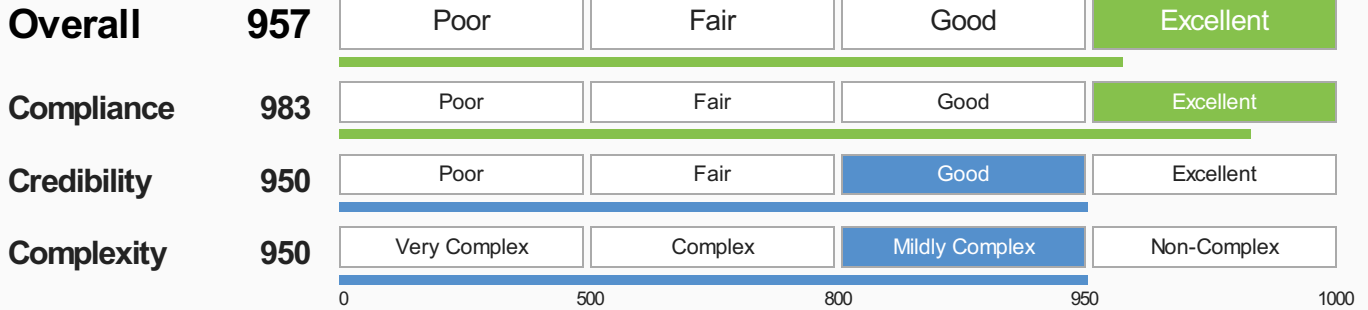


RealView[®] Score



ID	FINDING	SEVERITY		
		COMPLIANCE	CREDIBILITY	COMPLEXITY
SCA107	Net adjustments exceed 15% for Comparable # 2.	Low	Low	Low
SCA157	Subject Age (15) is not bracketed (16 - 26) by closed sales.	Low	Moderate	Moderate
SCA211	Comparable # 2 has excessive adjustments in one direction which suggest lack of comparability.	Low	Low	Low

Appraisal Summary

Borrower	Craig, Douglas & Kim, Chi
Owner	Craig, Douglas & Kim, Chi
Occupancy	Owner
Lender	Big Box Bank
Form Type	1004_05uad
Appraisal Date	01/12/2015
Assignment	Refinance
Location	Suburban
Built Up	Over 75%
Demand/Supply	In Balance
Marketing Time	Under 3 mths
Property Values	Stable

Appraised Value	\$445,000	Variance %
Contract Price	N/A	N/A
AVM Value	Order AVM	
Predom Value (1-Unit Housing)	\$395,000	-11.24%
Low-High Value (1-Unit Housing)	\$145,000 - \$650,000	

Bracketing	Subject		Comparable Range
Year Built	2000	✘	1989 - 1999
Unadjusted Sales Price	\$445,000	✔	\$425,000 - \$539,950
Adjusted Sales Price	\$445,000	✔	\$441,395 - \$450,240
GLA(sqft)	2,916	✔	2,527 - 3,158
Quality Rating	Q3	✔	Q3 - Q3
Condition Rating	C3	✔	C3 - C3

Public Record Analysis

SUBJECT PROPERTY	
Last Sale	\$305,950 on 03/27/2001
Price/Sqft	\$105 based on 2,916 sqft
NEARBY SALES	
Average Price	\$418,599 (\$146 / sqft)
Price Range	\$225,000 - \$699,950
Median Price	\$404,250
Foreclosure:Sales	3:46 (6%)
Distance Range	0.03 - 2.86

Alert Summary

Client Checklist		Appraiser	
Yes, Action Required	10	Appraiser Alert	No
Unspecified	20	Public Notices	0
Scoring		Appraisal Comps	
Key Findings	3	Scores	94,51,76,56
Report Card		UCDP	
Omissions	1	UAD Fatafs	0
Discrepancies	0	UAD Warnings	0
1004MC	2	FNM Warnings	0
Public Records	2	Other Hard/Soft Stops	0

Appraisal Review Checklist

Client: Big Box Bank

Loan Number:

Borrower: Craig, Douglas & Kim, Chi

Appraised Value: \$445000

Action Required **Red Flags**

1919. The seller is not a company or corporation (FNMA, CHASE, FHLMC, GNMA, FHA, HUD are not included).

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Current Owner Name: Craig, Douglas & Kim, Chi

Action/Comments (0)

Action Required **Subject**

1000. The borrower's property address, APN/legal, Contract Price, Date of Contract, or Occupancy status do not match the 1003 or order form.

Pre	Post-Review			
-	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

Check 1003 or Order Form
 Address: 4321 41st St NE, Tacoma, WA 98422
 Legal: Lot 253, No. Shore Country Club Estates Division II
 Assessor Parcel: 500098-253-0
 Tax Year: 2014
 Real Estate Taxes: 5535
 Contract Price:
 Date of Contract:
 Occupant: Owner

Action/Comments (0)

1001. The borrower's name on the appraisal does not match the 1003 or order form

Pre	Post-Review			
-	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

Check 1003 or Order Form
 Borrower Name: Craig, Douglas & Kim, Chi

Action/Comments (0)

1004. The lender/client name and address on the 1003 or order form does not match the appraisal

Pre	Post-Review			
-	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

Check 1003 or Order Form
 Lender/Client Company Name: Big Box Bank
 Lender/Client Company Address: 123 Main St Anytown, CA 99999

Action/Comments (0)

1008. The property rights are different from Fee Simple ownership

Pre	Post-Review			
N	Y	C	N	-
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Property Type: Fee Simple

Action/Comments (0)

1268. The income approach is incomplete as required for the tenant-occupied subject property

Pre	Post-Review			
N	Y	C	N	-
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Occupant: Owner
 Indicated Value of Income Approach: 0

Action/Comments (0)

1515. The report does not contain the APN/Legal description

Pre	Post-Review			
N	Y	C	N	-
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

APN/Legal: 500098-253-0

Action/Comments (0)

1586. Assignment type is Refinance and the owner of public record is not the borrower (note: if assignment type is purchase, no flag will apply).

Pre	Post-Review			
N	Y	C	N	-
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Assignment Type: Refinance
 Borrower: Craig, Douglas & Kim, Chi
 Public Record: Craig, Douglas & Kim, Chi

Action/Comments (0)

1797. The subject property address is not compliant to USPS Publication 28 as required by UAD.

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

USPS Address: 4321 41st St NE, Tacoma, WA 98422-4743
Address: 4321 41st St NE
Unit:
City: Tacoma
State: WA
Zip Code: 98422

Action/Comments (0)

2005. Occupancy is blank.

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Occupant: Owner

Action/Comments (0)

2173. The report has one or more blank fields that are required to be checked or completed.

Pre	Post-Review			
Y	Y	C	N	-
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

1004 MC MARKET RESEARCH AND ANALYSIS: Median Sale Price as a % of List Price
This field is incomplete, one of 'Increasing', 'Stable' or 'Decreasing' must be checked.
1004 MC MARKET RESEARCH AND ANALYSIS: Seller Paid Financial Assistance Prevalant
This field is incomplete, one of 'Increasing', 'Stable' or 'Decreasing' must be checked.

