

Uniform Residential Appraisal Report

28-28-6-XXXXXX
File # VA_1004_DEMO

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address	258 S Main Ave	City	Anytown	State	IL	Zip Code	601XX
Borrower	Buyn, Ima	Owner of Public Record	Sellers, Homer	County	DuPage		
Legal Description	Lot X in Radovanovic Central Avenue Subdivision						
Assessor's Parcel #	03-15-311-XXX	Tax Year	201X	R.E. Taxes \$	13,975		
Neighborhood Name	In-town	Map Reference	16974	Census Tract	8401.03		
Occupant	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant	Special Assessments \$	0	<input type="checkbox"/> PUD	HOA \$	0	<input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)						
Lender/Client	ABC Bank/Dept of VA	Address	123 Main St, Anytown, IL 601XX				
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). DOM 164;See attached addenda.							

I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Arms length sale;The purchase agreement appears to be market driven with no positive or negative terms other than those typical in the marketplace. No seller concessions were involved.							
Contract Price \$	547,500	Date of Contract	05/10/201X	Is the property seller the owner of public record?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Data Source(s)	Public records
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No							
If Yes, report the total dollar amount and describe the items to be paid. \$5,000;;Closing costs and prepaids.							

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	75 %
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	40	Low 0	Multi-Family	5 %
Neighborhood Boundaries	Predominantly single family detached housing. Boundaries are roughly Thorndale Rd north, IL Rte 83 east, I-290 south, Mill Rd west. Other land use=industrial.			655	High 100	Commercial	5 %
Neighborhood Description	Subject is located in a residential neighborhood comprised mostly of custom built single family homes of good quality construction. Most all the dwellings appear to project good buyer appeal. Compatibility of properties is good, and proximity to neighborhood services and conveniences are average for the area.			252	Pred. 65	Other	10 %
Market Conditions (including support for the above conclusions)	See attached addenda.						

Dimensions	91 x 158	Area	14378 sf	Shape	Rectangular	View	B;Woods;
Specific Zoning Classification	R-3	Zoning Description	Single Family				
Zoning Compliance	<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)						
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>		Water	<input checked="" type="checkbox"/>	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>		Sanitary Sewer	<input checked="" type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone	X	FEMA Map #	17043C0305H	FEMA Map Date	12/16/2004
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe							
Subject has a larger than typical lot with a beneficial view of woods across the street.							

General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space		Foundation Walls	Concrete/Good	Floors	Hardwood-Tile/Gd.				
# of Stories	2	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls	Brick-Stone/Good	Walls	Drywall/Good				
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area	1,828 sq.ft.	Roof Surface	Asph. Shingle/Good	Trim/Finish	Painted/Good				
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish	0 %	Gutters & Downspouts	Aluminum/Good	Bath Floor	Travertine Tile/Gd.				
Design (Style)	Traditional	<input checked="" type="checkbox"/> Outside Entry/Exit <input checked="" type="checkbox"/> Sump Pump		Window Type	Wood Csmt./Good	Bath Wainscot	Travertine Tile/Gd.				
Year Built	2005	Evidence of <input type="checkbox"/> Infestation		Storm Sash/Insulated	Aluminum/Good	Car Storage	<input type="checkbox"/> None				
Effective Age (Yrs)	5	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens	Aluminum/Good	<input checked="" type="checkbox"/> Driveway	# of Cars 6				
Attic	<input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant		Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Concrete				
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs		<input type="checkbox"/> Other Fuel Gas		<input checked="" type="checkbox"/> Fireplace(s) # 2 <input checked="" type="checkbox"/> Fence Wood		<input checked="" type="checkbox"/> Garage	# of Cars 3				
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle		Cooling <input checked="" type="checkbox"/> Central Air Conditioning		<input checked="" type="checkbox"/> Patio/Deck Wood <input type="checkbox"/> Porch None		<input type="checkbox"/> Carport	# of Cars 0				
<input type="checkbox"/> Finished <input type="checkbox"/> Heated		<input type="checkbox"/> Individual <input type="checkbox"/> Other		<input type="checkbox"/> Pool None <input type="checkbox"/> Other None		<input type="checkbox"/> Att. <input type="checkbox"/> Det. <input checked="" type="checkbox"/> Built-in					

