26 sq.ft.	\$	116.73 sq.ft			\$ 129.35	5 sq.ft.			08.46 sq.ft.		
Data Source(s)				ler;DOM 0					6X;DOM 101		0 #093049		
Verification Source(s) VALUE ADJUSTMENTS	DESCRIF			dall County SCRIPTION	Recorder +(-) \$ Adjustme		MRED MLS DESCRIPT		der +(-) \$ Adjustment		all County / CRIPTION	1	or Adjustment
Sales or Financing	DESUNIF	TION	Arml		+ (-) \$ Aujustine		ArmLth	IUN	+ (-) & Aujustinent	ArmLt		+(-)φ	Aujustinent
Concessions			Con				Conv;0			VA;30			-3,000
Date of Sale/Time			s05/*	1X;c03/1X			s04/1X;c02	2/1X		s11/1	X;c10/1X		
Location	B;Culdes	-	N;Re		+3,0		B;Culdesad	-		N;Res			+3,000
Leasehold/Fee Simple Site	Fee Simp	le		Simple		_	Fee Simple	e	.1.070	Fee S			0
View	10685 sf N;Res;		9450 N;Re		+1,2		<u>9313 sf</u> N;Res;		+1,372	N;Res			0
Design (Style)	DT2;Trad	itional		Traditional			DT2;Traditi	ional			, raditional		
Quality of Construction	Q3		Q3				Q3			Q3			
Actual Age	0		0				0			2			0
Condition Above Grade	C1 Total Bdrm	Datha	C1	Bdrms. Baths			C1	Baths		C2	3drms. Baths		+5,000
Room Count	Total Bdrm 8 4	s. Baths 2.1	10tal	4 2.1			Total Bdrms.	2.1		Total I 8	4 2.1		
Gross Living Area		38 sq.ft.		2,350 sq.ft	. +8,2	80	2,300		+11,280	-	2,600 sq.ft.		-6,720
Basement & Finished	1109sf0s			5sf0sfin	,		1150sf0sfir			1300s			-1,910
Rooms Below Grade													
Functional Utility Heating/Cooling	Good		Good				Good			Good			
Heating/Cooling Energy Efficient Items	GFWA/C			/A/CAC malpanes			GFWA/CA Thermalpa				A/CAC nalpanes		
Garage/Carport	3gbi3dw	anco	2gbi		+10,0		3gbi3dw	1100		2ga2d	-		+10,000
Porch/Patio/Deck	Porch			h, Patio			Porch				ec,Pat,Fe		-7,500
						_							
Net Adjustment (Total)			X	+	\$ 20,0	15	<b>X</b> +	٦-	\$ 12,652		+ 🗙 -	\$	-1,130
Adjusted Sale Price			Net Ad				Net Adj.	4.3 %	¥ 12,002	Net Adj			
of Comparables			Gross	,			Gross Adj.	4.3 %	\$ 310,152	Gross A	dj. 13.2 %	\$	280,870
I 🗙 did 🗌 did not research	the sale or tr	ansfer hi	story of	f the subject p	roperty and compara	able	sales. If not, e	explain					
My research 🗌 did 🗙 did	not reveal an	y prior sa	les or t	ransfers of the	subject property fo	r the	e three years p	orior to t	he effective date of thi	s apprai	sal.		
Data Source(s) Public reco		<u> </u>											
			les or t	ransfers of the	comparable sales f	or th	ne year prior to	o the da	te of sale of the comp	arable sa	ıle.		
Data Source(s) MRED ML Report the results of the research			rior ool	o or transfor b	intony of the subject	nroi	north and som	norabla	aalaa (rapart addition	ol prior c		2)	
ITEM			JBJECT		COMPARABL				OMPARABLE SALE #			S). RABLE SA	ALE #3
Date of Prior Sale/Transfer			00201			_ 0/					05/07/2012		
Price of Prior Sale/Transfer											\$248,000		
Data Source(s)		c recor	ds		Doc #2017000	064			D #0938376X		Doc #695>		
Effective Date of Data Source(s) Analysis of prior sale or transfer		2/201X	nronart	v and compare	05/02/201X	- ho			/201X		05/02/201)		
years of the effective date				· · · · · · · · · · · · · · · · · · ·					of any sale or trai sale within the pa				
purchased as new constru													
years prior of the effective	e date of th	ne appr	aisal.										
Summary of Sales Comparison A	Annroach	See at	tache	d addenda									
		000 4											
Indicated Value by Sales Compar	rison Approa	:h\$2	95,00	0									
Indicated Value by: Sales Com	• • • •			- 1	Cost Approach (if			342,07			if developed		
While the cost approach i												ne final	
conclusion. As this type o	f property	is typic	ally o	wner-occup	bied, the income	e ap	proach has	s insut	ficient data and v	as no	used.		
This appraisal is made 🛛 "as i	is", 🗌 s	ubject to	comnl	etion per nlan	s and specification	s or	n the basis of	f a hvn	othetical condition that	it the im	provements	have beer	n
completed, Subject to the	following rep	airs or a	alteratio	ns on the bas	sis of a hypothetica	al co	ondition that th	he repa	irs or alterations have	e been o	ompleted, or	🗌 subj	ject to the
following required inspection ba			-		the condition or def	ficier	ncy does not	require	alteration or repair: -	The ap	praisal is c	only for a	a specific
date and cannot be exten Based on a complete visual					r areas of the sub	oiec	t property d	lefined	scope of work sta	tement	of assumpt	ions and	limitina
conditions, and appraiser's of	certification,	my (ou	ır) opiı	nion of the i	market value, as	defi	ned, of the	real pr	operty that is the	subject	of this repo	ort is	
\$ 295,000 , as of	05/02	2/201X		, which is	the date of inspe	ectio	on and the e	ettectiv	e date of this appr	aisal.			