Action/Comments (0)

2183. The Owner of public record is not the same as the Seller.

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Owner: Craig, Douglas & Kim, Chi
Public Record Owner: CRAIG DOUGLAS E / CHI KIM

Action/Comments (0)

Action Required Contract

1112. The appraiser did not analyze the contract

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Assignment Type: Refinance

Action/Comments (0)

1623. Financial assistance/concessions are being paid by any party on behalf of the borrower and the appraiser did not report the dollar amount and description of items being paid.

Pre	Post-Review			
-	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

Assignment Type: Refinance
Financial Assistance/Concessions Provided: No
Amount:

Action/Comments (0)

1962. SUBJECT: 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 the appraisal?: Report data source(s) used, offering price(s) and dates: This section has not been filled out correctly according to UAD requirements. The comments in the comment field are not in the correct order per UAD.

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Subject Listed for Sale in Prior 12 Months: No
Twelve Month Listing History of Subject Property: DOM Unk;Data Sources: NWMLS and public records. Not listed in past year
DOM: UNK
Listing Price:
Listing Date:
MLS #:

Action/Comments (0)

Action Required Neighborhood

1098. In reviewing housing trends in the neighborhood section of the appraisal, are any of the following trends indicated? (Declining values, over supply, or over six months)

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Property Values: Stable
Demand/supply: In balance
Marketing time: Under 3 mos.

Action/Comments (0)

1017. If neighborhood is less than 25% built up, the appraiser must provide detailed commentary on growth rate and current land use

Pre		Post-Review							
N	<input type="radio"/>	Y	<input type="radio"/>	C	<input type="radio"/>	N	<input checked="" type="radio"/>	-	<input type="radio"/>

Review appraisal for commentary regarding current land use and growth rate.
Built-up: Over 75%

Action/Comments (0)

1113. Do the percentages in the present land use section total 100% (exception is less than or greater than 100).

Pre		Post-Review							
N	<input type="radio"/>	Y	<input type="radio"/>	C	<input type="radio"/>	N	<input checked="" type="radio"/>	-	<input type="radio"/>

One-Unit %: 75
2-4 Unit %: 2
Multi-Family %: 3
Commercial %: 10
Other %: 10

Is "other" present land use 20% or more? If Yes, there must be an explanation of what the "other" land use consists of:
Other:

Action/Comments (0)

1407. The neighborhood boundaries are not clearly delineated using NORTH, SOUTH, EAST, and WEST. Description of the boundaries must at least begin in the neighborhood boundaries section (overflow text can be included in an addendum). Do not reference a map or use the phrase "see addendum". It is not acceptable to use "N, S, E and W" abbreviations in this field

Pre		Post-Review							
N	<input type="radio"/>	Y	<input type="radio"/>	C	<input type="radio"/>	N	<input checked="" type="radio"/>	-	<input type="radio"/>

Neighborhood Boundaries: The neighborhood is bounded to the north and east by the King/Pierce County line, to the south by Marine View Dr., and to the west by East Side Drive.

Action/Comments (0)

1637. A detailed Neighborhood Description is required. The following items are needed:-subject neighborhood or township-neighborhood density (reference to urban, suburban, or rural)-proximity to at least one major highway or state route Other items to be considered are proximity to schools, emergency services, employment, and retail stores. The lender would like to see mention of a feature or characteristic within the subject neighborhood that differentiates it from a nearby competing neighborhood.

Pre		Post-Review							
-	<input type="radio"/>	Y	<input type="radio"/>	C	<input type="radio"/>	N	<input type="radio"/>	-	<input checked="" type="radio"/>

Manual Review
Neighborhood Description: The subject is located in Northeast Tacoma, approximately 4 miles northeast of Downtown Tacoma, and 4 miles southwest of the Federal Way Retail district. Major employment centers are in Tacoma and the Port of Tacoma, and 7 to 20 miles north and east in the Kent Valley. Employment levels and overall employment stability for the area is considered adequate. Mix of size, age and style of housing throughout.

Action/Comments (0)

1682. Subject property has any of the following attributes: (A) Commercial (B) Multi-Family with 5 or more units (C) Co-op (D) Manufactured Home (E) Mixed use (unless subject is primarily residential with no structural alterations to accommodate the mixed use) (F) More than one house on parcel (does not apply for accessory units)

Pre		Post-Review							
N	<input type="radio"/>	Y	<input type="radio"/>	C	<input type="radio"/>	N	<input checked="" type="radio"/>	-	<input type="radio"/>

Form: 1004_05uad
Multi-Family %: 3
Commercial %: 10
Other %: : 10
Zoning: Legal
Specific Zoning Classification: R-2
Zoning Description: Single Family Residential, 5000 Sq.Ft. Min Lot (Tacoma)

Action/Comments (0)

1830. The appraised value is lower or higher than the predominant value by 20% or more.

Pre		Post-Review							
N	<input type="radio"/>	Y	<input type="radio"/>	C	<input type="radio"/>	N	<input checked="" type="radio"/>	-	<input type="radio"/>

Percentage Difference: 12.66%
Appraised Value: 445000
Predominant Value: 395000

Action/Comments (0)

1833. The appraised value is not bracketed by the neighborhood pricing trends.

Pre		Post-Review							
N	<input type="radio"/>	Y	<input type="radio"/>	C	<input type="radio"/>	N	<input checked="" type="radio"/>	-	<input type="radio"/>

Appraised Value: 445000
Low to High Neighborhood Range: 145,000 - 650,000

Action/Comments (0)

1910. The price ranges at the top of the sales grid (comparable sales and listings ranges) are outside the neighborhood range by more than 15%.

Pre		Post-Review		
-----	--	-------------	--	--

Neighborhood Range: 145000 - 650000

N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Grid Comparable Sales range: 362000 - 539950
 Grid Listings range: 365000 - 549950

Action/Comments (0)

2263. The estimated market value or the sale price is outside the neighborhood price range

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Transaction Type: Refinance
 Appraised Value: 445000
 Contract Price:
 Comparable Sales Price Range: 362000 - 539950

Action/Comments (0)

Action Required Site

1024. If subject zoning is legal non-conforming, no zoning, or illegal zoning, comment needed whether or not the subject can be rebuilt if destroyed.

