

Uniform Residential Appraisal Report

Loan#185675119
File # 161108484

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.																																																																																																															
Property Address		76 E Westland St			City		Tucson		State AZ Zip Code 85711																																																																																																						
Borrower		Philips, Alex			Owner of Public Record		Philips, Alex Cp/Rs			County Pima																																																																																																					
Legal Description		Del Monte Village Lot 270																																																																																																													
Assessor's Parcel #		128-12-2720			Tax Year		2016		R.E. Taxes \$ 1,231																																																																																																						
Neighborhood Name		Del Monte Village			Map Reference		14S 14E Sec14		Census Tract 0035.02																																																																																																						
Occupant		<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant			Special Assessments \$		0		<input type="checkbox"/> PUD HOA \$ 0 <input type="checkbox"/> per year <input type="checkbox"/> per month																																																																																																						
Property Rights Appraised		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)																																																																																																													
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Lender/Client		Fairway Independent Mortgage Corp.			Address		5151 E. Broadway Blvd., Tucson, AZ 85711																																																																																																								
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?										<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No																																																																																																					
Report data source(s) used, offering price(s), and date(s).										Research of the public records and missaz revealed that the subject property is not under current agreement or option and is not offered for sale and has not been offered for sale on the open market during the past 12 months.																																																																																																					
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Neighborhood Description The subject property is located in the Del Monte Village subdivision in central Tucson. The neighborhood has generally average to good overall appeal with no adverse influences affecting appeal or marketability. Schools, shopping and employment are within a convenient distance. There is average to good proximity to main thoroughfares.																																																																																																															
Market Conditions (including support for the above conclusions) Market data indicates fairly stable property values, marketing times in most markets less than 90 days, with supply and demand in balance. Seller concessions of 3% - 3.5% are typical in most markets, but less common in upper end properties and cash transactions.																																																																																																															
Dimensions		80x151.13		Area		12090 sf		Shape		Rectangular																																																																																																					
Specific Zoning Classification		R-1		Zoning Description		Residential		View		N;Res;																																																																																																					
Zoning Compliance		<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)		*4% vacant land/parks/houseofworship/schools																																																																																																											
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe																																																																																																															
<table border="1"><thead><tr><th>Utilities</th><th>Public</th><th>Other (describe)</th><th>Public</th><th>Other (describe)</th><th>Off-site Improvements - Type</th><th>Public</th><th>Private</th></tr></thead><tbody><tr><td>Electricity</td><td><input checked="" type="checkbox"/></td><td></td><td>Water</td><td><input checked="" type="checkbox"/></td><td>Street</td><td>Asphalt</td><td><input checked="" type="checkbox"/></td><td></td></tr><tr><td>Gas</td><td><input checked="" type="checkbox"/></td><td></td><td>Sanitary Sewer</td><td><input checked="" type="checkbox"/></td><td>Alley</td><td>Yes</td><td><input checked="" type="checkbox"/></td><td></td></tr></tbody></table>												Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private	Electricity	<input checked="" type="checkbox"/>		Water	<input checked="" type="checkbox"/>	Street	Asphalt	<input checked="" type="checkbox"/>		Gas	<input checked="" type="checkbox"/>		Sanitary Sewer	<input checked="" type="checkbox"/>	Alley	Yes	<input checked="" type="checkbox"/>																																																																											
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FEMA Special Flood Hazard Area		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		FEMA Flood Zone		X		FEMA Map #		04019C2284L																																																																																																					
				FEMA Map Date		06/16/2011																																																																																																									
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe																																																																																																															
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe																																																																																																															
The appraiser has not checked the land records for recorded easements and has reported only apparent easements, encroachments and other apparent adverse conditions. Utility and municipal easements are typical and do not affect marketability.																																																																																																															
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Appliances		<input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input checked="" type="checkbox"/> Other (describe)		Fan/Hood																																																																																																											
Finished area above grade contains:		7 Rooms		3 Bedrooms		2.0 Bath(s)		1,522 Square Feet of Gross Living Area Above Grade																																																																																																							
Additional features (special energy efficient items, etc.). See URAR page 3 of 6 for a list of features.																																																																																																															
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-remodeled-timeframe unknown;Bathrooms-remodeled-timeframe unknown;Typical depreciation for age & quality. No functional obsolescence noted that would have an effect on value. The family room and dining room are additions that have been completed in a workmanlike manner, are heated and cooled, flow well with the original floorplan and are included in the gross living area. A copy of the permit has been scanned into this report. Subject is in overall good condition. The utilities were on and in working order at the time of inspection.																																																																																																															
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe																																																																																																															
There is no measurable functional or external obsolescence.																																																																																																															
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe																																																																																																															

