File No. Case No.

Uniform Residential Appraisal Report

	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 City State Zip Code Perrover of Public Peaced County															
		orrower Owner of Public Record								County						
	Legal Description Assessor's Parcel #			Toy Voca												
	Neighborhood Name				Tax Year R.E. Taxes \$ Map Reference Census Tract											
ы П		cant Special	Assessments \$		wap rten		PUD		crisus riac		per year pe	er month				
3	Property Rights Appraised Fee Simple	Leaseh		(describe)			1 00	ΠΟΛΥΨ			por your p	01 111011411				
S	Assignment Type Purchase Transaction		ance Transaction	`	(describ	e)										
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															
	performed.															
မ မ	0 + 10: 0		1 0	. "				10 \ \		D 1 0	()					
~	Contract Price \$ Date of C			property selle						Data Source	'' 	No				
	Is there any financial assistance (loan charge If Yes, report the total dollar amount and desc		-	wnpayment	assisiand	e, etc.) to i	be pai	u by any par	ty on bena	ii oi the borioi	ver? Yes	INO				
ַט	ir res, report the total dollar amount and desc	TIDE THE HEITS	s to be paid.													
	Note: Race and the racial composition of the	he neighborh	nood are not ap	praisal facto	ors.											
	Neighborhood Characteristics			One-Unit I		Trends			One-Unit Housing		Present Land Use %					
	Location Urban Suburban R	ural P	roperty Values	Increasi	ng	Stable		Declining	PRICE	AGE	One-Unit	%				
9	Built-Up Over 75% 25-75% U	nder 25% D	emand/Supply	Shortag	е	In Balanc	е	Over Supply	\$ (000)	(yrs)	2-4 Unit	%				
<u>5</u>		low M	Narketing Time	Under 3 r	nths	3-6 mths		Over 6 mths	L	.OW	Multi-Family	%				
Y	Neighborhood Boundaries									ligh	Commercial	%				
S									F	Pred.	Other	%				
E E	Neighborhood Description															
Щ																
	Market Conditions (including support for the a	bove conclus	sions)													
	Dimensions		Area			Shape	e			View						
	Specific Zoning Classification			g Description			1/1	" \								
	Zoning Compliance Legal Legal N Is the highest and best use of subject property		g (Grandfathered		No Zoning			scribe)	Yes	No If No, o	locariba					
	is the highest and best use of subject property	y as improved	i (di as proposec	a per piaris a	nu specii	ications) tri	e pres	Seni use:	163	i NO II NO, C	lescribe.					
	Utilities Public Other (describe)		Public	Other (des	scribe)		(Off-site Impr	rovements	Type Public Private						
Щ	Electricity	Water					Stree	et								
20	Gas	Sanitary					Alley	1								
	FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements ty		MA Flood Zone	Yes	_	EMA Map i lo, describe				FEMA Map D	ate					
	Are there any adverse site conditions or exter							and uses, et	c.)?	res No	f Yes, describe.					
	, and an	(,			,		,.							
	General Description Units One One with Accessory Unit	Conora	Foundation ete Slab Cr	awl Space		Description Walls	on	materials/	condition	Interior Floors	materials/co	ndition				
	# of Stories	_		Exterior					Walls							
	Type Det. Att. S-Det./End Unit			tial Basement sq. ft.						Trim/Finish						
	Existing Proposed Under Const.	+		%		& Downsp	outs			Bath Floor						
	Design (Style)	Outside	e Entry/Exit	Window	/ Туре			Bath Wainscot								
	Year Built	Evidence of	Infestation	Storm S	ash/Insula	ted			Car Storage	None						
	Effective Age (Yrs)	Dampn		Screens						ay # of Cars						
	Attic None		FWA HWBB	Amenities Woodsto				re(s) #	· · · · · · · · · · · · · · · · · · ·							
	Drop Stair Stairs	Other	Fuel			place(s) #		Fence		Garage						
S	Floor Scuttle	Cooling	Central Air C	onditioning	Pati Poo	o/Deck	_	Porch Other		Carport	$\overline{}$					
מ צו	Finished Heated Appliances Refrigerator Range/Ove	Individu		sal Micr	-		Drver		describe)	Att.	Det. B	Built-in				
	Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe) Finished area above grade contains: Rooms Bedrooms Bath(s) Square Feet of Gross Living Area Above Grade															
<u> </u>	Additional features (special energy efficient items, etc.)															
Ž																
≥	Describe the condition of the property (including	ing needed re	pairs, deteriorat	ion, renovation	ons, remo	deling, etc	:.).									
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe																
	Does the property generally conform to the po	eighborhood /	(functional utility	style condi	tion use	construction	nn etc	\)2	.c NIa	If No. docorib	10					
	Does the property generally conform to the ne	eighborhood ((functional utility	, style, condi	tion, use,	construction	on, etc	c.)? Ye	s No	If No, describ	e e					

