Piekos Appraisals

Individual Condominium Unit Appraical Poport

ABC123

						opraisai Rep				_1073_DEN	
	The purpose of this summary appraisal rep	ort is to provide t	he lender/clie	nt with an accurat	e, and a	dequately supported,	opinion of	the ma	arket value	of the subject	property.
	Property Address 930 Main St				ty Any			State	e IL	Zip Code 605	5XX
	Borrower Buynit, Ima		0	wner of Public Reco	ord CU	Later		Cou	nty DuPa	ge	
	Legal Description Unit 20X in Acadia of	on the Green B	uilding 2								
	Assessor's Parcel # 09-08-330-XXX				Т	ax Year 2016		R.E.	Taxes \$ 7	,358	
F	Project Name Acadia on the Green		F	hase # 2	Ν	lap Reference 1697	4	Cens	sus Tract 8	449.01	
SUBJECT		cant	5	pecial Assessment	s\$ 0	•	HC)A\$37	′2] per year 🛛 🗙	per month
ЪВ	Property Rights Appraised 🔀 Fee Simple	Leasehold	Other (d	escribe)							
S	Assignment Type 🛛 🗙 Purchase Transaction	n Refinance	Transaction	Other (descri	be)						
	Lender/Client XYZ Financial Inc.			_ `	1	Anywhere, IL 605)	X				
	Is the subject property currently offered for sa	le or has it been of						?	X	Yes 🗌 No	
	Report data source(s) used, offering price(s),					Subject was listed					inle
	listing service on 06/06/17 and sold										
-	I \mathbf{X} did \square did not analyze the contract for									nalvsis was not	
	performed. Arms length sale; The put								-	-	
H	the marketplace. No seller concessi						negative				
AC				ronerty seller the ov	wher of h	ublic record? 🛛 🗙 Y	es 🗌 No	Data (Public rocor	de
Ľ	Is there any financial assistance (loan charges										
CONTRACT	If Yes, report the total dollar amount and desc			30;;	, 610.) 10	be paid by any party o	ii benan ui		0001:		
0			palu. J	50,,							
	Note: Race and the racial composition of the second s	he neighborhood	are not annra	isal factors							
	Neighborhood Characteristics			ondominium Unit	Houeine	Trende	Condo	minium	Housing	Present La	nd lleo %
					_				•		
	Location Urban X Suburban	-		Increasing	Stabl				AGE	One-Unit	80 %
Q	Built-Up 🗙 Over 75% 🗌 25-75%	Under 25% Den				lance Over Supp			(yrs)	2-4 Unit	5 %
ğ	Growth Rapid Stable			🗙 Under 3 mths	<u> </u>			Low		Multi-Family	10 %
RF		-		use zoning. Bou	undarie	s are roughly I-88				Commercial	5 %
BC	north, Fairview Ave east, 75th St so						97	Pred		Other	0 %
NEIGHBORHOOD						comprised of attac					
NE	of average to good construction. Mo			verage to good	buyer	appeal. Proximity	to servic	es and	d conveni	ences, as w	ell as
	the marketability of the properties, is										
	Market Conditions (including support for the a	above conclusions)	See at	tached addend	a.						
	Topography Basically level		al for the a			verage for the ar	ea	Vie	W N;Cty	Str;	
	Specific Zoning Classification Multi-Family			Description Dow							
	Zoning Compliance 🔀 Legal 🔲 Legal No	nconforming - Do t	he zoning regi	lations permit rebu	ilding to	current density?	Yes	No			
	No Zoning 🔲 Illegal (describe)										
	Is the highest and best use of subject property	y as improved (or a	s proposed pe	r plans and specific	cations) t	he present use?	🗙 Yes	No	lf No, des	cribe	
ΠE	Is the highest and best use of subject property	y as improved (or a	s proposed pe	r plans and specific	cations) t	he present use?	🗙 Yes	🗌 No	lf No, des	scribe	
T SITE	Utilities Public Other (describe)	y as improved (or a	Put	lic Other (descri	,	·	Yes Yes			Public	Private
ECT SITE	Utilities Public Other (describe) Electricity X	y as improved (or a Wate	Put	lic Other (descri	,	·	nprovemen				Private
OJECT SITE	Utilities Public Other (describe) Electricity Image: Constraint of the sector of the s	Water	Puk r X	lic Other (descril	,	Off-site In	nprovemen sphalt		e	Public	
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Individual Condominium Unit Appraisal Report