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Zoning: Legal
 Specific Zoning Classification: R-2
 Zoning Description: Single Family Residential, 5000 Sq.Ft. Min Lot (Tacoma)

Action/Comments (0)

1497. The comments or addendum refer to negative factors or adverse comments

Pre	Post-Review			
-	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

Manual Review: Check Comments & Addendums Realview & Appraisal

Action/Comments (0)

1542. The appraisal indicates Yes in response to "Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.?)" but the report does not contain the required commentary on site conditions.

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Site Condition Description:

Action/Comments (0)

1026. Is the property inside of a Zone A flood hazard area? (provide a flood map)

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

FEMA Special Flood Hazard Area: No
 FEMA Zone: C
 FEMA Map: 530148-0010-B
 FEMA Map Date: 12/01/1983

Action/Comments (0)

1027. The subject property as improved (or as proposed per plans and specifications) is not presently being utilized at the Highest and Best use.

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Highest and Best Use is Present Use: Yes
 Highest and Best Use Description:

Action/Comments (0)

1314. The report does not contain required site dimensions

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Site Dimensions: 100x172.62

Action/Comments (0)

1347. The subject property contains a well or septic and the appraiser determined it is not atypical for the area. Reviewer to ensure the appraiser has provided sufficient commentary.

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Action/Comments (0)

1405. Does the appraiser make any comments that the subject is atypical or an overimprovement for the market

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Description Best Use:
 Description Utilities:

Action/Comments (0)

1540. The Zoning Classification nor Description indicates Residential (i.e. R1 -Residential SF or Residential 1- to 4-family)

Pre	Post-Review				
N	Y	C	N	-	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Form Type: 1004_05UAD
 Zoning: Legal
 Present Land Use:
 One Family %: 75
 2-4 Family %: 2
 Multi-Family %: 3
 Commercial %: 10
 Specific Zoning Classification: R-2
 Zoning Description: Single Family Residential, 5000 Sq.Ft. Min Lot (Tacoma)
 Site Size: 17262 sf

Action/Comments (0)

1844. If shared well, has appraiser validated the shared well agreement? If YES this must be identified in Final Appraisal Review email to Loan Processing

Pre	Post-Review				
N	Y	C	N	-	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

If yes, reviewer to ensure shared well is identified on Final Appraisal Review notification email
 Water: Public

Action/Comments (0)

1166. The road is not public and a road maintenance agreement is required.

Pre	Post-Review				
N	Y	C	N	-	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Action/Comments (0)

2093. Are all Utilities and Off-site Improvements marked public?

Pre	Post-Review				
N	Y	C	N	-	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Electric: Public
 Gas: Public
 Water: Public
 Sanitary Sewer: Public
 Street: Public
 Alley Type: None
 Alley: Not Specified

Action/Comments (0)

Action Required Description of Improvements

1030. Are there inconsistencies of information with regard to the sales grid, sketch, and photos?

Pre	Post-Review				
-	Y	C	N	-	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Manual Review: Check Sales Grid and Photos

	Subject
Total Rooms	9
Bedrooms	4
Baths	2.1
GLA Sq.Ft.	2916
Basement Finished	0sf
Rooms Below Grade	
Garage/Carport	3ga3dw
Porch, Patio, Deck	Patio/Deck,Porch
Fireplaces	1 Fireplace
Amenity 1	Fence
Amenity 2	Security System

Action/Comments (0)

1144. Is the "Yes" box next to "Physical deficiencies or adverse conditions that affect the livability, soundness integrity of the property" checked?

Pre	Post-Review				
N	Y	C	N	-	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

If Yes, comments are required about the impact on marketability.
 Physical Deficiencies or Adverse Conditions: No

Action/Comments (0)

1410. In the improvement section, on the design style field, the residential style noted for the subject property is not a

designated residential style (valid descriptions include, but are not limited to, COLONIAL, RAMBLER, GEORGIAN, FARMHOUSE. Descriptions such as BRICK, 2 STORIES, AVERAGE, CONVENTIONAL or TYPICAL are not acceptable architectural styles)

Pre	Post-Review			
N	Y	C	N	-
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Design of Subject: DT2;NW Contmp

Action/Comments (0)

1495. Does the appraisal or sales contract address any personal property that typically does not remain?

Pre	Post-Review			
N	Y	C	N	-
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Action/Comments (0)

1544. The appraisal indicates No in response to "Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?" but the report does not contain the required commentary on the subject's non-conformity to the neighborhood and the adjustments or effects regarding said property value.

Pre	Post-Review			
N	Y	C	N	-
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Action/Comments (0)

1655. The subject is proposed or under construction and the Report must indicate subject to completion. (If Yes, then Report was not made subject to completion as required)

Pre	Post-Review			
N	Y	C	N	-
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Improvements Type : Detached : Existing
This Appraisal is Made : As Is

Action/Comments (0)

1813. Any evidence of dampness, settlement, or infestation MUST be thoroughly explained with photo evidence included.

Pre	Post-Review			
N	Y	C	N	-
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Dampness: No
Settlement: No
Infestation: No

Action/Comments (0)

1891. Do the details in the improvement section conflict with the room sketch or subject photos?

Pre	Post-Review			
-	Y	C	N	-
<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

Reviewer to confirm improvements comments, room sketch, and subject photos conform and all match.

Action/Comments (0)

1460. There is not a permanent central heat source.

Pre	Post-Review			
N	Y	C	N	-
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

If yes, the property may not be for year-round habitation and considered ineligible for financing by some lenders. Make comments on decision notification form and forward to designated party as appropriate.
Heat Source: Forced Air
Fuel: Gas

Action/Comments (0)

1574. The appraiser indicated material work done to kitchen/bathrooms, and has not stated when it occurred and the level of work (not updated; updated; remodeled). The explanation and photos are required within the report.

Pre	Post-Review			
Y	Y	C	N	-
<input checked="" type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Comments on Sales Comparison: "...2013 out of foreclosure and remodeled with updated kitchen and new deck. The house at 4310 41st St NE recently..."

Action/Comments (0)

2126. If subject is a log, berm, A-frame, dome, or other unique style of home a minimum of 2 similar style sales needed. Expand as necessary to obtain sales.

