WC LEWIS & ASSOCIATES

File No. Case No.

Uniform Res	idential Ap	praisal Report
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Uniform Residential Appraisal Report														
			I report is to pro	vide the len	der/client with an ac	ccurate, and	adequate	ely supporte	ed, opi	nion of the n	narket value	of the subje	ct property.	
Property Address City State Zip Code						o Code								
	Borrower Owner of Public Record County													
	Legal Description													
Assessor's Parcel #							Tax Year R.E. Taxes \$							
ບ	Neighborhoo						Map Refe	erence				Census Tra		
Ш С	Occupant	Owner			cial Assessments \$				PUD	HOA \$			per year pe	r month
SUB		hts Appraised	Fee Simp			(describe)								
ົ	Assignment		chase Transacti	on Re	efinance Transactio	n Othe	r (descrik	pe)						
	Lender/Client				Address									
	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No													
	Report data source(s) used, offerings price(s), and date(s).													
_	I did did not analyze the 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													
	I did	did not an	alyze the contra	ct for sale to	or the subject purch	ase transacti	on. Expl	ain the resu	lits of t	ine analysis	of the contra	act for sale o	r why the analysis	was not
	performed.													
M M	Contract Pric	<u>ې م</u> (Date of	Contract	le the	property selle	or the ow	ner of publi	ic roco	rd2 \v	es No	Data Source	a(c)	
r					ncessions, gift or do			-						No
5	•		r amount and de	-	-	wii payment	assisiai		ne ha	iu by ally pa	ny on benai			
ບ ບ														
	Note: Race a	and the racial	composition of	the neighb	orhood are not ap	praisal facto	ors.							
			haracteristics	J		One-Unit I		Trends			One-Unit	Housing	Present Land Use %	6
	Location	Urban	Suburban	Rural	Property Values	Increas		Stable		Declining	PRICE	AGE	One-Unit	%
	Built-Up	Over 75%	25-75%	Under 25%	Demand/Supply	Shortag	e	In Balance	e C	Over Supply	\$ (000)	(yrs)	2-4 Unit	%
	Growth	Rapid	Stable	Slow	Marketing Time	Under 3	mths	3-6 mths		Over 6 mths	Lo	W	Multi-Family	%
Ĭ	Neighborhoo	d Boundaries									Hi	gh	Commercial	%
O M M											Р	red.	Other	%
Ï	Neighborhoo	d Description												
Ш														
Z														
	Market Cond	litions (including	g support for the	e above cono	clusions)									
	Dimensions				Area			Chon	<u> </u>			View		
		ng Classificatio	n			g Descriptior		Shape	e			view		
	Zoning Comp			Nonconform	ning (Grandfathered				ah) ler	scribe)				
					ved (or as propose						Yes	No If No, o	lescribe	
	to the highes					a por plano a					100	110 1110,0		
	Utilities Pu	ublic Other (d	lescribe)		Public	Other (des	scribe)		C	Off-site Impr	ovements-	Туре	Public Priv	vate
ш	Electricity			Wate	er 📃				Stree	et				
ົ້	Gas			Sanit	ary Sewer				Alley	1				
		al Flood Hazard			FEMA Flood Zone		7	EMA Map			F	EMA Map D	ate	
			Are the utilities and/or off-site improvements typical for the market area? Yes No If No, describe.											
	Are there any	Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe.												
									tions, la	anu uses, et	C.)?		If Yes, describe.	
			conditions or ext		easements, encro	Jachiments, e	nvironm	ental condit	tions, la		C.)? Y		If Yes, describe.	