ABC123 File # CONV_1073_DEMO

	Describe the condition of the project a of good quality construction w				projects good appeal. Units are
NC	Describe the common elements and re	creational facilities. The com	mon areas.		
IATIC					
PROJECT INFORMATION	Are any common elements leased to o	or by the Homeowners' Association?	Yes 🗙 No If Yes, describ	e the rental terms and options.	
ROJE	Is the project subject to a ground rent?	? 🗌 Yes 🔀 No 🛛 If Yes, \$	per year (describ	e terms and conditions)	
ď					
	Are the parking facilities adequate for t			ment on the effect on value and r	
	-	ndominium project budget for the cur he condominium documents			, -
SIS	Are there are other food (ather there re	sular 110 A sharras) for the use of the		No. If Voc. report the charges	and describe
JALY	Are there any other fees (other than re	guiai HOA charges) for the use of the	e project facilities? 🗌 Yes 🗙	No If Yes, report the charges	and describe.
PROJECT ANALYSIS	-				
JEC	Compared to other competitive project	s of similar quality and design, the su	ubject unit charge appears	High 🗙 Average 🗌 Low	If High or Low, describe
PRO	Are there any special or unusual chara	cteristics of the project (based on the	e condominium documents, HOA me	etings, or other information) know	n to the appraiser?
		and explain the effect on value and m		- / -	
	•	month X 12 = \$ 4,464.00	per year Annual assessment cl	narge per year per square feet of g	
	Utilities included in the unit monthly as	sessment 🗌 None 🗙 Heat	Air Conditioning Electricity	/ 🗌 Gas 🗙 Water 🗙 Se	ewer 🗌 Cable 🔀 Other (describe)
	Scavenger service General Description In	nterior materials/condit	tion Amenities	Appliances	Car Storage
	• • • • • • • • • • • • • • • • • • •	oors Carpet-Hardwood/		Refrigerator [None
		/alls Drywall/Good	WoodStove(s) #0		🗙 Garage 🗌 Covered 🗌 Open
		rim/Finish Painted/Good ath Wainscot Ceramic Tile/Good	Deck/Patio None	Disp X Microwave :	# of Cars 1 Assigned X Owned
		oors Six panel/Good			Parking Space #
	Finished area above grade contains:	6 Rooms	2 Bedrooms 2.0 Bath	n(s) 1,449 Square F	eet of Gross Living Area Above Grade
NC	Are the heating and cooling for the ind			nd comment on compatibility to ot	her projects in the market area.
	I Itilitica included in the month	v accomment are comparable	le te ether nearby complexed		
IPTI(Utilities included in the monthl Additional features (special energy effi		le to other nearby complexes d addenda.	5.	
SCRIPTIO	Utilities included in the monthl Additional features (special energy effi	cient items, etc.) See attache	d addenda.		
- DESCRIPTIO	Utilities included in the monthl Additional features (special energy effi Describe the condition of the property in C2 condition, exhibiting port	cient items, etc.) See attache (including needed repairs, deteriorati	d addenda. on, renovations, remodeling, etc.).	C2;No updates in the p	rior 15 years;Subject property is
UNIT DESCRIPTION	Utilities included in the monthl Additional features (special energy effi Describe the condition of the property in C2 condition, exhibiting nor typical for this style home in the	cient items, etc.) See attache (including needed repairs, deteriorati mal physical deterioration. Im	d addenda. on, renovations, remodeling, etc.). nprovements are of Q2 qualit	C2;No updates in the p y construction. Floor plan	s acceptable and considered
UNIT DESCRIPTIC	Utilities included in the monthl Additional features (special energy effi Describe the condition of the property in C2 condition, exhibiting nor typical for this style home in th	cient items, etc.) See attache (including needed repairs, deteriorati mal physical deterioration. Im	d addenda. on, renovations, remodeling, etc.). nprovements are of Q2 qualit	C2;No updates in the p y construction. Floor plan	s acceptable and considered
UNIT DESCRIPTIO	in C2 condition, exhibiting nor typical for this style home in th	cient items, etc.) See attache (including needed repairs, deteriorati mal physical deterioration. Im nis area. No functional inadec	d addenda. on, renovations, remodeling, etc.). nprovements are of Q2 qualit quacies or external obsolesce	C2;No updates in the p y construction. Floor plan ence was observed. Marke	s acceptable and considered tability of the property is good.
UNIT DESCRIPTIC	Utilities included in the monthl Additional features (special energy effi Describe the condition of the property in C2 condition, exhibiting nor typical for this style home in th Are there any physical deficiencies or a Utilities were on at the time of	cient items, etc.) See attache (including needed repairs, deteriorati mal physical deterioration. Im nis area. No functional inadec adverse conditions that affect the liva	d addenda. on, renovations, remodeling, etc.). nprovements are of Q2 qualit quacies or external obsolesce bility, soundness, or structural integ	C2;No updates in the p y construction. Floor plan ence was observed. Marke	s acceptable and considered
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Individual Condominium Unit Appraisal Report