Pre	Post-Review			
N	Y	C	N	-
<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Design:
Subject: DT2;NW Contmp
Comp #1: DT2;NW Contmp
Comp #2: DT2;NW Contmp
Comp #3: DT2;NW Contmp
Comp #4: DT2;NW Contmp

Action/Comments (0)

1640. Are any line adjustments greater than 5% of the unadjusted gross sales price?

Pre	Post-Review				
Y	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Comp #2: adjustment greater than 5%: -30000 (5.6%)

Action/Comments (0)

1116. Is the subject property's appraised value not bracketed by the neighborhood sales and listings ranges on top of the sales grid? (If the answer is yes, a detailed explanation is needed that none were available)

Pre	Post-Review				
N	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Appraised value: 445000
Low/High sale range: 362000 - 539950
Low/High list range: 365000 - 549950

Action/Comments (0)

1048. Are there fewer than 3 closed sales within 12 months of the appraisal date?

Pre	Post-Review				
N	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Appraisal Date: 01/12/2015
Comp #1: 11/01/2014
Comp #2: 09/01/2013
Comp #3: 06/01/2014
Comp #4: 12/01/2014

Action/Comments (0)

1052. Do the total net adjustments exceed 15% of the unadjusted sales price?

Pre	Post-Review				
Y	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Comp #1: -5.0%
Comp #2: -16.6%
Comp #3: 4.4%
Comp #4: 2.6%

Action/Comments (0)

1053. Do the total adjustments exceed 25% of the gross unadjusted sales price?

Pre	Post-Review				
N	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Comp #1: 5.0%
Comp #2: 16.6%
Comp #3: 6.5%
Comp #4: 12.0%

Action/Comments (0)

1059. The appraised value is not bracketed by the adjusted sales prices of the comparables

Pre	Post-Review				
N	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Appraised value: 445000
Low-High adjusted sale range: 441395 - 450240

Action/Comments (0)

1450. The subject property's actual and effective age differ by more than 25 years (explanation required)

Pre	Post-Review				
N	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Actual Age: 15
Effective Age: 10
Difference: 5

Action/Comments (0)

1501. The subject property's Quality of Construction is not bracketed by the comparables (sales and listings)

Pre	Post-Review				
N	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Subject: Q3
Comparable Low-High Range: Q3 - Q3

Action/Comments (0)

1502. The subject property's Age is not bracketed by the comparables (sales and listings)

Pre	Post-Review				
Y	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Subject: 15
Comparable Low-High Range: 16 - 26

Action/Comments (0)

1503. The subject property's Condition is not bracketed by the comparables (sales and listings)

Pre	Post-Review				
N	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Subject: C3
Comparable Low-High Range: C3 - C3

Action/Comments (0)

1560. The comparable selection, adjustments, and overall reasoning are not well explained within the report. This is required and a more thorough explanation must be provided.

Pre	Post-Review			
-	<input type="radio"/> Y	<input type="radio"/> C	<input type="radio"/> N	<input type="radio"/> -

Manual Review

Action/Comments (0)

1036. The closed sales are not within unadjusted sales prices that bracket the subject property's value

Pre	Post-Review			
N	<input type="radio"/> Y	<input type="radio"/> C	<input checked="" type="radio"/> N	<input type="radio"/> -

Check Sales Grid
Appraised value: 445000
Low-High sale range: 425000 - 539950

Action/Comments (0)

1037. The comparables GLAs do not bracket the subject's GLA

Pre	Post-Review			
N	<input type="radio"/> Y	<input type="radio"/> C	<input checked="" type="radio"/> N	<input type="radio"/> -

Subject GLA: 2916
Low-High GLA: 2527 - 3158

Action/Comments (0)

1110. Are comparables different from the subject property in regards to age, site size, gross livable area, condition, garage count, and upgrades? (These property characteristics must be bracketed by the comparable sales [for example, one comparable larger than the subject and one comparable smaller].)

Pre	Post-Review			
Y	<input checked="" type="radio"/> Y	<input type="radio"/> C	<input type="radio"/> N	<input type="radio"/> -

As interior amenities change over time, it is important that the age of the comparables, particularly for recently built properties, do not go beyond a 10-year period (for example, outdated kitchens and bathrooms have a significant impact to marketability).
GLA Low to High: 2527 - 3158
Site Low to High: 8381 sf - 18293 sf
Condition Low to High: C3 - C3

	Actual Age	Living Area	Site Size	Condition	Garage/Storage
Subject	15	2916	17262 sf	C3	3ga3dw
Comp #1	16	3158	18293 sf	C3	3ga3dw
Comp #2	23	3038	8381 sf	C3	3ga3dw
Comp #3	16	2972	9910 sf	C3	2ga2dw
Comp #4	26	2527	11126 sf	C3	2ga2dw

Action/Comments (0)

1122. The appraiser used comparable sales that exceeded proximity guidelines. For their respective locations, all comparables distance from the subject must meet the following requirements: Urban: 12 blks or 1 mile, Suburban: 5 miles, Rural: 15 miles.

Pre	Post-Review			
N	<input type="radio"/> Y	<input type="radio"/> C	<input checked="" type="radio"/> N	<input type="radio"/> -

Location: Suburban
Comp #1: 0.11 mi.
Comp #2: 0.53 mi.
Comp #3: 0.46 mi.
Comp #4: 1.24 mi.

Action/Comments (0)

1306. The report does not contain the required 3 year sales history of the subject and the 1 year prior sale or transfer history for all comparable sales

Pre	Post-Review			
Y	<input checked="" type="radio"/> Y	<input type="radio"/> C	<input type="radio"/> N	<input type="radio"/> -

Appraisal Date: 01/12/2015
Subject Sold or Transferred Within Past Three Years: No
Data Source: Realist, NWMLS, County Records
Comparable Sales Sold or Transferred Within Prior Year of Sale: Yes
Data Source(s): Realist, NWMLS, County Records
Appraisal is inconsistent. Yes checked, but there are no comparable sales within the last year.

	Prior Sale/Transfer	
	Date	Price
Subject	03/30/2001	305950
Comp #1:	05/21/2003	179950
Comp #2:	04/09/2013	167800
Comp #3:	01/16/2003	175000
Comp #4:	09/28/2012	388000

Action/Comments (0)

1374. Are the comparable sales located in a different municipality or zip code than the subject?

Pre	Post-Review				
N	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

If yes, then check for comments in the report regarding the market differences, if any, between the subject's location and the location of the comparable sales

	Address
Subject	4321 41st St NE, Tacoma, WA 98422
Comp #1	4162 Augusta Dr NE, Tacoma, WA 98422
Comp #2	5413 Orca Dr NE, Tacoma, WA 98422
Comp #3	4602 Country Club Dr NE, Tacoma, WA 98422
Comp #4	5102 Galleon Dr NE, Tacoma, WA 98422

Action/Comments (0)

1556. The subject is in a new subdivision or a new (or recently converted) condo or PUD project, but the report does not contain at least 1 comp from the subject subdivision/project and 1 comp from outside the subject subdivision/project. Note: At least one of the comparables MUST be outside the influence of the builder/developer, and it is preferred that any comparables from within the subdivision not involve the builder or developer of the subject property.

Pre	Post-Review				
N	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Action/Comments (0)

1580. The report contains a summary of the sales comparison approach but does not contain sufficient documentation and supporting sales analysis.