Freddie Mac Form 70 March 2005

Fannie Mae Form 1004 March 2005

## Uniform Residential Appraisal Report

137-XXXXXXX File # FHA\_1004\_DEMO

	Some information regarding characteristics for the comparables are not readily available in the normal include: site area, GLA (such as for older properties or condominiums), basement area, the area of b cases, estimates are provided by the appraiser from information obtained through the local MLS or o	pasement finish or room count. In these	
	See attached addendum for additional certifications and other conditions.		
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ADDITIONAL COMMENTS			
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	COST APPROACH TO VALUE (not required by Fannie Mae) Provide adequate information for the lender/client to replicate the below cost figures and calculations		
	Provide adequate information for the lender/client to replicate the below cost figures and calculations.	nion of site value reflects current marke	et data
	Provide adequate information for the lender/client to replicate the below cost figures and calculations.	nion of site value reflects current marke	et data
	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Opin	nion of site value reflects current marke	et data
CH	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Opin provided by the MRED Multiple Listing Service.		et data 35,000
ROACH	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Opin provided by the MRED Multiple Listing Service.	=\$ Sq.Ft. @ \$ 94.76 =\$ 2	35,000 35,763
PROACH	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Opin provided by the MRED Multiple Listing Service.	=\$ Sq.Ft. @ \$ 94.76=\$ 2 Sq.Ft. @ \$ 19.94=\$	35,000
ST APPROACH	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Opin provided by the MRED Multiple Listing Service.	=\$ Sq.Ft. @ \$ 94.76 =\$ 2 Sq.Ft. @ \$ 19.94 =\$ =\$	35,000 35,763 22,113
COST APPROACH	Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Opin provided by the MRED Multiple Listing Service.	=\$ Sq.Ft. @ \$ 94.76 =\$ 2 Sq.Ft. @ \$ 19.94 =\$ =\$ Sq.Ft. @ \$ 71.29 =\$	35,000 35,763
COST APPROACH	Provide adequate information for the lender/client to replicate the below cost figures and calculations.       Opin         Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)       Opin         provided by the MRED Multiple Listing Service.       OPINION OF SITE VALUE       OPINION OF SITE VALUE         Source of cost data       2016 National Building Cost Estimator       DWELLING       2,488         Quality rating from cost service       Q3       Effective date of cost data       05/02/201X       1,109         Comments on Cost Approach (gross living area calculations, depreciation, etc.)       See attached sketch for gross living area calculations. Improvement is       Garage/Carport       620         new/proposed construction with no physical depreciation present. No       Total Estimate of Cost-New       significant functional obsolescence or external obsolescence was       Less       Physical       F	=\$ Sq.Ft. @ \$ 94.76 =\$ 2 Sq.Ft. @ \$ 19.94 =\$ Sq.Ft. @ \$ 71.29 =\$ Sq.Ft. @ \$ 71.29 =\$ Sq.Ft. @ \$ 71.29 =\$ Sq.Ft. @ \$ 71.29 =\$	35,000 35,763 22,113 44,200
COST APPROACH	Provide adequate information for the lender/client to replicate the below cost figures and calculations.         Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)       Opin         provided by the MRED Multiple Listing Service.       OPINION OF SITE VALUE         ESTIMATED       REPRODUCTION OR       REPLACEMENT COST NEW       OPINION OF SITE VALUE         Source of cost data       2016 National Building Cost Estimator       DWELLING       2,488         Quality rating from cost service       Q3       Effective date of cost data       05/02/201X       1,109         Comments on Cost Approach (gross living area calculations, depreciation, etc.)       See attached sketch for gross living area calculations. Improvement is       Garage/Carport       620         New/proposed construction with no physical depreciation present. No       Total Estimate of Cost-New       significant functional obsolescence or external obsolescence was       Less       Physical       F         observed.       Depreciation       0	=\$ Sq.Ft. @ \$ 94.76 =\$ 2 Sq.Ft. @ \$ 19.94 =\$ Sq.Ft. @ \$ 71.29	35,000 35,763 22,113 44,200 02,076 0)