ABC123 File # CONV 1073 DEMO

	There are 18 comparabl	e properties currently	offered for sale in t	he subject neighborh	ood ranging in price	from \$ 80.000	to \$ 645	. 000
						rice from \$ 65,500		64,000
	FEATURE	SUBJECT	COMPARABI	_E SALE # 1	COMPARAB	LE SALE # 2	COMPARABL	
	Address and 930 Main St		945 Burlington A	ve	935 Burlington A	ve	4929 Forest Ave	
	Unit # 20X, Anytown,	IL 605XX	302, Anytown, IL		308, Anytown, IL		2F, Anytown, IL 6	305XX
	Project Name and Acadia on	the Green	Acadia on the G	reen	Acadia on the G	reen	4929 Forest Ave	Condos
	Phase 2		1		3		0	
	Proximity to Subject		0.07 miles NW		0.03 miles NE		0.24 miles NW	
	Sale Price	\$ 365,000		\$ 375,000		\$ 358,000		\$ 385,000
	Sale Price/Gross Liv. Area	\$ 251.90sq. ft.	\$ 231.20 sq. ft.		\$ 257.74 sq. ft.		\$ 231.93 sq. ft.	
	Data Source(s)		MRED MLS #093	39845X;DOM 32	MRED MLS #09	58847X;DOM 11	MRED MLS #095	57954X;DOM 3
	Verification Source(s)		Downers Grove		Downers Grove		Downers Grove	wp. Assessor
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
	Sales or Financing		ArmLth		ArmLth		ArmLth	
	Concessions		Cash;0		Conv;0		Cash;0	
	Date of Sale/Time		s01/17;c01/17	+24,938	s05/17;c04/17	+9,523	s05/17;c04/17	+10,241
	Location	N;Interior unit;	N;Interior unit;		N;Interior unit;		B;End unit;	-5,000
	Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
	HOA Mo. Assessment	372	435	0	308	0	303	0
	Common Elements	Common Areas	Common Areas		Common Areas		Common Areas	
	and Rec. Facilities Floor Location			5 000		5 000	0.151	
	View	2nd Floor	3rd Floor	-5,000	3rd Floor	-5,000	2nd Floor	
CH	Design (Style)	N;CtyStr;	N;CtyStr;		N;CtyStr; MR1L;Apt.		N;CtyStr;	
Ø	Quality of Construction	MR1L;Apt. Q3	MR1L;Apt. Q3		Q3		MR1L;Apt. Q3	
PR	Actual Age	9	10	0	9		9	
SALES COMPARISON APPROACH	Condition	9 C2	C2	0	9 C2		9 C2	
ŇŎ	Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
RIS	Room Count	6 2 2.0	5 2 2.0	0		0		0
PA	Gross Living Area	1,449 sq. ft.		-12,975		+4,500		-15,825
NO NO	Basement & Finished	0sf	0sf	12,010	0sf	1,000	0sf	10,020
s S	Rooms Below Grade							
	Functional Utility	Good	Good		Good		Good	
S	Heating/Cooling	GFWA/CAC	GFWA/CAC		GFWA/CAC		GFWA/CAC	
	Energy Efficient Items	Thermalpanes	Thermalpanes		Thermalpanes		Thermalpanes	
	Garage/Carport	1g	2g	-5,000			1g	
	Porch/Patio/Deck	Balcony	Balcony		Balcony		Balcony	
	Upgrades	Kitchen,Bath,Int	Kitchen,Bath,Int		Kitchen,Bath,Int		Kitchen,Bath,Int	
	Net Adjustment (Total)		X + 🗌 -	\$ 1,963		\$ 9,023		\$ -10,584
	Adjusted Sale Price		Net Adj. 0.5 %	,	Net Adj. 2.5 %	,	Net Adj. 2.7 %	· · · · · · · · · · · · · · · · · · ·
	Adjusted Sale Price of Comparables		Net Adj. 0.5 % Gross Adj. 12.8 %	\$ 376,963	Net Adj. 2.5 % Gross Adj. 5.3 %	\$ 367,023	Net Adj. 2.7 % Gross Adj. 8.1 %	\$ 374,416