Appliances	<input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)
Finished area above grade contains:	10 Rooms 4 Bedrooms 4.0 Bath(s) 4,127 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). See attached addenda.	
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C2;No updates in the prior 15 years;Subject property is in C2 condition, exhibiting normal physical deterioration. Improvements are of Q2 quality construction. Floor plan is acceptable and considered much larger than typical for this style home in this area. No functional inadequacies or external obsolescence was observed. Marketability of the property is good.	
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe	
See attached Minimum Property Requirements Repair Addendum.	
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe	

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There are 36 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 119,900 to \$ 619,000
 There are 73 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 40,000 to \$ 655,000

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	258 S Main Ave Anytown, IL 601XX	388 Preserve Ln Anytown, IL 601XX			566 N Ellsworth Ave Anytown, IL 601XX			246 S Central Ave Anytown, IL 601XX		
Proximity to Subject		0.20 miles E			0.92 miles S			0.05 miles N		
Sale Price	\$ 547,500	\$ 500,000			\$ 590,000			\$ 655,000		
Sale Price/Gross Liv. Area	\$ 132.66 sq.ft.	\$ 157.43 sq.ft.			\$ 129.22 sq.ft.			\$ 160.07 sq.ft.		
Data Source(s)		MRED MLS #0933559X;DOM 69			MRED MLS #0949447X;DOM 24			MRED MLS #0920452X;DOM 7		
Verification Source(s)		Addison Township Assessor			Addison Township Assessor			Addison Township Assessor		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		ArmLth Conv;0			ArmLth Conv;0			ArmLth Conv;0		
Date of Sale/Time		s01/1X;c11/1X			s04/1X;c02/1X			s07/1X;c04/1X		
Location	N;Res;	B;Culdesac;			N;Res;			N;Res;		
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Site	14378 sf	8250 sf			11781 sf			13114 sf		
View	B;Woods;	B;Woods;			B;Woods;			N;Res;		
Design (Style)	DT2;Traditional	DT2;Traditional			DT2;Traditional			DT2;Traditional		
Quality of Construction	Q2	Q2			Q2			Q2		
Actual Age	12	0			17			0		
Condition	C2	C1			C2			C1		
Above Grade Room Count	Total Bdrms. Baths 10 4 4.0	Total Bdrms. Baths 8 4 4.1			Total Bdrms. Baths 10 5 2.2			Total Bdrms. Baths 8 4 3.1		
Gross Living Area	4,127 sq.ft.	3,176 sq.ft.			4,566 sq.ft.			4,092 sq.ft.		
Basement & Finished Rooms Below Grade	1828sf0sfwo	1853sf0sfwo			2351sf2351sfin 1rr0br1.0ba0o			1765sf0sfin		
Functional Utility	Good	Good			Good			Good		
Heating/Cooling	GFWA/CAC	GFWA/CAC			GFWA/CAC			GFWA/CAC		
Energy Efficient Items	Thermalpanes	Thermalpanes			Thermalpanes			Thermalpanes		
Garage/Carport	3gbi6dw	2gbi4dw			4gbi8dw			3gbi6dw		
Porch/Patio/Deck	Deck, Fence	Deck, Fence			Patio			Porch		
Fireplace(s)	2 Fireplaces	1 Fireplace			1 Fireplace			1 Fireplace		
Upgrades	Kitchen,Bath,Int	Kitchen,Bath,Int			Kitchen,Bath,Int			Kitchen,Bath,Int		
Convenience Systems	Irrig,Intcm,CVac	None			Sec,Intcm,CVac			None		
Net Adjustment (Total)		+ \$ 53,434			- \$ 51,409			+ \$ 3,542		
Adjusted Sale Price of Comparables		Net Adj. 10.7 % Gross Adj. 24.7 % \$ 553,434			Net Adj. 8.7 % Gross Adj. 19.8 % \$ 538,591			Net Adj. 0.5 % Gross Adj. 10.5 % \$ 658,542		