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	Provide adequate information for the lender/client to replicate the below cost figures and calculations.         Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)       Opin         provided by the MRED Multiple Listing Service.       OPINION OF SITE VALUE         Source of cost data       2016 National Building Cost Estimator       DWELLING       2,488         Quality rating from cost service       Q3       Effective date of cost data       05/02/201X       1,109         Comments on Cost Approach (gross living area calculations, depreciation, etc.)       See attached sketch for gross living area calculations. Improvement is observed.       Garage/Carport       620         o berreciation       0       No       Total Estimate of Cost -New significant functional obsolescence or external obsolescence was Less       Physical       F         observed.       Depreciated Cost of Improvement 'As-is' Value of Site Improvement 'As-is'' Value of Site Improvement 'As-is'' Value of Improvement 'As-is'' Value of Site Improvemen	=\$         Sq.Ft. @ \$       94.76       =\$       2         Sq.Ft. @ \$       19.94       =\$       =\$         Sq.Ft. @ \$       71.29       =\$       3         Functional       External       =\$       3         O       0       =\$       3         S       =\$       3       \$         S       =\$       3       \$         ROACH       =\$       3       \$         Indicated Value by Income A       \$       \$         Attached       attached dwelling unit.       \$         .       .       .       .         .       .       .       .	35,000 35,763 22,113 44,200 02,076 0) 02,076 5,000 42,076
	Provide adequate information for the lender/client to replicate the below cost figures and calculations.         Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)       Opin         provided by the MRED Multiple Listing Service.       OPINION OF SITE VALUE         Source of cost data 2016 National Building Cost Estimator       DWELLING 2,488         Quality rating from cost service       Q3       Effective date of cost data 05/02/201X       1,109         Comments on Cost Approach (gross living area calculations. Improvement is       Garage/Carport       620         See attached sketch for gross living area calculations. Improvement is       Garage/Carport       620         new/proposed construction with no physical depreciation present. No       Total Estimate of Cost-New       significant functional obsolescence or external obsolescence was       Less       Physical       F         observed.       Depreciation       0       Depreciated Cost of Improvements       "As-is" Value of Site Improvements         Estimated Remaining Economic Life (HUD and VA only)       60 Years       INDICATED VALUE BY COST APPI         Estimated Monthly Market Rent \$       X Gross Rent Multiplier       = \$         Summary of Income Approach (including support for market rent and GRM)       Summary of Income Approach (including support for market rent and GRM)         PROJECT INFORMATION FOR PUDs (if applicab	=\$         Sq.Ft. @ \$       94.76       =\$       2         Sq.Ft. @ \$       19.94       =\$       =\$         Sq.Ft. @ \$       71.29       =\$       3         Functional       External       =\$       3         O       0       =\$       3         S       =\$       3       \$         S       =\$       3       \$         ROACH       =\$       3       \$         Indicated Value by Income A       \$       \$         Attached       attached dwelling unit.       \$         .       .       .       .         .       .       .       .	35,000 35,763 22,113 44,200 02,076 0) 02,076 5,000 42,076
	Provide adequate information for the lender/client to replicate the below cost figures and calculations.         Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)       Opin         provided by the MRED Multiple Listing Service.       OPINION OF SITE VALUE         Source of cost data       2016 National Building Cost Estimator       DWELLING       2,488         Quality rating from cost service       Q3       Effective date of cost data       05/02/201X       1,109         Comments on Cost Approach (gross living area calculations, depreciation, etc.)       See attached sketch for gross living area calculations. Improvement is observed.       Garage/Carport       620         o berreciation       0       No       Total Estimate of Cost -New significant functional obsolescence or external obsolescence was Less       Physical       F         observed.       Depreciated Cost of Improvement 'As-is' Value of Site Improvement 'As-is'' Value of Site Improvement 'As-is'' Value of Improvement 'As-is'' Value of Site Improvemen	=\$         Sq.Ft. @ \$       94.76       =\$       2         Sq.Ft. @ \$       19.94       =\$       =\$         Sq.Ft. @ \$       71.29       =\$       3         Functional       External       =\$       3         O       0       =\$       3         S       =\$       3       \$         S       =\$       3       \$         ROACH       =\$       3       \$         Indicated Value by Income A       \$       \$         Attached       attached dwelling unit.       \$         .       .       .       .         .       .       .       .	35,000 35,763 22,113 44,200 02,076 0) 02,076 5,000 42,076