	Adjusted Sale Price of Comparables Summary of Sales Comparison A	11	Net Adj. 0.5 % Gross Adj. 12.8 % n parameters use	\$ 376,963 d for the pool of c	Net Adj. 2.5 % Gross Adj. 5.3 % omparables and t	\$ 367,023 the 1004MC Form	Net Adj.2.7 %Gross Adj.8.1 %are as follows: a	\$ 374,416 Il listings and
	Adjusted Sale Price of Comparables Summary of Sales Comparison A sales of condominiums as	reported through	Net Adj. 0.5 % Gross Adj. 12.8 % n parameters used n the MRED MLS	\$ 376,963 d for the pool of c within the past 12	Net Adj. 2.5 % Gross Adj. 5.3 % omparables and t 2 months within a	\$ 367,023 the 1004MC Form 1 mile radius of t	Net Adj. 2.7 % Gross Adj. 8.1 % n are as follows: a he subject. Comp	\$ 374,416 Il listings and s #1-3 are
	Adjusted Sale Price of Comparables Summary of Sales Comparison A sales of condominiums as closed sales; Comp #4 is	reported through an active listing.	Net Adj. 0.5 % Gross Adj. 12.8 % n parameters used n the MRED MLS All comps except	\$ 376,963 d for the pool of c within the past 12 for #3 are located	Net Adj.2.5 %Gross Adj.5.3 %omparables and to2 months within ad in the subject co	\$ 367,023 the 1004MC Form 1 mile radius of t pmplex. The close	Net Adj. 2.7 % Gross Adj. 8.1 % n are as follows: a he subject. Compa d sales were adju	\$ 374,416 Il listings and s #1-3 are isted for time at
	Adjusted Sale Price of Comparables Summary of Sales Comparison A sales of condominiums as closed sales; Comp #4 is an annual rate of 16% (or	an active listing. 1.33% per month	Net Adj. 0.5 % Gross Adj. 12.8 % n parameters used the MRED MLS All comps except n) from the date o	\$ 376,963 d for the pool of c within the past 12 for #3 are located f contract. The ac	Net Adj. 2.5 % Gross Adj. 5.3 % omparables and to a months within a to the subject control of the su	\$ 367,023 the 1004MC Form 1 mile radius of t omplex. The close djusted -3% for th	Net Adj. 2.7 % Gross Adj. 8.1 % n are as follows: a he subject. Comp d sales were adju e typical list-to-se	\$ 374,416 Il listings and s #1-3 are Isted for time at Il (LTS) ratio.
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This report form is designed to report an appraisal of a unit in a condominium project or a condominium 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 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 unit, (2) inspect and analyze the condominium project, (3) inspect the neighborhood, (4) inspect each of the comparable sales from at least the street, (5) research, verify, and analyze data from reliable public and/or private sources, and (6) 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.