Pre	Post-Review				
-	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

Comparison Summary: All sales are closed and verified. AFN = Auditors File Number, COE = Close of Escrow, EMA = Earnest Money Agreement. Sale 2 was purchased in 2013 out of foreclosure and remodeled with updated kitchen and new deck. The house at 4310 41st St NE recently sold for \$350,000 but is NOT included in this appraisal because it was a distressed sale. The house at 3604 42nd St Ct NE recently sold for \$388,000 but is not used because it is on a busy street across from the bus entrance to 2 schools.

Action/Comments (0)

1663. The data verification source fields do not display multiple data sources for the subject and the comparables sales. Multiple data sources are required. Confirm there are more than the Tax/Public Records information.

Pre	Post-Review				
N	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Lender does not allow public records to be the only data source.

Comp #	Data Source 1	Data Source 2
1	NWMLS #700428;DOM 21	Realist
2	NWMLS #642973;DOM 2	Realist
3	NWMLS #626220;DOM 4	Realist
4	NWMLS #694953;DOM 52	Realist

Action/Comments (0)

1665. View is not bracketed or adjustments do not appear to be supported

Pre	Post-Review				
Y	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

	View	Adjustment
Subject:	N;Res;	N/A
Comp #1:	B;Glfw;	-10000
Comp #2:	B;Wtr;Mtn	-50000
Comp #3:	N;Res;	
Comp #4:	B;Wtr;Mtn	-20000

Action/Comments (0)

1842. The subject property's appraised value is not bracketed by the neighborhood sales and listings ranges at the top of the sales grid? If criteria not met, then a detailed explanation is needed that no additional properties were available

Pre	Post-Review				
N	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Appraised value: 445000
Low/High sale range: 362000 - 539950
High list range: 549950

Action/Comments (0)

1977. If subject has a prior sale within the past 3 years which differs by greater than 5%, detailed comments needed regarding the prior sale (sold below market value, distressed, have valued declined, etc.)

Pre	Post-Review				
N	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Subject Sold or Transferred Within Past Three Years: No
Data Source: Realist, NWMLS, County Records
Appraised Value: 445000
Price of Prior Sale/Transfer: 305950
Appraisal Date: 01/12/2015
Date of Prior Sale/Transfer: 03/30/2001

Action/Comments (0)

1433. The subject property's condition rating is C6 and/or the quality rating is Q6

Pre	Post-Review				
N	Y	C	N	-	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Subject's Condition: C3
 Subject's Quality of Construction: Q3

Action/Comments (0)

1952. The property has outbuildings that have been given value.

Pre	Post-Review				
-	Y	C	N	-	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

Review the report to confirm descriptions of any outbuildings have been reported in the Improvements and Sales Comparison Approach sections.

Action/Comments (0)**Action Required Reconciliation**

1149. The appraisal has not been completed "As Is"

Pre	Post-Review				
N	Y	C	N	-	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Action/Comments (0)

1534. If the subject has needed repairs which affect marketability and/or pose health and/or safety hazards, the report MUST be made subject-to the completion of repairs; cost to cure MUST be included in the ADDENDUM or IMPROVEMENTS SECTION of the appraisal.

Pre	Post-Review				
N	Y	C	N	-	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Physical Deficiencies or Adverse Conditions: No
 Value range: ...Sale 2 was purchased in 2013 out of foreclosure and remodeled with updated kitchen and new deck. The house.....year ago. Average marketing times are 30 to 90 days, new construction is taking longer.

Action/Comments (0)

1616. Any negative or positive attributes of the subject should be highlighted in the reconciliation. If relevant, consider the subject's prior listing and/or sale history in the reconciliation.

Pre	Post-Review				
-	Y	C	N	-	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

Reviewer should note that statements like "weighted average or equal weight given to all comparables" is not acceptable commentary. The appraiser should thoroughly reconcile the use of the comparables, which of the comparables are most relevant to the subject property and why they are deemed to be the best of the nearby sales for establishing the opinion of market value.

Action/Comments (0)

1506. Is the appraisal date greater than 120 days from the review date?

Pre	Post-Review				
N	Y	C	N	-	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Appraisal Date: 01/12/2015

Action/Comments (0)**Action Required Cost Approach**

1476. The source of the cost data is not identified

Pre	Post-Review				
N	Y	C	N	-	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Source of Cost Data: Marshall & Swift
 Indicated Value by Cost Approach: 445600

Action/Comments (0)

1498. The Cost Approach indicates Functional or External depreciation

Pre	Post-Review				
N	Y	C	N	-	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

External:
 Functional:

Action/Comments (0)

2222. The dwelling is new construction or manufactured home, and the cost approach has not been completed.

Pre	Post-Review				
N	Y	C	N	-	
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

If Yes, reviewer to request that appraiser completed cost approach
 Form Type: 1004_05UAD
 Appraisal Date: 01/12/2015
 Year Built: 2000
 Subject Age: 15
 Indicated Value by Cost Approach: 445600

Action/Comments (0)

1670. Estimated REL is less than 30 years

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Estimated Remaining Economic Life: 65

Action/Comments (0)

Action Required Income Approach

1480. At least one of the following does not fall within the range of adjusted sales: Value per unit, per GBA, per room, per bedroom.

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

If Yes, the appraisal may require a correction and may lack reliability.

Action/Comments (0)

Action Required PUD Information

1847. The report does not contain whether the association owns or leases the common elements?

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

If yes, reviewer to ensure appraisal provides commentary on rental terms.
Common Elements Leased:
Description:

Action/Comments (0)

1023. Is the developer/builder in control of the HOA?

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

PUD: Yes
Developer/Builder in Control of HOA: No
HOA Fee: 30

Action/Comments (0)

1846. Did the appraiser provide a description of the common elements and recreational facilities, if any?

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Project Complete:
Status of Completion:
Elements and Recreation Description:

Action/Comments (0)

1343. Is PUD information checked and completed on page 1 and 3 of the URAR?

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

PUD: Yes
Developer/Builder in Control of HOA: No

Action/Comments (0)

Action Required Manufactured Home

2053. Manufactured Homes: (A) HUD Tag information must be present and accurate (B) Non-manufactured comps utilized must be explained.

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Form Type: 1004_05uad
HUD Data Plate Located in or Attached:
Description:
HUD Certification Label Attached:
Manufacturer's Serial/VIN Numbers:
HUD Certification Label No(s).:
Manufacturer:
Trade/Model:
Manufactured Date:
Subject Meets HUD Location Requirements:
Design (Style)
Subject: DT2;NW Contmp
Comp #1 DT2;NW Contmp
Comp #2 DT2;NW Contmp
Comp #3 DT2;NW Contmp
Comp #4 DT2;NW Contmp

Action/Comments (0)

2152. The subject is a manufactured home and there are not 2 comparables that are also manufactured homes? Note: This rule only applies to form 1004C.