Freddie Mac Form 70 March 2005

## Uniform Residential Appraisal Report

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.

## Uniform Residential Appraisal Report

#### 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.

## Uniform Residential Appraisal Report

137-XXXXXXX File # FHA\_1004\_DEMO

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 1533 N Vest Dr	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 06/12/201X	Date of Signature
Effective Date of Appraisal 05/02/201X	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
1517 Main Ct	Did inspect exterior of subject property from street
Anytown, IL 604XX	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 295,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name No AMC	COMPARABLE SALES
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 orders@xyzfin.com	Date of Inspection

													FHA/VA	Case N	o. 137-XXXXXXX
				• •	-					. –			137-XXXX	xxx	
	-						ential A	ppr				File #	FHA_1004	_	
FEATURE		SUBJEC	Γ		OMPARAB		E#4				LE SALE # 5		COMPARAE	LE SA	_E#6
Address 1517 Main Ct	$\sim$				eward R				Bellfl						
Anytown, IL 604> Proximity to Subject				0.98 mi	n, IL 604	XX			<u>own, II</u> miles		XX				
Sale Price	\$	28	9,250			\$	299,900		TIMES	VV	\$ 289,980			\$	
Sale Price/Gross Liv. Area	\$	116.26			5.22 sq.ft	-	200,000		119.33	3 sq.ft.	200,000	\$	sq.ft		
Data Source(s)	-				#095944		DM 20				2X;DOM 56				
Verification Source(s)					County				D ML					-	
VALUE ADJUSTMENTS	DE	ESCRIPTI	ON		RIPTION	+(-)	\$ Adjustment		SCRIPT	ION	+(-) \$ Adjustment	DE	SCRIPTION	+(-	) \$ Adjustment
Sales or Financing				Listing			0	Listir	0	•	0				
Concessions Date of Sale/Time				LTS 10 Active	0%;0			Activ	<u>100%;</u>	0					
Location	B.C.	uldesad	<b>.</b> .	N;Res;			+3,000				+3,000				
Leasehold/Fee Simple		Simple	,	Fee Sin	nple		.0,000		Simple	;					
Site		85 sf		8125 sf			+2,560				+1,585				
View	N;Re	es;		B;Wtr;			-10,000	N;Re	es;						
Design (Style)		;Traditi	onal		aditional				Tradit	ional					
Quality of Construction	Q3			Q3			-	Q3							
Actual Age Condition	0 C1			1 C2			0 +5,000	0							
Above Grade		Bdrms.	Baths		rms. Baths		+5,000		Bdrms.	Bathe		Total	Bdrms. Baths		
Room Count	8	4	2.1		4 2.1		0		4	2.1	0		Daillo		
Gross Living Area		2,488		-	395 sq.ft		0		2,430		0		sq.ft		
Basement & Finished	1109	9sf0sfir		1198sf(			-10,000	1215	,		-1,060		<u> </u>		
Rooms Below Grade															
Functional Utility	Goo			Good				Goo							
Heating/Cooling Energy Efficient Items				GFWA/											
Garage/Carport	3gbi	rmalpai i3dw	nes	Therma 2ga2dw			+10,000		malpa 2dw	nes	+10,000				
Porch/Patio/Deck	Porc			Porch,			-2,500				10,000				
							,								
••••••						•					•				
Net Adjustment (Total)				Net Adj.		\$	-1,940		] + [		\$ 13,525		」+	\$	
Adjusted Sale Price of Comparables				Gross Ad	0.6 % 14.4 %		297,960	Net A		4.7 % 5.4 %		Net A	,	\$	
Report the results of the research	and a	analvsis o	of the p												
ITEM		,		IBJECT			MPARABLE SA				MPARABLE SALE # :				SALE # 6
Date of Prior Sale/Transfer						06/09	/2016								
Price of Prior Sale/Transfer						\$269,									
Data Source(s)		Public		ds			<u>D #0905326</u>	X			D #0952472X				
Effective Date of Data Source(s) Analysis of prior sale or transfer		05/02/2		ronarty ar	d compara		/201X				/201X	oofor	historywith	in the	naat 2
years of the effective date			<u> </u>								of any sale or trai sale within the pa				
purchased as new constru															
years prior of the effective								1			L. L				
Analysis/Comments															
0															
S															

		Additional Addendum	File	No. FHA_1004_DEMO	
Borrower	Buyn, Ima				
Property Address	1517 Main Ct				
City	Anytown	County Kendall	State IL	Zip Code 604XX	
Lender/Client	XYZ Financial Inc.				

#### ADDITIONAL CERTIFICATIONS AND OTHER CONDITIONS

The Intended Use of the appraisal is solely to assist FHA in assessing the risk of the property securing the FHA insured mortgage. The FHA appraiser does not guarantee that the property is free from defects. The appraisal establishes the value of the property for mortgage insurance purposes only.

The Intended User of this appraisal report is HUD and 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 present use of the subject property 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.

#### Appraisals are not home inspections. (Form HUD-92564-CN)

The physical condition of existing building improvements is examined at the time of appraisal to determine whether repairs alterations or additions are necessary. Required repairs will be limited to preserve the continued marketability of the property (Saleability), protect the health and safety of the occupants (Safety) and protect the security of the property (Security). Appraisals performed for HUD/FHA are not intended to protect the buyer, they protect HUD. For your protection: get a home inspection. (Form HUD-92564-CN)

Questions concerning HUD guidelines, repairs, appraisals, etc.? Contact the U.S. Department of Housing and Urban Development at **1-800 CALLFHA** or **1-800-225-5342**, or visit the HUD FHA Resource Center on the internet at: http://www.hud.gov/offices/hsg/sfh/fharesourcectr.cfm

#### FHA Appraiser Roster Definition:

Appraiser refers to an FHA Roster Appraiser who observes, analyzes and reports the physical and economic characteristics of a property and provides and opinion of value to FHA. An appraiser's observation is limited to readily observable conditions and is not as comprehensive an inspection as one performed by a licensed home inspector.

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.

#### **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 examine the physical condition of existing building improvements to determine whether repairs, alterations or additions are necessary and report these findings in the report as described in HUD Handbook No. 4000.1, FHA Single Family Housing Policy Handbook (Handbook 4000.1).

This FHA roster appraiser certifies that he is capable of performing the appraisal because he has the necessary qualifications and access to all necessary data. The appraiser's observation is limited to readily observable conditions and is not as comprehensive an inspection as one performed by a licensed home inspector.

The appraiser will investigate appropriate market data for utilization in a sales comparison approach to value, and if appropriate,

# Additional Addendum File No. FHA\_1004\_DEMO Borrower Buyn, Ima Property Address 1517 Main Ct City Anytown County Kendall State IL Lender/Client XYZ Financial Inc.

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 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 HUD, this appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD). 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 HUD 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

		Additional Addendum			File No. FHA_1004_DEMO
Borrower	Buyn, Ima				
Property Address	1517 Main Ct				
City	Anytown	County Kendall	State	IL	Zip Code 604XX
Lender/Client	XYZ Financial Inc.				

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.