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) MRED MLS #0961588X

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) MRED MLS/Public records

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1			COMPARABLE SALE #2			COMPARABLE SALE #3		
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	MRED MLS #0961588X	MRED MLS #0933559X			MRED MLS #0949447X			MRED MLS #0920452X		
Effective Date of Data Source(s)	05/22/201X	05/22/201X			05/22/201X			05/22/201X		

Analysis of prior sale or transfer history of the subject property and comparable sales There was no report of any sale or transfer history within the past 3 years of the effective date of the appraisal for the subject property. Comp #6 had a prior sale when it was purchased for land acquisition last year. There is no sales history or transfers for the other comparables that were used within one year of the effective date of the appraisal.

Summary of Sales Comparison Approach See attached addenda.

Indicated Value by Sales Comparison Approach \$ 550,000

Indicated Value by: Sales Comparison Approach \$ 550,000 Cost Approach (if developed) \$ Income Approach (if developed) \$

In developing this appraisal, the appraiser has incorporated only the Sales Comparison approach. The appraiser has excluded the Cost and Income approaches. The appraiser has determined that this appraisal process is not so limited that the results of the assignment are no longer credible.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. The appraisal is only for a specific date and cannot be extended for a longer period of time.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 550,000, as of 05/22/201X, which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

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DEPARTMENT OF VETERAN AFFAIRS REQUIRED CERTIFICATIONS:

I have considered relevant competitive listings/contract offerings in performing this appraisal, and any trend indicated by that data is supported by the listing/offering information included in this report.

This assignment was received from the lender on 05/19/201X. The assignment was completed on 05/23/201X. The lender was notified of the completion of this assignment on 05/23/201X.

Some information regarding characteristics for the comparables are not readily available in the normal course of business. Some examples would include: site area, GLA (such as for older properties or condominiums), basement area, the area of basement finish or room count. In these cases, estimates are provided by the appraiser from information obtained through the local MLS or on the basis of experience.

See attached addendum for additional certifications and other conditions.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

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)

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$
Source of cost data	DWELLING Sq.Ft. @ \$ = \$
Quality rating from cost service Effective date of cost data	Sq.Ft. @ \$ = \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.) = \$
	Garage/Carport Sq.Ft. @ \$ = \$
	Total Estimate of Cost-New = \$
	Less Physical Functional External
	Depreciation = \$()
	Depreciated Cost of Improvements = \$
	"As-is" Value of Site Improvements = \$
Estimated Remaining Economic Life (HUD and VA only) 40 Years	INDICATED VALUE BY COST APPROACH = \$

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)

INCOME

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project _____

Total number of phases	Total number of units	Total number of units sold
Total number of units rented	Total number of units for sale	Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion. _____

Does the project contain any multi-dwelling units? Yes No Data Source _____

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. _____

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options. _____

Describe common elements and recreational facilities. _____

PUD INFORMATION

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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.

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

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

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21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

- 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.
- 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.
- 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.
- 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.
- 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 # 3280279

Signature _____
 Name Paul J. Piekos IL Certified Residential Appraiser
 Company Name Piekos Appraisals
 Company Address 1533 N Vest Dr
Naperville, IL 60563-9381
 Telephone Number (630) 357-4647
 Email Address paul@piekos.com
 Date of Signature and Report 06/08/201X
 Effective Date of Appraisal 05/22/201X
 State Certification # 556.000117
 or State License # _____
 or Other (describe) _____ State # _____
 State IL
 Expiration Date of Certification or License 09/30/20XX

ADDRESS OF PROPERTY APPRAISED

258 S Main Ave
Anytown, IL 601XX
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 550,000

LENDER/CLIENT

Name No AMC
 Company Name ABC Bank/Dept of VA
 Company Address 123 Main St, Anytown, IL 601XX
 Email Address N/A

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

- Did not inspect subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____
 Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

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Lender/Client	ABC Bank/Dept of VA				

ADDITIONAL CERTIFICATIONS AND OTHER CONDITIONS

The purpose of this appraisal is to determine market value for mortgage insurance purposes. Use of this appraisal is to support VA's decision to provide mortgage insurance on the real property that is the subject of the appraisal.