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Form Type: 1004 05UAD

	Manufactured Housing
Comp #1:	No
Comp #2:	No
Comp #3:	No
Comp #4:	No

Action/Comments (0)

Action Required Appraiser Credentials

1471. The appraisal is not signed and dated.

Pre	Post-Review			
-	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

If Yes, appraisal must be corrected.
Appraisal Date: 01/12/2015

Action/Comments (0)

2134. The signature date is prior to or greater than 5 days after the appraisal as of date.

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Date of Signature: 01/12/2015
As of Date: 01/12/2015

Action/Comments (0)

1147. The certification or license of the appraiser is not current.

Pre	Post-Review			
N	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>

Check the photos or appraisal attachments to confirm.
Verify License at <http://asc.gov/>
Appraiser Name: William King
License Number:
Certificate Number: 1700641
State: WA
Expiration Date: 04/07/2015

Action/Comments (0)

Action Required Photos

1562. All supporting documentation (photos, building sketch, location map, etc.) are not satisfactory displayed within the report. The documents are missing or inadequate and are a requirement within the report.

Pre	Post-Review			
-	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

Manual Review

Action/Comments (0)

1792. PHOTO REQUIREMENTS: (A) Kitchen, main living areas, bedrooms, bathrooms, basement finish, deferred maintenance (B) Interior/Exterior of any amenity which will affect value (C) Exterior of all sides of dwelling, street, rear, any outbuildings, barns, garages, and/or accessory units (D) All comp photos must be ORIGINAL and RECENT (no file or MLS photos permitted)

Pre	Post-Review			
-	Y	C	N	-
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

Reviewer to Confirm all the requirements have been full-filled.

Subject Improvements Amenities:

Wood Stove: No
Fireplace: Yes, Quantity: 1
Fence: Yes, Description: Wood
Patio: Yes, Description: Conc
Porch: Yes, Description: Cvd
Pool: No
Other Amenity: No

	Subject
Total Rooms	9
Bedrooms	4
Baths	2.1
GLA Sq.Ft.	2916
Basement Finished	0sf

Rooms Below Grade	
Garage/Carport	3ga3dw
Porch, Patio, Deck	Patio/Deck,Porch
Fireplaces	1 Fireplace
Amenity 1	Fence
Amenity 2	Security System

Action/Comments (0)

2187. Photos consistent with description of subject property and taken from conventional angles.

Pre	Post-Review			
-	<input type="radio"/> Y	<input type="radio"/> C	<input type="radio"/> N	<input type="radio"/> -

Action/Comments (0)

2188. Photos and maps do not reveal undisclosed items.

Pre	Post-Review			
-	<input type="radio"/> Y	<input type="radio"/> C	<input type="radio"/> N	<input type="radio"/> -

Action/Comments (0)

Action Required **Miscellaneous**

1527. Have services been performed on the subject property by the appraiser within the prior three years?

Pre	Post-Review			
-	<input type="radio"/> Y	<input type="radio"/> C	<input type="radio"/> N	<input type="radio"/> -

Manual Review

Action/Comments (0)

1163. The report does not include Limiting Conditions and/or Appraiser's Certification/USPAP are not signed and/or dated

Pre	Post-Review			
-	<input type="radio"/> Y	<input type="radio"/> C	<input type="radio"/> N	<input type="radio"/> -

Manual Review
Appraisal Date: 01/12/2015

Action/Comments (0)

Action Required **FHA**

2228. The report does not contain the following comment: "HUD/FHA is an additional Intended User."

Pre	Post-Review			
Y	<input checked="" type="radio"/> Y	<input type="radio"/> C	<input type="radio"/> N	<input type="radio"/> -

Action/Comments (0)

1390. The report does not contain the FHA case number on all pages

Pre	Post-Review			
N	<input type="radio"/> Y	<input type="radio"/> C	<input checked="" type="radio"/> N	<input type="radio"/> -

Action/Comments (0)

1483. FHA: The report does not contain a utilities comment, required for all FHA reports

Pre	Post-Review			
N	<input type="radio"/> Y	<input type="radio"/> C	<input checked="" type="radio"/> N	<input type="radio"/> -

Occupant: Owner
Comment: ...inspection is for developing an understanding of the current use, general condition and functional **utility** of the improvements. This "walk-through" of the property is not the equivalent of inspection by a qualified...
...including existing zoning codes, comprehensive development plans, traffic patterns, availability of public **utilities** and services. Data supporting the development of the Direct Sales Comparison approaches to value was...
...inspection is for developing an understanding of the current use, general condition and functional **utility** of the improvements. This "walk-through" of the property is not the equivalent of inspection by a qualified...
...including existing zoning codes, comprehensive development plans, traffic patterns, availability of public **utilities** and services. Data supporting the development of the Direct Sales Comparison approaches to value was...

Action/Comments (0)

1075. FHA: The appraiser is not certified for FHA assignments

Pre	Post-Review			
N	<input type="radio"/> Y	<input type="radio"/> C	<input checked="" type="radio"/> N	<input type="radio"/> -

Verify at <https://entp.hud.gov/idapp/html/apprlook.cfm>
Appraiser Name: William King
Appraiser Certification Number: 1700641
Appraiser License Number:

Appraiser License State: WA
 Appraiser License Expiration: 04/07/2015
 Appraiser CHUMS ID: KZFHML
 Appraiser HUD License Number: WA1700641

Action/Comments (0)

1084. FHA: The report does not contain subject property photos showing all sides of the house, required for FHA properties

Manual Review: Check Sales Grid and Photos

Pre	Post-Review			
-	<input type="radio"/> Y	<input type="radio"/> C	<input type="radio"/> N	<input type="radio"/> -

Action/Comments (0)

Action Required 1004MC

1598. 1004MC addendum is not fully completed. All sections must be filled out appropriately and compared to the information in the rest of the appraisal report. Note any decline in value, excessive listing period, etc.

This field is incomplete, one of 'Increasing', 'Stable' or 'Decreasing' must be checked.
 This field is incomplete, one of 'Increasing', 'Stable' or 'Decreasing' must be checked.

Pre	Post-Review			
<input checked="" type="radio"/> Y	<input type="radio"/> Y	<input type="radio"/> C	<input type="radio"/> N	<input type="radio"/> -

Action/Comments (0)

1092. The report does not contain the 1004MC form required for all conventional and FHA/HUD 1 to 4 family appraisals

Confirm 1004MC is attached and complete.
 1004MC Attached: Yes

Pre	Post-Review			
<input type="radio"/> N	<input type="radio"/> Y	<input type="radio"/> C	<input checked="" type="radio"/> N	<input type="radio"/> -

Action/Comments (0)

2264. The overall trends regarding value, supply, and days on market on the 1004MC is not consistent with the One Unit Housing Trends on page 1 of the 1004. (Note: The checkbox fields between the forms are not an exact match. For the rule to render a Yes Action Required disposition, the field values must be opposite i.e. Shortage VS Increasing.).