#### URAR: Neighborhood - Description

Subject is located in a rapidly growing area in a residential subdivision on the far west side of Anytown. The area consists of attached and detached tract style homes of average to good quality construction. Most all the homes project average to good buyer appeal. Proximity to services and conveniences, as well as the marketability of the properties, is average for the area. Subject is located in the neighboring Anytown 201 school district.

#### URAR: Neighborhood - Market Conditions

According to the local MLS, housing values in the subject market segment have increased 3% within the past twelve months, despite foreclosure activity that continues to exert downward pressure on prices and this will continue until the market clears of these distressed properties. Properties usually sell for full 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 90 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. 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

Exterior has upgraded brick front elevation with covered front porch, Sun Room option in rear and 3 car garage option. Interior upgrades includes hardwood floors throughout the first floor and oak railings. Nine foot ceilings on the first floor is standard. Kitchen upgrades includes multi-level kitchen cabinets, center island, granite counters and stainless steel appliances. Standard master bath will have dual vanities and tub/shower combo. Energy efficient items includes R-21 insulated walls, R-49 insulated ceilings, 92+ high efficiency furnace and low-E double pane windows.

#### • 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 aged 0-10 years old as reported through the MRED MLS within the past 12 months within a 1 mile radius of the subject. Comp #1 was used because it is the most recent closed sale of new construction by the subject's builder. Comp #2 was chosen because it is recently completed new construction by a competing builder. Comp #3 was selected because it is a recent resale in the subject neighborhood. Comps #4 & 5 are active listings that were included because they can indicate trends. #4 is a resale in the subject neighborhood and #5 is new construction. The closed sales were adjusted for time at an annual rate of 3% (or 0.25% per month) from the date of contract. Currently the typical list-to-sell (LTS) ratio for active/pending listings is 100% so no adjustment was made for a negotiation rate. Comp #3 had a seller concession. All comps except for #2 lack the beneficial culdesac location of the subject. (It is also noted here that Comps #1, 3 & 5 all back to a street, like the subject.) Comp #3 is on a similar sized lot as the subject. Due to the subject's larger than typical size lot, all others were adjusted for site area @ \$3 per sq.ft. over a 1,000 sq.ft. difference. Comp #4 has a premium view that overlooks a pond in rear. No adjustment was made for the age difference for the resales Comps # & 4, instead, both were adjusted for lesser C2 condition to reflect depreciation. All are 4 bedroom, 2.1 bath homes. Comps #1 & 2 are smaller homes, Comps #4 & 5 are similar in size to the subject while #3 is a larger home. GLA was adjusted @ \$60 per sq.ft. over 100 sq.ft. difference. Basement area was adjusted @ \$10 per sq.ft. difference. In addition, Comp #4 was adjusted for a superior walkout basement feature. Comp #2 has a 3 car garage like the subject, all others were adjusted for a 2 car. Comps #1, 3 & 4 were adjusted for additional outdoor features. 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 new construction for the area.

## 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).

#### C2

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.

#### C3

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.

#### C5

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.

UAD Version 9/2011 (Updated 1/2014)

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### Quality Ratings and Definitions (continued)

#### Q3

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.

#### Q4

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.

#### Q6

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

Abbreviatio	n Full Name	Fields Where This Abbreviation May Appear
A	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
C	Contracted Date	Date of Sale/Time
Cash Comm	Cash 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
LtdSght	Limited Sight	Location 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)
S	Settlement Date	Date of Sale/Time
SD Short	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet Square Meters	Area, Site, Basement Area, Site
sqm 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

UAD Version 9/2011 (Updated 1/2014)

Form UADDEFINE1A - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

#### 137-XXXXXXX FHA\_1004\_DEMO

## Repairs Required to meet Minimum Property Requirements (MPR) for FHA Insured Financing

Repairs needed to meet the Minimum Property Requirements (MPR) and make the subject structurally sound, free of roof leaks and have operable mechanical systems

Structural repairs needed and estimated repair cost	
	\$
	\$
	\$
	\$
Roof repairs needed and estimated repair cost	
	\$
	\$
	\$
	\$
Mechanical Systems repairs needed and estimated repair cost Plumbing / Fixtures	
	\$
	\$
	\$
	\$
Electrical	. Ψ
	\$
	\$
	\$
	\$
HVAC	Ψ
	\$
	\$
	\$
	\$
Estimated cost to treat and paint defective paint surfaces	Ψ
(home built pre-1978)	
	\$
	- \$ \$
	· ·
	- <b>\$</b>
	\$
Total patienated was all and an average stated	- \$
Total estimated repair cost and escrow amount	\$

Remarks: No repairs are required.

Utilities were on at the time of appraisal, a representative number were tested and found to be functional.

A full inspection of the attic was made.

Refrigerator, range/oven, dishwasher, disposal, microwave were present in the house at the time of observation. Refrigerator, range/oven, dishwasher, disposal, microwave are built-in appliances and are considered real property. The conveyed appliances that were present contribute to value and functioned properly using normal operating controls.