PURPOSE, FUNCTION AND THE INTENDED USE OF THE APPRAISAL

This report was prepared for and intended for the sole use of The Department of Veterans Affairs and any VA approved lender (the client and mortgagee as the intended users). The intended use is to evaluate the property that is the subject of this appraisal for a VA insured mortgage finance transaction only, subject to the stated scope of work, purpose, reporting requirements, and definition of market value. No additional intended users are identified by the appraiser. It is not intended for use by any other party or for any other purpose. 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.

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). For your protection: get a home inspection. It is not within the scope of the appraisal to test appliances, including stoves, refrigerators, freezers, dishwashers, disposals, microwave ovens, washer and dryers, and window or sleeve air conditioning units. It also is not intended to include any building component that is not readily observable by the appraiser at the time of inspection.

Questions concerning VA guidelines, repairs, appraisals, etc.? Contact the Department of Veterans Affairs at **1-800-827-0611**, or visit the VA on the Internet at: <http://www.homeloans.va.gov/veteran.htm>

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

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

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

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

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

SCOPE OF WORK

The scope of work consists of a visit by the appraiser to view the interior and exterior to catalog the salient attributes of the subject property. The appraiser will examine the physical condition of existing building improvements to determine whether repairs, alterations or additions are necessary and report these findings in the appraisal report as described in VA Pamphlet 26-7 Revised January 1, 2001 and Circular 26-05-01 dated May 17, 2005.

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

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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 the VA, 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 the VA 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

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the following types of third parties:

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

DEPARTMENT OF VETERAN AFFAIRS REQUIRED CERTIFICATIONS:

I have considered relevant competitive listings/contract offerings in performing this appraisal, and any trend indicated by that data is supported by the listing/offering information included in this report.

(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: Subject - Sale/Listing History Amount, Date, Data Source & Record Number

MRED MLS #0961588X. Subject was listed for \$575,000 through the local multiple listing service on 05/04/1X and sold on 05/10/1X for 95% of list price after a marketing time of 16 days. Prior to that it was listed as MRED MLS #0949930X for \$625,000 on 02/09/1X. Price was reduced to \$499,000 before that listing was cancelled on 05/04/1X after 85 days on the market with no sale. Originally it listed as MRED MLS #0940266X for \$649,000 but that listing was cancelled on 02/09/1X after 63 days on the market with no sale. Total DOM = 164.

• URAR: Neighborhood - Market Conditions

According to the local MLS, housing values have stabilized 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 within 96% of the list price. An improving economy, increased consumer confidence and a decreasing unemployment rate in Illinois are all factors. The demand for housing in the subject neighborhood is consistent with the rest of nearby competing areas, with a historical marketing time of under 180 days. Currently there is a balance of competitive listings similar to the subject within the subject's marketplace. REO properties, foreclosures and short sales are present. Financing is readily available at current market rates. The principal method of financing is through the conventional process. Usually no seller concessions are necessary.

• URAR: Improvements - Additional Features

Interior has a two story Foyer, nine foot ceilings on the first floor. Tray ceilings in the Living Room, Dining Room, Den and the Master Bedroom. Dual tray ceiling with chandelier in the Foyer. Vaulted ceilings in Bedrooms #2-4. Vaulted ceilings with skylights in each upstairs bath. Arched entries and bullnose corners. Hardwood floors throughout with the exception of the Foyer and laundry room, which are travertine. Inlaid HWF in the LR & DR. Oak staircase with wrought iron balusters. Millwork includes crown molding, chair railing, wainscoting, wide casings and high baseboards. Solid two panel doors with antique bronze hardware. Recessed lighting. Den has french doors and built-in work stations. Built-in cabinets in the laundry room, built-in buffet in the Family Room. Kitchen has custom 42" custom maple cabinets with crown and under cabinet lighting. Soft close doors and drawers. Travertine tile backsplash and granite counter tops. Large 6' x 6' center island. Commercial grade stainless steel appliances, all Kitchen Aid except for the Bosch dishwasher. 48" range. Luxury Master Bath has a jetted tub and a walk-in body shower. Walk-in closet with organizers. Private bath off Bedroom #2. Deep pour full basement has the second fireplace, an outside entry and roughed-in plumbing. Large 3 car garage is heated and finished. Intercom, irrigation and central vacuum systems.