			conditions or ext		e (easements, encro		nvironm	ental condit	tions, la		C.)? Y		If Yes, describe.	
	0													ndition
		General Descri	ption		Foundation		Exterio	ental condit or Descripti ation Walls	ion			Interior Floors	If Yes, describe.	ndition
		General Descri		nit Con	Foundation		Exterio	r Descripti ation Walls	ion			Interior		ndition
	Units O # of Stories	General Descri	ption	nit Cor	Foundation	rawl Space	Exterio Founda	r Descripti ation Walls r Walls	ion			Interior Floors		ndition
	Units O # of Stories	General Descri	ption th Accessory U S-Det./End U	nit Cor	Foundation Increte Slab Ci Basement Par Int Area	rawl Space tial Basement	Exterio Founda Exterio Roof S	r Descripti ation Walls r Walls	ion			Interior Floors Walls		ndition
· · ·	Units O # of Stories Type D	General Descri ne One wi Det. Att. Proposed	ption th Accessory U S-Det./End U	nit Cor Full nit Basemer st. Basemer	Foundation Increte Slab Cr Basement Par Int Area Int Finish	rawl Space tial Basement sq. ft.	Exterio Founda Exterio Roof S	r Descripti ation Walls r Walls urface s & Downsp	ion			Interior Floors Walls Trim/Finish	materials/cor	ndition
	Units O # of Stories Type D Existing	General Descri ne One wi Det. Att. Proposed	ption th Accessory U S-Det./End U	nit Cor Full nit Basemer st. Basemer	Foundation Increte Slab Crite Basement Part Int Area Int Finish Side Entry/Exit Side Entry/Exit	rawl Space tial Basement sq. ft. % Sump Pump	Exterio Founda Exterio Roof S Gutters Window	r Descripti ation Walls r Walls urface s & Downsp	ion pouts			Interior Floors Walls Trim/Finish Bath Floor Bath Wainso Car Storage	materials/con cot	ndition
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EMENIS	Units O # of Stories Type D Existing Design (Style Year Built Effective Age Attic Drop St Floor Finished Appliances Finished are Additional fe Describe the	General Descri ne One wi Pet. Att. Proposed (Yrs) (Yrs) (Yrs) Air S A Refrigeratc a above gra atures (special condition of th y physical defice	ption th Accessory U S-Det./End Ut Junder Cons Vone Stairs Scuttle Heated or Range/C ide contains: energy efficient ie property (inclu ciencies or adve	nit Con Full nit Basemen st. Basemen Out Evidence Dar Heating Cooling Indi Ven Dis Rc items, etc.) uding needed	Foundation Increte Slab Cite Isasement Part Area Int Finish Side Entry/Exit is of Infestation nt Finish Settle FWA HWBE FWA HWBE FWA Other hwasher Dispons bottoms Base d repairs, deteriorat	rawl Space tial Basement sq. ft. % Sump Pump ment Conditioning sal Micr edrooms tion, renovation ability, sound	Exterio Founda Exterio Roof S Gutters Windov Storm Storm Storen Amenit Pat Po owave E Dons, rem	r Descripti ation Walls urface s & Downsp w Type Sash/Insula s s eplace(s) # io/Deck ol Washer/ Bath(s) odeling, etc	ion bouts ated /Dryer c.).	materials/ Woodstov Fence Porch Other Other (c Squar	e(s) # describe) re Feet of G	Interior Floors Walls Trim/Finish Bath Floor Bath Wainso Car Storage Driveway St Garage Carport Att. ross Living A Yes No	materials/con cot X None yay # of Cars 0 urface # of Cars 0 Det. Bu rea Above Grade If Yes, describe	