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 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 this 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.

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.

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

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

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

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

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

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

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

APPRAISER

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature	Signature
Name Paul J. Piekos IL Certified Residential Appraiser	Name
Company Name Piekos Appraisals	Company Name
Company Address 1533 N Vest Dr	Company Address
Naperville, IL 60563-9381	
Telephone Number (630) 357-4647	Telephone Number
Email Address paul@piekos.com	Email Address
Date of Signature and Report 06/23/2017	Date of Signature
Effective Date of Appraisal 06/19/2017	State Certification #
State Certification # 556.000117	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State IL	
Expiration Date of Certification or License 09/30/20XX	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
930 Main St	Did inspect exterior of subject property from street
20X, Anytown, IL 605XX	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 370,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name No AMC	COMPARABLE SALES
Company Name <u>XYZ Financial Inc.</u>	
Company Address 123 Main Street, Anywhere, IL 605XX	Did not inspect exterior of comparable sales from street
	Did inspect exterior of comparable sales from street
Email Address N/A	Date of Inspection

Freddie Mac Form 465 March 2005

		Inc	livid	lual	Con	do	ominium Ur	nit A	Appra	aisal	Report	File #	ABC CON		73 DEMO
FEATURE		SUBJECT					SALE # 4				LE SALE # 5				LE SALE # 6
Address and 930 Main St			935		ngton A										
Unit # 20X, Anytown	IL 6	05XX	1		town, IL										
Project Name and Acadia on					n the G										
Phase 2			3												
Proximity to Subject			0.03	mile	s NE										
Sale Price	\$	365,000				\$	425,000				\$				\$
Sale Price/Gross Liv. Area	\$	251.90sq. ft.	\$	240.	38 sq. ft.			\$		sq. ft.		\$		sq. ft.	
Data Source(s)							268X;DOM 75								
Verification Source(s)							vp. Assessor				1				1
VALUE ADJUSTMENTS	D	ESCRIPTION	DE	SCRI	PTION	-	+ (-) \$ Adjustment	D	ESCRIPT	ION	+ (-) \$ Adjustment	DE	SCRIPT	ION	+ (-) \$ Adjustment
Sales or Financing			Listi				-12,750								
Concessions					;12750										
Date of Sale/Time			Activ												
Location	· · ·	terior unit;	B;Er				-5,000								
Leasehold/Fee Simple		Simple		Simp	ble										
HOA Mo. Assessment	372		413				0								
Common Elements	Con	nmon Areas	Com	nmon	Areas										
and Rec. Facilities															
Floor Location		Floor	3rd I				-5,000								
View		tyStr;	N;Ct												
Design (Style)		1L;Apt.	MR1	L;Ap	ot.										
Quality of Construction	Q3		Q3												
Leasehold/Fee Simple HOA Mo. Assessment Common Elements and Rec. Facilities Floor Location View Design (Style) Quality of Construction Actual Age Condition Above Grade	9		9												
	C2	Delvera Datha	C2	Dalara	Datha			Tatal	Dalmasa	Datha		Tatal	Dalamaa	Datha	
Above Grade Room Count		Bdrms. Baths		Bdrm			0.500		Bdrms.	Baths		Total	Bdrms.	Baths	
Gross Living Area	6	2 2.0 1,449 sq. ft.	6	2	<u>2.1</u> 68 sq. ft.		-2,500			sq. ft.				sq. ft.	
Basement & Finished	0sf	1,449 Sq. II.	0sf	1,70	<u>00 sy. ii.</u>		-23,925			<u></u> σ γ . π.				<u></u> σų. π.	
Rooms Below Grade	USI		051												
Functional Utility	Goo	d.	Goo	Ч											
Heating/Cooling		VA/CAC	GFV		AC										
Energy Efficient Items		rmalpanes			anes										
Garage/Carport	1q	maipanes	2g	maip			-5,000								
Porch/Patio/Deck		cony	Balc	onv			0,000								
Upgrades		hen,Bath,Int			Bath Int										
₁ , g				, _											
Net Adjustment (Total)] _	Χ-	\$	EA 475		<u>ן ד</u> ו		\$] [\$
Adjusted Sale Price			Net A] + 	12.7 %	-	-54,175	Net A	_ ⊤ _	 %		Net A] + [di	 %	
of Comparables			Gross		12.7 % 12.7 %		370,825			% %		Gross		% %	
Report the results of the research	and a	analysis of the n					,						,		
ITEM			JBJECT		ansier m	5101	COMPARABLE SA				MPARABLE SALE #		1		ABLE SALE # 6
Date of Prior Sale/Transfer		00	JUJEUI						4	00	$\int \int \int \int \partial \partial$)			ADEL UALL π 0
Price of Prior Sale/Transfer															
Data Source(s)		MRED MLS	#00F	5081	X	M	RED MLS #095	8268	x						
Effective Date of Data Source(s)		06/19/2017	<i>π</i> υσυ	0001			/19/2017	0200							
Analysis of prior sale or transfer			nronert	v and				re w	as no r	enort	available of any s	ale o	⊥ r trans	fer hie	story within the
past 3 years of the effecti										-					
the normal course of busi					and out	.,		yoar		5 110			sompe		
		•													
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer past 3 years of the effecti the normal course of busi															

Analysis/Comments

ANALYSIS / COMMENTS

Freddie Mac Form 465 March 2005

Borrower	Buynit, Ima				
Property Address	930 Main St				
City	Anytown	County DuPage	State IL	Zip Code 605XX	
Lender	XYZ Financial Inc.				

ADDITIONAL CERTIFICATIONS AND OTHER CONDITIONS

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

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

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

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

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

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

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

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

SCOPE OF WORK

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

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

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

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

Borrower	Buynit, Ima			
Property Address	930 Main St			
City	Anytown	County DuPage	State IL	Zip Code 605XX
Lender	XYZ Financial Inc.			

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

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

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

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

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

Uniform Appraisal Dataset (UAD) Field Specific Standardization Requirements

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

Initial Privacy Notice

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

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

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

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

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

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

(AS REQUIRED BY THE APPRAISAL INSTITUTE)

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

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

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

<u>Condo: Neighborhood - Market Conditions</u>

According to the local MLS, condo housing values have increased 16% within the past twelve months (see attached graphs). Properties usually sell within 97% 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 90 days. Currently there is a of competitive listings similar to the subject within the subject's marketplace. Some REO properties, foreclosures and short sales are present in the macro

Borrower	Buynit, Ima			
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market but are not a factor in the subject market segment. Financing is readily available at current market rates. The principal method of financing is through the conventional process. Usually no seller concessions are necessary. Cash transactions are also prevalent.