• 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 reported through the MRED MLS within the past 12 months within a 1 mile radius of the subject. Comps #1-4 are closed sales; Comps #5 & 6 are active/pending listings. All comps except for #2 are located in Wood Dale. Comp #2 is located in neighboring Addison and was included because it brackets (down) the subject's larger than typical GLA. Market segment is stable and time adjustments are not necessary. The active/pending listings were adjusted -4% for the typical list-to-sell (LTS) ratio. Comp #1 was adjusted for a superior culdesac location. Although Comp #4 has a Woodside street address, it is on a corner lot and actually faces Oak Meadows Dr, which is a busy road and is also 1 block down from a traffic light. Subject has a larger than typical lot. All comps except for #4 are on smaller lots; Comp #4's is larger. Site area was adjusted @ \$3 per sq.ft. over a 1,000 sq.ft. difference. Comps #1, 2 & 4 all have comparable views as the subject; Comps #3, 5 & 6 lack the beneficial wooded view. All are of similar quality as the subject. Comps #3 & 6 are new construction. No adjustment was made for age, instead, both were adjusted -5% for C1 condition (depreciation). Comp #4 is in similar condition with recent updates no so adjustment for age was necessary. The market is not paying a premium for over four bedrooms so no adjustment was made for bedroom count, but an adjustment was made for bathroom count (\$5,000 = half; \$10,000 full). Comps #1, 4 & 6 are all smaller homes than the subject, Comps #3 & 5 are similar in size while #2 is a larger home. GLA was adjusted @ \$50 per sq.ft. over 100 sq.ft. difference. Basement area was adjusted @ \$10 per sq.ft. difference. Comps #2 & 5 were adjusted for finished basements at \$20 per sq.ft. finish. Comp #3 has a 3 car garage, like the subject; all others were adjusted for garage capacity. No adjustment was made for differences in driveway count. Comps #2, 3, 5 & 6 were adjusted for outdoor features. All counts were adjusted for fireplaces. All comps chosen have a similar/comparable level of kitchen, bath and interior upgrades. Comps #2, 4 & 5 have a similar/comparable # of convenience systems as the subject; all others lack any conveniences. 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 some adjustments may exceed guidelines (line, net, gross) for Comp #6, this can be attributed to current market conditions and the physical characteristics of the property. While Comps #3 & 4 are over six months old, they

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were the best available. A time adjustment is not necessary. While the subject is above the predominant value in the area, this is because the subject is a larger than typical home of newer construction in an area dominated by older housing and is not an over improvement.

28-28-6-XXXXXX
VA_1004_DEMO

Repairs Required to meet Minimum Property Requirements (MPRs) for VA Financing

Repairs needed to meet the Minimum Property Requirements (MPRs) and make the subject safe, sound, and sanitary (i.e., structurally sound, free of roof leaks and have operable mechanical systems). All repairs are to be completed according to industry standards, and in a good workmanlike manner. The dwelling will meet VA's Minimum Property Requirements for existing dwellings as outlined in VA Pamphlet 26-7, Chapter 12 when the needed MPR repairs are completed.

Structural repairs needed

Roof repairs needed

Mechanical Systems repairs needed
Plumbing / Fixtures

Electrical

HVAC

Defective paint surfaces (home built pre-1978)

Other Repair Items

Remarks: No repairs are required.

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

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.

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

Abbreviation	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)
B	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	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	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
e	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	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	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	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
CDS	Culdesac	Location
PR	Powder Room	Building Sketch

UAD Version 9/2011 (Updated 1/2014)

USPAP Compliance Addendum

Borrower	Buyn, Ima		
Property Address	258 S Main Ave		
City	Anytown	County DuPage	State IL Zip Code 601XX
Lender/Client	ABC Bank/Dept of VA		

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

ADDITIONAL CERTIFICATIONS

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

I have NOT made a personal inspection of the property that is the subject of this report.