FHA/VA Case No. 137-XXXXXX Loan # 137-XXXXXXX File # FHA 1004 DEMO

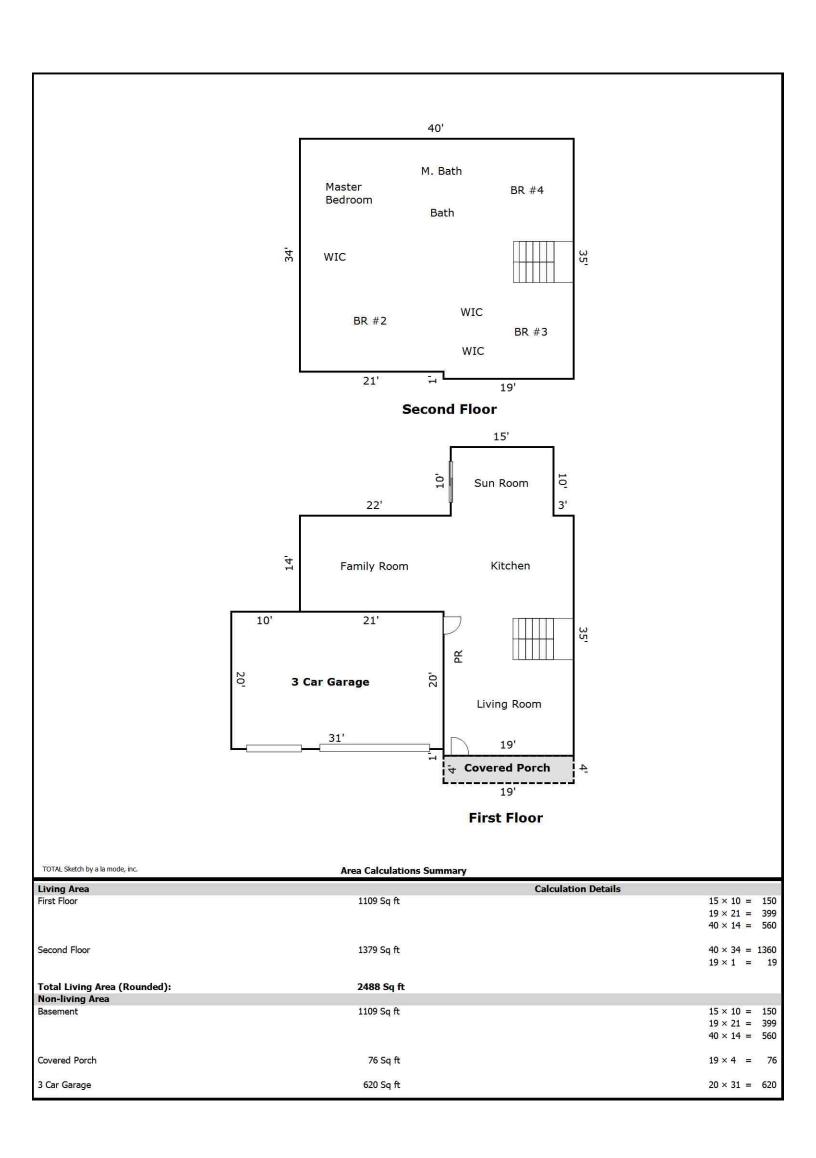
			mance Augengun	<sup>File</sup> # FHA 1004 DEMO
Borrower	Buyn, Ima	·		
Property Address	1517 Main			
City	Anytown		Kendall	State IL Zip Code 604XX
Lender/Client	XYZ Finano			
APPRAISAL AI	ND REPORT I	DENTIFICATION		
This Appraisal Rep	ort is one of the	following types:		
Appraisal Rep		This report was prepared in accordance with the requ This report was prepared in accordance with the requ intended user of this report is limited to the identified at the opinions and conclusions set forth in the report	irements of the Restricted Appraisal Repor client. This is a Restricted Appraisal Repor	rt option of USPAP Standards Rule 2-2(b). The t and the rationale for how the appraiser arrived
ADDITIONAL C I certify that, to the				
The statement	ts of fact contair	ed in this report are true and correct.		
<ul> <li>The report and opinions, and</li> </ul>		and conclusions are limited only by the reported assu	mptions and are my personal, impartial, ar	nd unbiased professional analyses,
<ul> <li>I have no (or t parties involve</li> </ul>	. ,.	esent or prospective interest in the property that is the s	subject of this report and no (or specified) (	personal interest with respect to the
		the property that is the subject of this report or the parti	ies involved with this assignment.	
	·	ment was not contingent upon developing or reporting	-	
	-			o or direction in using that for our the
	he amount of the	ing this assignment is not contingent upon the develop e value opinion, the attainment of a stipulated result, or		
<ul> <li>My analyses,</li> </ul>	opinions, and co	onclusions were developed and this report has been pro	epared, in conformity with the Uniform Sta	ndards of Professional Appraisal Practice.
		ared in accordance with the requirements of Title XI of		
- This applaisa	report was prep			
PRIOR SERVIC		s, as an appraiser or in any other capacity, regarding th	ne property that is the subject of this report	within the three-year period
		ance of this assignment.	- F - F - Q	
		s an appraiser or in another capacity, regarding the pro		n the three-year period immediately
		assignment. Those services are described in the comm	nents below.	
PROPERTY INS		nspection of the property that is the subject of this repo	nt .	
		ection of the property that is the subject of this report.		
APPRAISAL AS				
		ovided significant real property appraisal assistance to		one did provide significant assistance, they
are hereby identifie	d along with a s	ummary of the extent of the assistance provided in the	report.	
ADDITIONAL C				
		quiring disclosure and/or any state mandated requirem		nsed real estate appraiser contained
		on the condition of the property do not add dm. Code 1410 and are not to be consider		
MARKETING <u>T</u>	IME AND EXP	POSURE TIME FOR THE SUBJECT PROPER	TY	
			(s) utilizing market conditions pertinent	to the appraisal assignment.
	exposure time	for the subject property is 90 day(		
APPRAISER			SUPERVISORY APPRAISE	n (onli i nequined)
Signaturo			Signature	
Signature Name Pa	ul.   Piekos	L Certified Residential Appraiser	Name	
Date of Signatur			Date of Signature	
State Certificatio			State Certification #	
or State License	-		or State License #	
State <u>IL</u>			State	
Expiration Date of	or Certification of	License 09/30/20XX	Expiration Date of Certification or Supervisory Appraiser Inspection	
Effective Date of	Appraisal 05	/02/201X	Did Not Exterior-only	, , ,