<u>Condo: Unit Description - Additional Features</u>

Upgraded interior has nine foot ceilings, hardwood floors and six panel doors. Upgraded kitchen has 42" maple cabinets, granite counters and stainless steel appliances. Luxury Master Bath has dual vanities and walk-in shower. See Subject Property Feature Sheet for more information.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UAD Version 9/2011 (Updated 1/2014)

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

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

Abbreviations Used in Data Standardization Text

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)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
C	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale of Financing Concessions
g	Garage	Garage/Carport
	Attached Garage	Garage/Carport
ga gbi	Built-in Garage	Garage/Carport
-		Garage/Carport
gd	Detached Garage	
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
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
SD	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
	Withdrawn Date	Date of Sale/Time
W	Withdrawn Date Walk Out Basement	Basement & Finished Rooms Below Grade
<u>Woodo</u>		
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
CDS	Culdesac	Location
PR	Powder Room	Building Sketch

UAD Version 9/2011 (Updated 1/2014)

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

Borrower	Buynit, Ima	•			
Property Address	930 Main S	t			
City	Anytown	County D)uPage	State IL	Zip Code 605XX
Lender	XYZ Finano	ial Inc.			
This Appraisal Rep		DENTIFICATION following types:			
Appraisal Rep Restricted Ap	ort	This report was prepared in accordance with the require This report was prepared in accordance with the require intended user of this report is limited to the identified cli at the opinions and conclusions set forth in the report n	ements of the Restricted Appraisal Repo ent. This is a Restricted Appraisal Repo	rt option of USPAI rt and the rationale	P Standards Rule 2-2(b). The for how the appraiser arrived
ADDITIONAL C I certify that, to the • The statemen	best of my know				
 The report and opinions, and 		and conclusions are limited only by the reported assum	ptions and are my personal, impartial, a	nd unbiased profe	essional analyses,
 I have no (or t parties involve 	. , .	sent or prospective interest in the property that is the su	bject of this report and no (or specified)	personal interest v	with respect to the
I have no bias	with respect to	he property that is the subject of this report or the parties	s involved with this assignment.		
 My engageme 	ent in this assign	ment was not contingent upon developing or reporting p	redetermined results.		
	he amount of the	ing this assignment is not contingent upon the developm value opinion, the attainment of a stipulated result, or th			
 My analyses, 	opinions, and co	nclusions were developed and this report has been prep	ared, in conformity with the Uniform Sta	andards of Profess	sional Appraisal Practice.
 This appraisa 	report was prep	ared in accordance with the requirements of Title XI of FI	IRREA and any implementing regulations	S.	
PRIOR SERVIC	ES				
immediately p	receding accept med services, as	s, as an appraiser or in any other capacity, regarding the ance of this assignment. an appraiser or in another capacity, regarding the prope	erty that is the subject of this report withi	-	
PROPERTY INS		assignment. Those services are described in the comme	TILS DEIOW.		
I have NOT m	ade a personal ir	spection of the property that is the subject of this report.			
		ction of the property that is the subject of this report.			
	noted, no one pro	ovided significant real property appraisal assistance to th ummary of the extent of the assistance provided in the re		vone did provide si	ignificant assistance, they
ADDITIONAL C		quiring disclosure and/or any state mandated requireme	nts: The commonts by the lice	ansod roal ost	ate appraiser contained
		on the condition of the property do not addre			
		dm. Code 1410 and are not to be considered			
					1
		POSURE TIME FOR THE SUBJECT PROPERT			
) utilizing market conditions pertinent	to the appraisal	assignment.
A reasonable	exposure time	for the subject property is 30-60 day(s)). SUPERVISORY APPRAISE		
Signature			Signature		
Name Pa	ul J. Piekos	L Certified Residential Appraiser	Name		
Date of Signatur	e <u>06/23/2</u>		Date of Signature		
State Certificatio	000.00)117	State Certification #		
or State License	#		or State License #		
State <u>IL</u> Expiration Date of	of Certification o	License 09/30/20XX	Expiration Date of Certification or	License	
			Supervisory Appraiser Inspection		ty
Effective Date of	Appraisal 06	/19/2017	Did Not Exterior-only	y from Street	Interior and Exterior