Pre	Post-Review			
<input type="radio"/> N	<input type="radio"/> Y	<input type="radio"/> C	<input checked="" type="radio"/> N	<input type="radio"/> -

1004 Trend		1004MC Trend	
Property Values	Stable	Median Comp Sale Price	Stable
Demand/Supply	In balance	Months of Housing Supply (Total Listings/Ab.Rate)	Declining
Marketing Time	Under 3 mos.	Median Comp Sales DOM	Declining

Action/Comments (0)

General Comments (0)

QC Specialist: Date:

Disclaimer: THIS AUTOMATED REVIEW MAY NOT HAVE BEEN COMPLETED BY AN APPRAISER

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Report Card

Omissions (1) Discrepancies (0) 1004MC (2) Public Records (2)

Omissions and Guidelines

FEMA Disaster Declaration: Property may be in the following FEMA disaster declaration area(s): [FEMA-4056-DR on 03/05/2012: Severe Winter Storm, Flooding, Landslides, and Mudslides]

Discrepancies in Data and Alerts

None

1004MC Analysis**1004 MC MARKET RESEARCH AND ANALYSIS: Median Sale Price as a % of List Price**

This field is incomplete, one of 'Increasing', 'Stable' or 'Decreasing' must be checked.

1004 MC MARKET RESEARCH AND ANALYSIS: Seller Paid Financial Assistance Prevalant

This field is incomplete, one of 'Increasing', 'Stable' or 'Decreasing' must be checked.

Public Record Data Analysis

Comparable 1: Sales Price in appraisal does not match Public Record. Appraisal indicates Sales Price of 465,000 with a Sales Date of 11/01/2014. Public Record indicates a Sales Price of 465,100 with a Sales Date of 10/20/2014.

Comparable 1: Public Record shows a more recent previous sale than the appraisal. Public Record sale date of 10/13/2014 and sale price of 465000.00. The appraisal shows a sale date of 05/21/2003 and sale price of 179950.00.

Appraiser Verification

	APPRAISAL FORM	ASC.GOV	HUD.GOV
Appraiser Name	William King	<input checked="" type="checkbox"/> WILLIAM E KING	<input checked="" type="checkbox"/> WILLIAM KING
Company	ValueOne Appraisal	<input checked="" type="checkbox"/> VALUEONE APPRAISAL	<input checked="" type="checkbox"/> WILLIAM KING & ASSOC.
Address	P.O. Box 24422 Federal Way, WA 98093	<input checked="" type="checkbox"/> PO BOX 24422 FEDERAL WAY, WA 98093	<input checked="" type="checkbox"/> P.O. BOX 24422 FEDERAL WAY, WA 98093
License/Certificate	WA 1700641	<input checked="" type="checkbox"/> WA 1700641	<input checked="" type="checkbox"/> WA1700641
License Type	Form: 1004_05uad Valuation: \$445,000 as of 01/12/2015	Certified Residential	Certified Residential CHUMS ID: KZFHML
Effective Dates	Expires: 04/07/2015	<input checked="" type="checkbox"/> 01/26/1994 - 04/07/2015 as of Signature Date: 01/12/2015	06/16/1999 - 04/07/2015 as of Signature Date: 01/12/2015
Found license in appraiser registry?	<input checked="" type="checkbox"/> YES » Search asc.gov	<input checked="" type="checkbox"/> YES » Search hud.gov	
License Active on Effective Date 01/12/2015?	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES	
License Active on Signature Date 01/12/2015?	<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES	

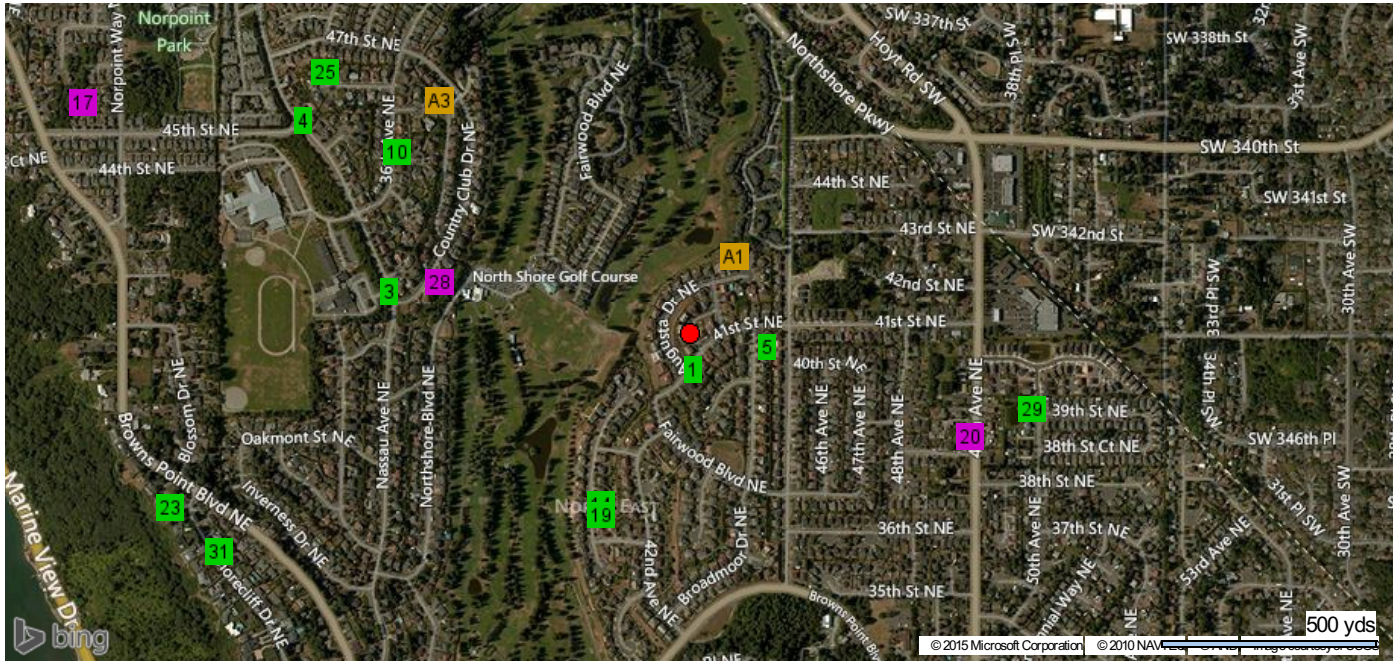
Appraiser: ASC.gov Public Notices

No notices filed.

Anticipated UCDP Hard and Soft Stops

The appraisal passed all of RealView's anticipated hard and soft stop checks, including UAD violations.