Effective Date of Appraisal 05/02/201X USPAP Compliance Addendum 2014

						10	7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	////
Market C	onditions Add	endum to the	<b>Appraisal Repo</b>	ort	File No.		7-XXXX> IA 1004	
The purpose of this addendum is to provide the lende								
neighborhood. This is a required addendum for all ap	praisal reports with an effe	ective date on or after Ap	ril 1, 2009.					
Property Address 1517 Main Ct		City Anytown		Sta	ate IL	ZIP	Code 604	4XX
Borrower Buyn, Ima Instructions: The appraiser must use the information	required on this form as the	he hasis for his/her conc	lusions and must provide s		rt for those o	oncli	usions roa	arding
housing trends and overall market conditions as repo							-	•
it is available and reliable and must provide analysis a	•							ontone
explanation. It is recognized that not all data sources								e data
in the analysis. If data sources provide the required in	nformation as an average in	nstead of the median, the	e appraiser should report the	e avail	lable figure a	ind id	lentify it as	an
average. Sales and listings must be properties that co					used by a pr	ospec	ctive buyer	of the
subject property. The appraiser must explain any ano	1			etc.		0		
Inventory Analysis Total # of Comparable Sales (Settled)	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Increasing		erall Trend	
Absorption Rate (Total Sales/Months)	45 7.50	15 5.00	16 5.33	╞	Increasing	_		Declinii
Total # of Comparable Active Listings	26	22	26		-	_	Stable	Increas
Months of Housing Supply (Total Listings/Ab.Rate)	3.5	4.4	4.9		Declining		Stable	X Increas
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months				erall Trend	
Median Comparable Sale Price	248,000	249,900	256,670		Increasing		Stable	Declinii
Median Comparable Sales Days on Market	19	61	34		Declining			Increas
Median Comparable List Price Median Comparable Listings Days on Market	247,490 49	249,490 108	<u>258,995</u> 53		Increasing Declining		Stable Stable	Declinii
Median Sale Price as % of List Price	49 100	99	100		Increasing	_		Declinii
Seller-(developer, builder, etc.)paid financial assistant		No No			Declining		Stable	Increas
Explain in detail the seller concessions trends for the			d from 3% to 5%, increasing	g use	of buydown	s, clo	osing costs	, condo
fees, options, etc.). Seller concessions are	e usually not present	t in this market segr	ment.					
Are foreclosure sales (REO sales) a factor in the marl	ket? 🗌 Yes 🗙 No	) If ves, explain (inclu	uding the trends in listings a	and sa	les of forecl	osed	properties)	
Although foreclosures and short sales are								
make up approximately 15% of the closed								
distressed properties are resales.								
							<u> </u>	
Cite data sources for above information. The Ic			above information. E					-
Cite data sources for above information. The low which the MLS reports listings and sales,	contingent propertie	s, pending sales, e	xpired and cancelled	listin	gs may al	so b	pe report	ed in the
Cite data sources for above information. The low which the MLS reports listings and sales, inventory analysis. Therefore the sales ar	contingent propertie	s, pending sales, e reported here may	xpired and cancelled not be the same as th	listin hat re	gs may al eported in	so b the	pe reporte appraisa	ed in the al report.
Cite data sources for above information. The low which the MLS reports listings and sales,	contingent propertie nd listing information r conclusions in the Neight	s, pending sales, e reported here may porhood section of the a	xpired and cancelled not be the same as th opraisal report form. If you u	listing hat re used a	gs may al eported in any additiona	so b the al info	pe reporte appraisa prmation, su	ed in the al report.
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#### **Building Sketch**

Borrower	Buyn, Ima			
Property Address	1517 Main Ct			
City	Anytown	County Kendall	State IL	Zip Code 604XX
Lender/Client	XYZ Financial Inc.			



## Subject Photo Page

Borrower	Buyn, Ima					
Property Address	1517 Main Ct					
City	Anytown	County Kendall	State	IL	Zip Code	604XX
Lender/Client	XYZ Financial Inc.					



#### **Subject Front** 1517 Main Ct Sales Price 289,250 G.L.A. 2,488 G.L.A.2,2Tot. Rooms8Tot. Bedrms.4 Tot. Bathrms. 2.1 Location B;Culdesac; View N;Res; 10685 sf Site Quality Q3 Age 0







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## **Subject Street**

## **Comparable Photo Page**

Borrower	Buyn, Ima				
Property Address	1517 Main Ct				
City	Anytown	County Kendall	State	IL	Zip Code 604XX
Lender/Client	XYZ Financial Inc.				