USPAP Compliance Addendum 2014

Market C	onditions Add	andum to the	Annraigal Rono	rt			
The purpose of this addendum is to provide the lende						CONV_107	3_DEMO
neighborhood. This is a required addendum for all ap		•			provalonent		
Property Address 930 Main St		City Anytown		Stat	te IL	ZIP Code 60	5XX
Borrower Buynit, Ima	and an this fame as t						- ulta -
Instructions: The appraiser must use the information housing trends and overall market conditions as report							
it is available and reliable and must provide analysis a	-						UNION
explanation. It is recognized that not all data sources							data
in the analysis. If data sources provide the required in	-				-	•	
average. Sales and listings must be properties that co subject property. The appraiser must explain any ano					sed by a pro	ospective buyer	of the
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			Overall Trend	
Total # of Comparable Sales (Settled)	22	10	15		Increasing		Declining
Absorption Rate (Total Sales/Months)	3.67	3.33	5.00		Increasing	🗙 Stable	Declining
Total # of Comparable Active Listings	20	14	18		Declining	X Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List %	5.4 Prior 7–12 Months	4.2 Prior 4–6 Months	3.6 Current – 3 Months	X	Declining	Overall Trend	Increasing
Median Comparable Sale Price	232,500	249,250	180,000	X	Increasing	Stable	Declining
Median Comparable Sales Days on Market	33	35	8		Declining	Stable	Increasing
Median Comparable List Price	266,450	294,900	240,000		<u> </u>	X Stable	Declining
Median Comparable Listings Days on Market Median Sale Price as % of List Price	68	136	50		Declining Increasing	Stable Stable	Declining
Seller-(developer, builder, etc.)paid financial assistant	97 ce prevalent? Yes	96 🗙 No	97		Declining	Stable Stable	Increasing
Explain in detail the seller concessions trends for the			d from 3% to 5%, increasing		j		
fees, options, etc.). Seller concessions are							
Are foreclosure sales (REO sales) a factor in the mark	ket? 🗌 Yes 🗙 No	o If yes, explain (inclu	uding the trends in listings a	nd sale	es of foreclo	osed properties)	
Cite data sources for above information The L	aal MI C data waa u						
Cite data sources for above information. The Ic		ised to generate the	e above information. D	ue to	the limit	ations of the	process in
which the MLS reports listings and sales,	contingent propertie	es, pending sales, ex	xpired and cancelled I	isting	s may al	so be report	ed in the
which the MLS reports listings and sales, inventory analysis. Therefore the sales an	contingent propertie	es, pending sales, ex reported here may	xpired and cancelled I not be the same as th	isting nat re	s may al ported in	so be report the appraisa	ed in the al report.
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Anytown Condominium Median Sales Price

Borrower	Buynit, Ima							
Property Address	930 Main St							
City	Anytown	Coun	ty DuPage	State	IL	Zip Code	605XX	
Lender	XYZ Financial Inc.							



Each data point is 12 months of activity. Data is from June 19, 2017.

All data from MRED. Data deemed reliable but not guaranteed. InfoSparks © 2017 ShowingTime.

Anytown Condominium Median Sales Price

Borrower	Buynit, Ima							
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City	Anytown	Cour	ty DuPage	State	IL	Zip Code	605XX	
Lender	XYZ Financial Inc.							



All data from MRED. Data deemed reliable but not guaranteed. InfoSparks © 2017 ShowingTime.

Subject Property Feature Sheet

Borrower	Buynit, Ima							
Property Address	930 Main St							
City	Anytown	County	DuPage	State	IL	Zip Code	605XX	
Lender	XYZ Financial Inc.							

Updates to 930

Hardwood Floors Can lighting added Crown molding added Re-configured lighting arrangement All new light fixtures New washer and dryer Added California Closets in Master bedroom