WC LEWIS & ASSOCIATES

File No. Case No.

	Uniform Residential Appraisal Report							
	There are comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ to \$. There are comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ to \$							
							to\$	
	FEATURE	SUBJECT	COMPARABLE	SALE # 1	COMPARA	BLE SALE # 2	COMPARABLE SALE # 3	
	Address							
	Proximity to Subject							
	Sale Price	\$	\$			\$	\$	
	Sale Price/Gross Liv. Area	\$ sq. ft.		sq. ft.	\$	sq. ft.		q. ft.
	Data Source(s)	φ 59. π.	Ψ	<u>54. II.</u>	Ψ	<u> </u>	φ <u>Sq. It.</u>	
	Verification Source(s)							
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTIO	N +(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
	Sale or Financing							
	Concessions							
	Date of Sale/Time							
	Location							
	Leasehold/Fee Simple							
	Site							
	View							
	Design (Style)							
	Quality of Construction							
	Actual Age							
	Condition							
	Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. B	Baths	Total Bdrms. Baths	
	Room Count							
	Gross Living Area	sq. ft	. sq. ft			sq. ft.	sq. ft.	
	Basement & Finished							
	Rooms Below Grade							
$\overline{0}$	Functional Utility							
COMPARISON ANALYSIS				-				
F	Heating/Cooling							
Z	Energy Efficient Items							
	Garage/Carport							
ð	Porch/Patio/Deck							
S S								
A								
Ę								
ð	Net Adjustment (Total)		+ -	\$	+ -	\$	+ -	\$
-	Adjusted Sale Price		Net Adj: 0%	•	Net Adj: 0%	¥	Net Adj: 0%	Ψ
SALES	of Comparables		Gross Adj : 0%	\$	Gross Adj: 0%	\$	Gross Adj: 0%	\$
A		accept the cole or trans					G1035 Auj. 070	Ψ
Ś		esearch the sale or trans	sier history of the subject	ct property and com	parable sales. If he			
		٦						
	My research did	did not reveal any price	or sales or transfers of t	he subject property	for the three years	s prior to the effective da	te of this appraisal.	
	Data source(s)	7						
	My research did	did not reveal any price	or sales or transfers of t	he comparable sale	es for the year prior	r to the date of sale of the	e comparable sale.	
	Data source(s)							
	Report the results of the r	research and analysis of	the prior sale or transfe	er history of the sub	ject property and c	comparable sales (report	additional prior sales o	n page 3).
	ITEM	SU	BJECT	COMPARABLE S	SALE # 1	COMPARABLE SALE #	2 COMPARA	BLE SALE # 3
	Date of Prior Sale/Transfe	er						
	Price of Prior Sale/Transf							
	Data Source(s)							
	Effective Date of Data Sol							
	Analysis of prior sale or tr		ient property and as	arable calco	I			
	Analysis of phor sale of th	ansici filstory of the Sut	Jeer property and comp	ai avie sales				
	Summary of Sales Compa	arison Approach						
		0	<u></u>					
	Indicated Value by Sales			• / -		-		
	Indicated Value by: Sale	es Comparison Approa	ich \$	Cost Approach (if	developed) \$	Income A	pproach (if developed)\$
Z								
Ĕ								
₹	This appraisal is made	as is," subje	ect to completion per pla	ans and specificatio	ns on the basis of	a hypothetical condition	that the improvements h	nave been
	completed, subject to					•••	· _	_
Z	following required inspect							
ECONCILIATION			, accampton and		juney accorner			
RE	Based on a complete vis	sual inenaction of the	interior and exterior a	reas of the subice	t property define	d scope of work state	ment of accumptions	and limiting
				-		-	-	
	conditions, and apprais	• •			-			
_		s of	, which	is the date of insp	ection and the eff	fective date of this app		004 14 1 1 1 1 1
⊢re	ddie Mac Form 70 March	70105					Fannie Mae Form 1	UU4 March 2005

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File No. Case No.

Uniform Residential Appraisal Report

	COST APPROACH TO VALUE	Mae.)							
	Provide adequate information for the lender/client to replicate your cost figures and calculations.								
	Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)								
		• /							
_									
COST APPROACH	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE		=\$					
ð	Source of cost data	Dwelling	Sq. Ft. @ \$	=\$					
R	Quality rating from cost service Effective date of cost data		Sq. Ft. @\$	=\$					
₽	Comments on Cost Approach (gross living area calculations, depreciation, etc.)								
Ţ		Garage/Carport	Sq. Ft. @\$	=\$					
ö		Total Estimate of Cost-new		=\$					
0		Less Physical	Functional	External					
		Depreciation		=\$ ()					
		Depreciated Cost of Improv	=\$						
		"As-is" Value of Site Improv	vements	=\$					
	Estimated Remaining Economic Life (HUD and VA only) Years	Indicated Value By Cost Ap	proach	=\$					
ш	INCOME APPROACH TO VALUE (not required by Fannie Mae.)								
INCOME	Estimated Monthly Market Rent \$ X Gross Multiplier			by Income Approach					
ပ္ပ	Summary of Income Approach (including support for market rent and GRM)			2 11					
Ζ									
	PROJECT INFORMATION FOR PUDs (if applicable)								
	Is the developer/builder in control of the Homeowner's 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								
z	Total number of phases Total number of units Total number of units sold								
2	Total number of units rented Total number of units for sale Data source(s)								
A	s the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.								
RN	Does the project contain any multi-dwelling units? Yes No Data source.								
0	Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.								
PUD INFORMATION									
9									
ፈ	Are the common elements leased to or by the Homeowner's Association? Yes No If Yes, describe the rental terms and options.								
		; ·		·					
	Describe common elements and recreational facilities.								
Free	ldie Mac Form 70 March 2005			Fannie Mae Form 1004 March 2005					

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