## Comparable 1

-	
7403 Kemp	ton St
Proximity	0.12 miles E
Sale Price	274,323
GLA	2,350
Total Rooms	8
Total Bedrms	4
Total Bathrms	2.1
Location	N;Res;
View	N;Res;
Site	9450 sf
Quality	Q3
Age	0

## **Comparable 2**

1501 Wood	llily Ct
Proximity	0.44 miles W
Sale Price	297,500
GLA	2,300
Total Rooms	8
Total Bedrms	4
Total Bathrms	2.1
Location	B;Culdesac;
View	N;Res;
Site	9313 sf
Quality	Q3
Age	0

## Comparable 3

8110 Shady	/ Oak Rd
Proximity	0.87 miles W
Sale Price	282,000
GLA	2,600
Total Rooms	8
Total Bedrms	4
Total Bathrms	2.1
Location	N;Res;
View	N;Res;
Site	10092 sf
Quality	Q3
Age	2

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

## **Comparable Photo Page**

Borrower	Buyn, Ima				
Property Address	1517 Main Ct				
City	Anytown	County Kendall	State	IL	Zip Code 604XX
Lender/Client	XYZ Financial Inc.				



## Comparable 4

- 1611 Sewa	rd Rd
Proximity	0.98 miles W
Sale Price	299,900
GLA	2,395
Total Rooms	9
Total Bedrms	4
Total Bathrms	2.1
Location	N;Res;
View	B;Wtr;
Site	8125 sf
Quality	Q3
Age	1



## **Comparable 5**

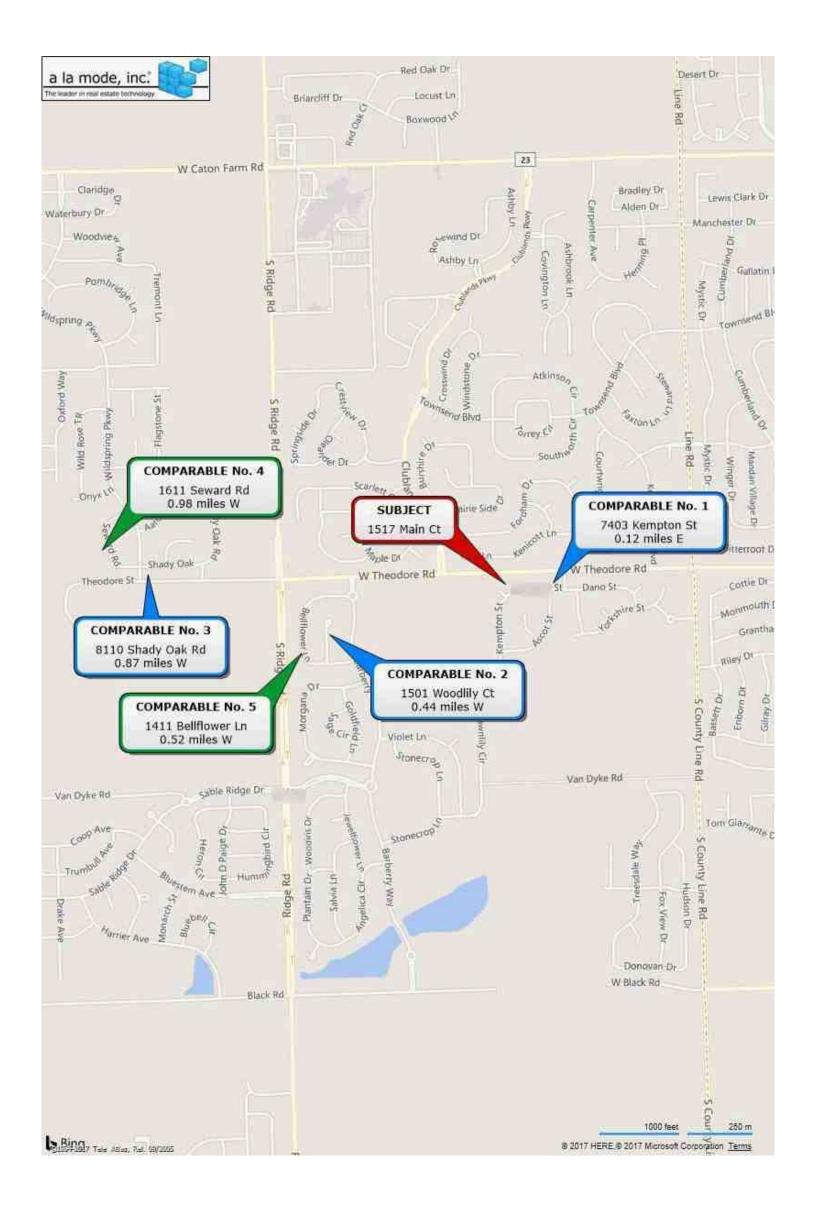
1411 Bellflo	wer Ln
Proximity	0.52 miles W
Sale Price	289,980
GLA	2,430
Total Rooms	9
Total Bedrms	4
Total Bathrms	2.1
Location	N;Res;
View	N;Res;
Site	9100 sf
Quality	Q3
Age	0

## **Comparable 6**

Proximity Sale Price GLA Total Rooms Total Bedrms Total Bathrms Location View Site Quality Age

#### **Location Map**

Borrower	Buyn, Ima				
Property Address	1517 Main Ct				
City	Anytown	County Kendall	State IL	Zip Code 604XX	
Lender/Client	XYZ Financial Inc.				



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