<u>Features</u>

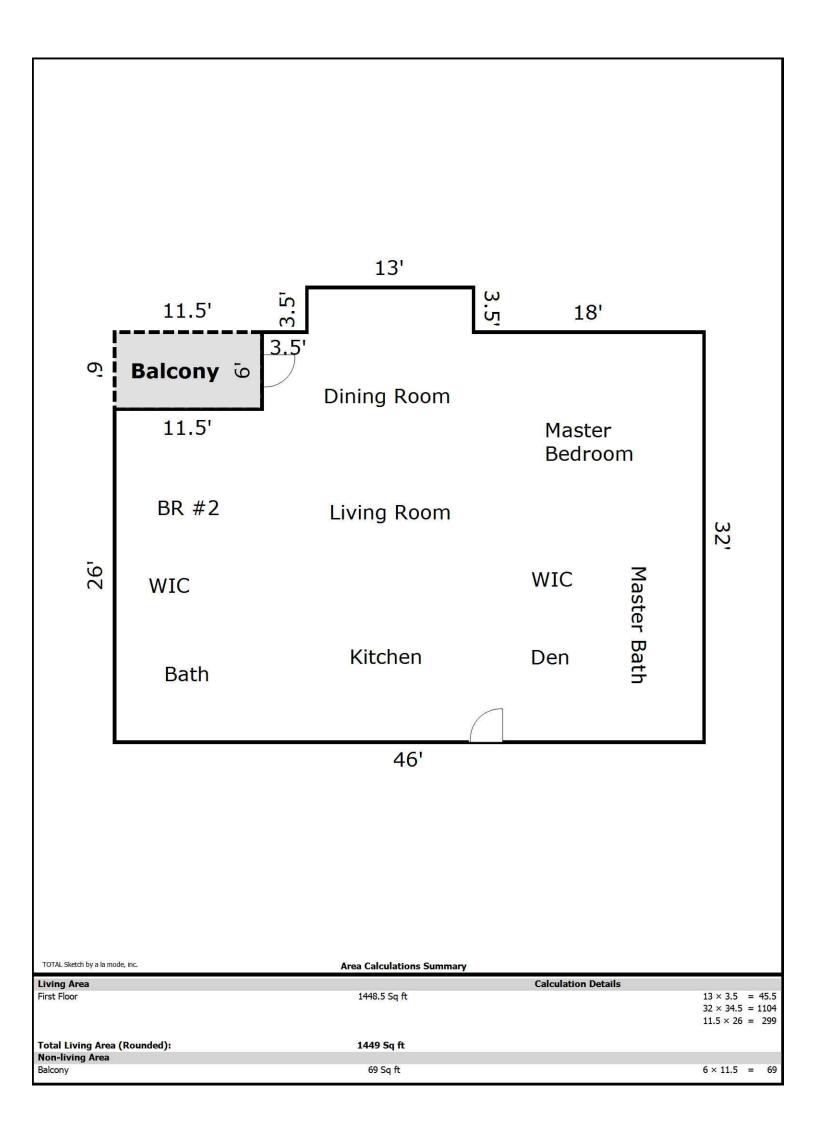
Faces quiet Street, NOT the post office (units do not run odd/even side of building, they run in numerical order and loop around)

Rarely available 2 bedroom PLUS DEN

Upgraded Cabinetry package

Building Sketch

Borrower	Buynit, Ima		
Property Address	930 Main St		
City	Anytown	County DuPage State IL Zip Code	605XX
Lender	XYZ Financial Inc.		



Subject Photo Page

Borrower	Buynit, Ima		
Property Address	930 Main St		
City	Anytown	County	DuPage
l ender	XVZ Einancial Inc		

State IL Zip Code 605XX



Subject Front

930 Main S	st
Sales Price	365,000
G.L.A.	1,449
Tot. Rooms	6
Tot. Bedrms.	2
Tot. Bathrms.	2.0
Location	N;Interior unit;
View	N;CtyStr;
Site	0 sf
Quality	Q3
Age	9







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

Subject Street

Comparable Photo Page

Borrower	Buynit, Ima
Property Address	930 Main St
City	Anytown
l ender	XYZ Financial Inc.

County DuPage

State IL Zip Code 605XX

Comporable

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Comparable 1

945 Burling	ton Ave
Proximity	0.07 miles NW
Sale Price	375,000
GLA	1,622
Total Rooms	5
Total Bedrms	2
Total Bathrms	2.0
Location	N;Interior unit;
View	N;CtyStr;
Site	0 sf
Quality	Q3
Age	10

Comparable 2

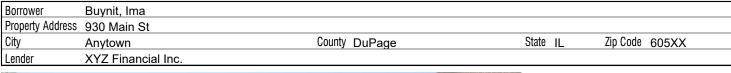
935 Burlington Ave		
Proximity	0.03 miles NE	
Sale Price	358,000	
GLA	1,389	
Total Rooms	5	
Total Bedrms	2	
Total Bathrms	2.0	
Location	N;Interior unit;	
View	N;CtyStr;	
Site	0 sf	
Quality	Q3	
Age	9	

Comparable 3

4929 Fores	t Ave
Proximity	0.24 miles NW
Sale Price	385,000
GLA	1,660
Total Rooms	5
Total Bedrms	2
Total Bathrms	2.0
Location	B;End unit;
View	N;CtyStr;
Site	0 sf
Quality	Q3
Age	9

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

Comparable Photo Page





Comparable 4

ton Ave
0.03 miles NE
425,000
1,768
6
2
2.1
B;End unit;
N;CtyStr;
0 sf
Q3
9

Comparable 5

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

Comparable 6

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

Location Map

Borrower	Buynit, Ima			
Property Address	930 Main St			
City	Anytown	County DuPage	State IL	Zip Code 605XX
Lender	XYZ Financial Inc.			