I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements: **The comments by the licensed real estate appraiser contained within this appraisal report on the condition of the property do not address "standards of practice" as defined in the Home Inspector License Act [225 ILCS 441] and 68 Ill. Adm. Code 1410 and are not to be considered a home inspection or home inspection report.**

Actual DOM for the subject is higher due to it being initially overpriced. Once the property was realistically priced, it sold in 16 days.

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

A reasonable marketing time for the subject property is _____ day(s) utilizing market conditions pertinent to the appraisal assignment.

A reasonable exposure time for the subject property is 60 day(s).

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____ Name Paul J. Piekos IL Certified Residential Appraiser Date of Signature <u>06/08/201X</u> State Certification # <u>556.000117</u> or State License # _____ State <u>IL</u> Expiration Date of Certification or License <u>09/30/20XX</u> Effective Date of Appraisal <u>05/22/201X</u>	Signature _____ Name _____ Date of Signature _____ State Certification # _____ or State License # _____ State _____ Expiration Date of Certification or License _____ Supervisory Appraiser Inspection of Subject Property <input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from Street <input type="checkbox"/> Interior and Exterior
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Market Conditions Addendum to the Appraisal Report

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **258 S Main Ave** City **Anytown** State **IL** ZIP Code **601XX**
 Borrower **Buyn, Ima**

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	42	6	25	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	7.00	2.00	8.33	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	32	25	36	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	4.6	12.5	4.3	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	266,500	272,500	275,289	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	46	97	110	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Median Comparable List Price	298,950	317,450	319,900	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	86	133	72	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	97	95	96	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller concessions are usually not present in this market segment. The need for seller concessions have been declining due to returning normal market conditions.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties).
 Foreclosures and short sales are having an impact on this market. Foreclosures and short sales make up approximately 14% of recent closed sales and 6% of the current active listings.

Cite data sources for above information. The local MLS data was used to generate the above information. Due to the limitations of the process in which the MLS reports listings and sales, contingent properties, pending sales, expired and cancelled listings may also be reported in the inventory analysis. Therefore the sales and listing information reported here may not be the same as that reported in the appraisal report. Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.
 The historic days on market trend shows that exposure time has been increasing over the past 12 months. The current marketing time for active listings has been declining. According to the local MRED MLS, housing values in the subject's macro market area have remained stable in the past year. Currently there is a balance of competitive listings that are comparable to the subject in the subject's market area at this time. The absorption rate in the subject's market segment has been increasing. (Absorption rate is 5.1 months overall in the macro market.) An improving economy, increased consumer confidence and a decreasing unemployment rate in Illinois are all factors. Recent sales activity has been stable due to the seasonal market and still favorable interest rates. Any anomalies (such as a low amount or spike in reported sales or prices) can be attributed to seasonal markets. Listing to sales price ratios have been for the most part, stable with minor fluctuations. See attached addendum for more information concerning this Form 1004MC.

If the subject is a unit in a condominium or cooperative project, complete the following: **Project Name:**

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature	Signature
Appraiser Name Paul J. Piekos IL Certified Residential Appraiser	Supervisory Appraiser Name
Company Name Piekos Appraisals	Company Name
Company Address 1533 N Vest Dr, Naperville, IL 60563-9381	Company Address
State License/Certification # 556.000117 State IL	State License/Certification # State
Email Address paul@piekos.com	Email Address