Platinum Comparables



Legend	Appraisal Comp	Nearby Sale	Closed Listing
Subject	< 18 Mo. Transfer	Foreclosure	Quit Claim

Questions?
[Read the FAQ](#)

95+	0 Excellent Matches	50+	31 Fair Matches
80+	8 Good Matches	0+	12 Poor Matches

MAP	DIST	ADDRESS CITY	SALE PRICE DATE	SELLER BUYER	GLA BD/BA	YB LOT	SCORE
		4321 41st St NE Tacoma, WA 98422	\$445,000 01/12/2015	N/A N/A	2916 4 / 2.1	2000 17262	-
	A1	.11 4162 Augusta Dr NE Tacoma	\$465,000 s11/14;c10/14	N/A N/A	3158 4 / 2.1	1999 18293	94
	1	.03 4310 41ST ST NE TACOMA	\$350,000 09/22/2014	RIVERA N/A	2,876 4 / 3.0	2000 9,875	88
	2	1.60 1908 LIGHTHOUSE LN NE TACOMA	\$378,500 09/11/2014	KOENIG N/A	2,957 4 / 3.0	2000 12,362	86
	3	.41 3604 42ND STREET CT NE TACOMA	\$388,000 09/26/2014	WONG N/A	2,773 3 / 3.0	1994 10,609	85
	4	.57 4449 NASSAU AVE NE TACOMA	\$337,500 08/25/2014	SKOLNIK N/A	2,888 4 / 3.0	1990 9,004	83
	5	.11 4014 45TH AVE NE TACOMA	\$305,000 08/16/2014	BOLANOS N/A	2,882 3 / 3.0	1998 6,370	82
	7	2.12 6226 WATCHTOWER RD NE TACOMA	\$560,000 10/28/2014	SIEG N/A	2,979 4 / 4.0	2005 11,060	80
	6	1.68 2008 HILLSIDE DR NE TACOMA	\$485,000 11/11/2014	YOUNG N/A	2,770 3 / 3.0	1995 9,820	80
	8	1.36 5601 CHINOOK DR NE TACOMA	\$451,000 08/11/2014	GODWIN N/A	2,856 4 / 3.0	1993 9,871	79
	9	.65 4005 52ND ST NE TACOMA	\$350,000 01/06/2015	DODGE N/A	2,512 3 / 3.0	1992 12,722	78
	A3	.46 4602 Country Club Dr NE Tacoma	\$425,000 s06/14;c04/14	N/A N/A	2972 3 / 2.1	1999 9910	76
	10	.48 4421 36TH AVE NE TACOMA	\$440,000 06/04/2014	HELT N/A	2,884 3 / 3.0	1995 8,693	76
	11	2.17 5608 CEDARCREST ST NE TACOMA	\$255,000 09/15/2014	QUEENS N/A	2,766 3 / 3.0	1990 10,221	76
	12	1.61 5325 RIDGE DR NE TACOMA	\$420,000 07/24/2014	RIZZO N/A	2,756 4 / 3.0	1990 11,106	74
	13	1.94 1802 65TH AVE NE TACOMA	\$499,000 08/28/2014	MCCRIMMON N/A	3,178 3 / 3.0	1990 30,927	74
	14	.28 3619 SPYGLASS DR NE TACOMA	\$385,000 03/10/2014	MINNEHAN N/A	3,185 3 / 3.0	1998 12,275	71
	15	1.49 1734 POINTE WOODWORTH DR NE TACOMA	\$437,900 08/15/2014	NOV N/A	3,232 3 / 3.0	2001 12,241	70
	16	.60 3001 43RD AVE NE TACOMA	\$369,950 03/27/2014	BROWN N/A	3,194 3 / 2.0	1990 13,713	68
	17	.90 2925 45TH ST NE TACOMA	\$295,000 07/01/2014	CHRISTIANA N/A	2,942 4 / 3.0	2000 6,735	68
	18	2.05 5704 OVERLOOK AVE NE TACOMA	\$655,000 08/07/2014	FIRTH N/A	2,943 3 / 3.0	1988 13,700	68
	22	1.47 1939 LIGHTHOUSE LN NE TACOMA	\$385,000 03/12/2014	PHAN N/A	2,929 5 / 3.0	2000 9,487	66
	20	.38 3834 49TH AVE NE TACOMA	\$257,000 04/29/2014	WELLS N/A	2,771 3 / 3.0	2005 13,743	66
	19	.28 3613 SPYGLASS DR NE TACOMA	\$369,500 05/12/2014	PETERSON N/A	2,564 4 / 3.0	1998 12,785	66
	21	1.11 4654 LIGHTHOUSE DR NE TACOMA	\$444,950 07/10/2014	UETA N/A	2,857 4 / 3.0	1981 10,400	66
	23	.72 3536 SHORECLIFF DR NE TACOMA	\$521,252 09/05/2014	TRAN N/A	2,654 4 / 3.0	1979 10,400	65
	24	1.14 4714 SILVER BOW RD NE TACOMA	\$315,000 10/27/2014	GONZALEZ N/A	2,553 3 / 3.0	2001 8,107	65
	25	.61 3509 46TH ST NE TACOMA	\$425,000 05/14/2014	KLEEBERGER N/A	2,487 4 / 3.0	1995 12,328	64
	27	1.88 1860 OVERVIEW DR NE TACOMA	\$349,950 08/13/2014	TAO N/A	2,526 4 / 3.0	1990 9,790	64
	26	1.44 2303 58TH AVE NE TACOMA	\$470,000 08/29/2014	WESTERN N/A	2,880 4 / 4.0	2013 7,754	64
	28	.36 4209 COUNTRY CLUB DR NE TACOMA	\$375,000 01/30/2014	WELLS N/A	2,814 3 / 3.0	2004 15,946	63
	29	.47 3913 50TH AVE NE TACOMA	\$359,995 04/08/2014	SSHI N/A	2,945 4 / 3.0	2013 5,342	62
	30	1.32 5322 GALLEON DR NE TACOMA	\$357,000 08/27/2014	WENK N/A	2,639 3 / 3.0	1989 8,779	61
	32	2.39 1603 58TH AVE NE TACOMA	\$280,000 04/23/2014	YOUNG N/A	2,856 3 / 3.0	1978 16,988	60
	31	.70 3507 SHORECLIFF DR NE TACOMA	\$387,000 05/08/2014	GRAVES N/A	2,850 4 / 3.0	1980 12,075	60
	33	2.21 7005 E SIDE DR NE TACOMA	\$470,000 06/20/2014	CROWELL N/A	2,892 3 / 3.0	1979 13,504	58
	A4	1.24 5102 Galleon Dr NE Tacoma	\$430,000 s12/14;c11/14	N/A N/A	2527 4 / 2.1	1989 11126	56
	A2	.53 5413 Orca Dr NE Tacoma	\$539,950 s09/13;c06/13	N/A N/A	3038 4 / 2.1	1992 8381	51