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There are comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ to \$.														
	There are com	nparable sales	in the su	bject n	eighborhoo	od withi	in the past twelve n	nonths rangir	ng in sale p	rice from \$	\$ to \$.			
	FEATURE	SUBJECT			COMPARABLE SALE # 1				PARABLE S		COMPARABLE	SALE#3		
	Address	SUBJECT			OOMI 741	V IDEL I	OTTLE II I	OOW	7 II O IDEL C	TILL II Z	CONFARABLE SALE # 3			
	Address													
	Proximity to Subject									1				
	Sale Price	\$				\$			\$		\$			
	Sale Price/Gross Liv. Area	\$	\$ sq. ft.				\$		q. ft.	\$ sq. ft.				
		φ ος. π		. Ψ		3	φ. π.	Ψ 3q. π.			φ 54. π.			
	Data Source(s)													
	Verification Source(s)													
	VALUE ADJUSTMENTS	DESCRIF	PTION		DESCRIPTI	ION	+(-) \$ Adjustment	DESCRI	PTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment		
	Sale or Financing													
	Concessions													
	Date of Sale/Time													
	Location													
	Leasehold/Fee Simple													
	Site													
	View													
	Design (Style)													
	Quality of Construction													
	Actual Age						<u> </u>			<u> </u>				
	Condition													
	Above Grade	Total Bdrms	Baths	Total	Bdrms.	Baths		Total Bdrm	ns. Baths		Total Bdrms, Bath	s		
		TOTAL DUTTE	Danis	iotal	Duillio.	Datilo		rotal Dull	יסי בינווס	+	. Julia Dullio. Dalli	<u> </u>		
	Room Count		1	-						-		6		
	Gross Living Area		sq. ft	-		sq. ft.			sq. ft.		sq.	tt.		
	Basement & Finished			1										
	Rooms Below Grade			1										
<u>S</u>	Functional Utility													
COMPARISON ANALYSIS	Heating/Cooling													
4														
Z	Energy Efficient Items													
ַ	Garage/Carport													
8	Porch/Patio/Deck													
<u>\(\oldsymbol{\oldsym</u>														
쓴														
₽														
\leq	Net Adjustment (Total)				+ .		\$	+		\$	+ -	\$		
ပ							Ψ		0/	Ψ		φ		
S	Adjusted Sale Price				Adj: 0%			Net Adj: 0			Net Adj: 0%	_		
SALES	of Comparables				ss Adj : 0		\$	Gross Adj		\$	Gross Adj: 0%	\$		
S	I did did not re	esearch the sa	le or trans	sfer his	tory of the	subject	t property and com	parable sales	s. If not, ex	plain				
	My receased did did not reveal any prior color or transfers of the subject preparty for the three years prior to the effective data of this empraised													
	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)	1												
	My research did	did not reve	al any prid	or sales	s or transfe	ers of th	ne comparable sale	s for the yea	r prior to th	e date of sale of th	e comparable sale.			
	Data source(s)													
	Report the results of the r	esearch and a	nalysis of	fthe pr	ior sale or	transfe	r history of the sub	ject property	and compa	arable sales (report	t additional prior sales	on page 3).		
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 ITEM SUBJECT COMPARABLE SALE # 1 COMPARABLE SALE # 2 COMPARABLE SALE #								£2 COMPAR	OMPARABLE SALE # 3					
Date of Prior Sale/Transfer														
Price of Prior Sale/Transfer														
Data Source(s)														
	Effective Date of Data Sou													
	Analysis of prior sale or tra	ansfer history	of the sub	ject pr	operty and	d compa	arable sales							
Summary of Sales Comparison Approach														
	Indicated Value by Calaa	Comparison A	nnroach (
Indicated Value by Sales Comparison Approach \$ Cost Approach (if developed) \$ Income Approach (if developed) \$											- d\ c			
Indicated Value by: Sales Comparison Approach \$ Cost Approach (if developed) \$ Income Approach (if developed) \$										ea) \$				
This appraisal is made "as is," subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have be completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subfollowing required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:														
									s have been					
븠	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													
2	following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:								345,300 to the					
8														
										and limitina				
œ		-					-			-		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													
	\$, a:	s of			٠, ١	which i	is the date of insp	ection and t	ne effectiv	e date of this app	raisal.			

, as of Freddie Mac Form 70 March 2005

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Uniform Residential Appraisal Report ADDITIONAL COMMENTS COST APPROACH TO VALUE (not required by Fannie 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 =\$ Source of cost data Dwelling Sq. Ft. @ \$ =\$ Effective date of cost data Quality rating from cost service 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) Years Indicated Value By Cost Approach =\$ INCOME APPROACH TO VALUE (not required by Fannie Mae.) Indicated Value by Income Approach Estimated Monthly Market Rent \$ X Gross Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION FOR PUDs (if applicable) Is the developer/builder in control of the Homeowner's Association (HOA)? Yes No Unit type(s) Detached 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 sold Total number of units 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 Homeowner's Association? Yes No If Yes, describe the rental terms and options. Describe common elements and recreational facilities.