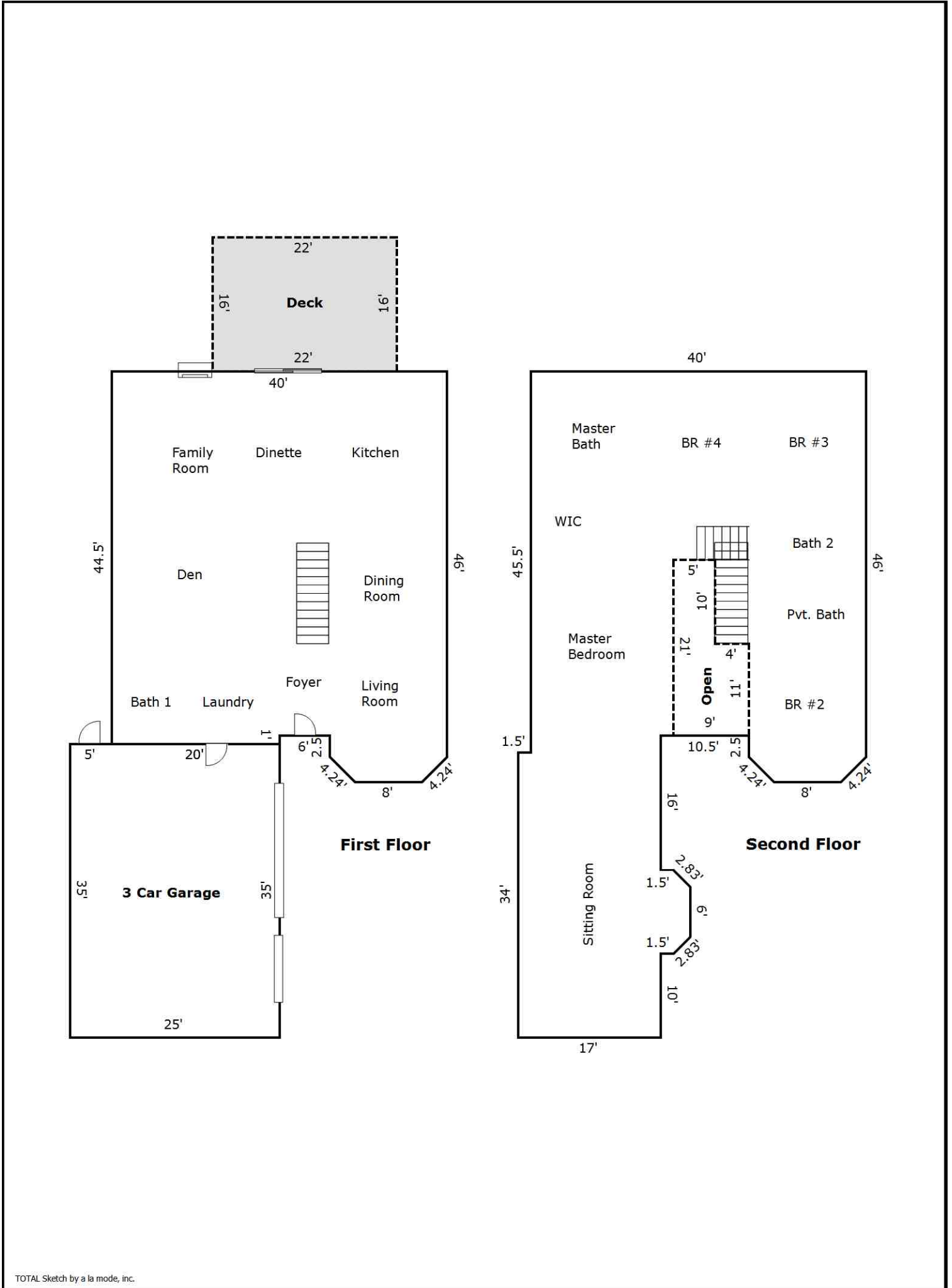
MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

Building Sketch (Page - 1)

Borrower	Buyn, Ima		
Property Address	258 S Main Ave		
City	Anytown	County DuPage	State IL Zip Code 601XX
Lender/Client	ABC Bank/Dept of VA		



TOTAL Sketch by a la mode, inc.

Building Sketch (Page - 2)

Borrower	Buyn, Ima				
Property Address	258 S Main Ave				
City	Anytown	County DuPage	State IL	Zip Code 601XX	
Lender/Client	ABC Bank/Dept of VA				

TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area	Calculation Details		
First Floor	1828 Sq ft		$40 \times 43.5 = 1740$ $20 \times 1 = 20$ $14 \times 2.5 = 35$ $8 \times 3 = 24$ $0.5 \times 3 \times 3 = 4.5$ $0.5 \times 3 \times 3 = 4.5$
Open to Below	-149 Sq ft		$9 \times 11 = 99$ $5 \times 10 = 50$
Second Floor	2448 Sq ft		$40 \times 43.5 = 1740$ $17 \times 10 = 170$ $15.5 \times 2 = 31$ $17 \times 14 = 238$ $10 \times 18.5 = 185$ $6 \times 2 = 12$ $0.5 \times 2 \times 2 = 2$ $0.5 \times 2 \times 2 = 2$ $14 \times 2.5 = 35$ $8 \times 3 = 24$ $0.5 \times 3 \times 3 = 4.5$ $0.5 \times 3 \times 3 = 4.5$
Total Living Area (Rounded):	4127 Sq ft		
Non-living Area			
Wood Deck	352 Sq ft		$22 \times 16 = 352$
Basement	1828 Sq ft		$40 \times 43.5 = 1740$ $20 \times 1 = 20$ $14 \times 2.5 = 35$ $8 \times 3 = 24$ $0.5 \times 3 \times 3 = 4.5$ $0.5 \times 3 \times 3 = 4.5$
3 Car Garage	875 Sq ft		$35 \times 25 = 875$

Subject Photo Page

Borrower	Buyn, Ima				
Property Address	258 S Main Ave				
City	Anytown	County	DuPage	State	IL Zip Code 601XX
Lender/Client	ABC Bank/Dept of VA				



Subject Front

258 S Main Ave
 Sales Price 547,500
 G.L.A. 4,127
 Tot. Rooms 10
 Tot. Bedrms. 4
 Tot. Bathrms. 4.0
 Location N;Res;
 View B;Woods;
 Site 14378 sf
 Quality Q2
 Age 12



Subject Rear



Subject Street

Comparable Photo Page

Borrower	Buyn, Ima				
Property Address	258 S Main Ave				
City	Anytown	County	DuPage	State	IL
Lender/Client	ABC Bank/Dept of VA				
				Zip Code	601XX



Comparable 1

388 Preserve Ln
 Proximity 0.20 miles E
 Sale Price 500,000
 GLA 3,176
 Total Rooms 8
 Total Bedrms 4
 Total Bathrms 4.1
 Location B;Culdesac;
 View B;Woods;
 Site 8250 sf
 Quality Q2
 Age 0



Comparable 2

566 N Ellsworth Ave
 Proximity 0.92 miles S
 Sale Price 590,000
 GLA 4,566
 Total Rooms 10
 Total Bedrms 5
 Total Bathrms 2.2
 Location N;Res;
 View B;Woods;
 Site 11781 sf
 Quality Q2
 Age 17



Comparable 3

246 S Central Ave
 Proximity 0.05 miles N
 Sale Price 655,000
 GLA 4,092
 Total Rooms 8
 Total Bedrms 4
 Total Bathrms 3.1
 Location N;Res;
 View N;Res;
 Site 13114 sf
 Quality Q2
 Age 0

Comparable Photo Page

Borrower	Buyn, Ima				
Property Address	258 S Main Ave				
City	Anytown	County	DuPage	State	IL
Lender/Client	ABC Bank/Dept of VA				
				Zip Code	601XX



Comparable 4

417 Woodside Dr
 Proximity 0.52 miles SE
 Sale Price 500,000
 GLA 3,407
 Total Rooms 10
 Total Bedrms 5
 Total Bathrms 4.0
 Location A;BsyRd;
 View B;Woods;
 Site 16350 sf
 Quality Q2
 Age 23



Comparable 5

315 Catalpa Ave
 Proximity 0.85 miles N
 Sale Price 619,000
 GLA 4,083
 Total Rooms 10
 Total Bedrms 5
 Total Bathrms 5.1
 Location N;Res;
 View N;Res;
 Site 8250 sf
 Quality Q2
 Age 9



Comparable 6

171 N Central Ave
 Proximity 0.51 miles N
 Sale Price 529,000
 GLA 2,950
 Total Rooms 8
 Total Bedrms 4
 Total Bathrms 2.1
 Location N;Res;
 View N;Res;
 Site 9100 sf
 Quality Q2
 Age 0

Location Map

Borrower	Buyn, Ima				
Property Address	258 S Main Ave				
City	Anytown	County	DuPage	State	IL Zip Code 601XX
Lender/Client	ABC Bank/Dept of VA				