Uniform Residential Appraisal Report

Fisher
File # 21119716

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.										
SUBJECT	Property Address 143 Mine St		City Shepherdsville		State KY		Zip Code 40165			
	Borrower Robert Fisherman		Owner of Public Record Jessica & Robert H Fisherman		County Bullitt					
	Legal Description Lot 6, Sec 1 High Meadow (858 PG 860)									
	Assessor's Parcel # 053-SEO-06-004		Tax Year 2015		R.E. Taxes \$ 1,705					
	Neighborhood Name High Meadow		Map Reference 31140		Census Tract 0204.00					
	Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant		Special Assessments \$ 0		<input type="checkbox"/> PUD HOA \$ 0		<input type="checkbox"/> per year <input type="checkbox"/> per month			
	Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)									
	Assignment Type <input type="checkbox"/> Purchase Transaction <input checked="" type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)									
	Lender/Client First Capital Bank of Kentucky		Address 2735 Bardstown Rd, Louisville, KY 40205							
	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
CONTRACT	Report data source(s) used, offering price(s), and date(s). Greater Louisville Association of Realtors Multiple Listing Service GLARMLS , Subject has not been listed or offered for sale in the past 12 months.									
	I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.									
	Contract Price \$ Date of Contract Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s)									
	Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No									
	If Yes, report the total dollar amount and describe the items to be paid.									
NEIGHBORHOOD	Note: Race and the racial composition of the neighborhood are not appraisal factors.									
	Neighborhood Characteristics				One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
	Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural		Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining		PRICE AGE		One-Unit 92 %			
	Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%		Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply		\$ (000) (yrs)		2-4 Unit 3 %			
	Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow		Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths		178 Low 19		Multi-Family 3 %			
	Neighborhood Boundaries Bounded on the North by Jefferson County, South & East- Floyds Fork and West-				225 High 40		Commercial 2 %			
	Bates Ln. Area is predominantly single family residential.				210 Pred. 23		Other %			
	Neighborhood Description The subject is located in the northeastern part of Bullitt County approximately 7 miles northeast of Shepherdsville (the county seat). Homes typically sell in less than 90 days. Neighborhood offers close proximity to schools, houses of worship, downtown, parks and interstates.									
	Market Conditions (including support for the above conclusions) The subject's market area has been stable in the past 12 months. Homes typically sell in less than 90 days.									
	SITE	Dimensions 100 x 250 Area 24829 sf Shape Irregular View N;Res;								
Specific Zoning Classification R-1		Zoning Description Single Family Residential								
Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)										
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe										
Utilities Public Other (describe)		Public Other (describe)		Off-site Improvements - Type		Public Private				
Electricity <input checked="" type="checkbox"/> <input type="checkbox"/>		Water <input checked="" type="checkbox"/> <input type="checkbox"/>		Street Asphalt		<input checked="" type="checkbox"/> <input type="checkbox"/>				
Gas <input checked="" type="checkbox"/> <input type="checkbox"/>		Sanitary Sewer <input type="checkbox"/> <input checked="" type="checkbox"/> Septic		Alley None		<input type="checkbox"/> <input type="checkbox"/>				
FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		FEMA Flood Zone X		FEMA Map # 21029C0067F		FEMA Map Date 04/05/2016				
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe										
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe										
IMPROVEMENTS	The site is on grade. Site size from PVA. Site size is typical of residential lots in this market. Site is connected to all utilities. Site is serviced by septic system which is well accepted in this market. No adverse site conditions.									
	General Description		Foundation		Exterior Description		materials/condition		Interior materials/condition	
	Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit		<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space		Foundation Walls Prd Con/Gd		Floors wood lam/crpt/Gd			
	# of Stories 1		<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls Alum/Avg		Walls Drywall/Gd			
	Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit		Basement Area 1,333 sq.ft.		Roof Surface CompAsh/Gd		Trim/Finish Wood/ Gd			
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.		Basement Finish 84 %		Gutters & Downspouts Alum/Gd		Bath Floor Ceramic/Gd			
	Design (Style) Ranch		<input type="checkbox"/> Outside Entry/Exit <input checked="" type="checkbox"/> Sump Pump		Window Type Vinyl DH/Good		Bath Wainscot Fiberglass/Gd			
	Year Built 1979		Evidence of <input type="checkbox"/> Infestation		Storm Sash/Insulated Insulated/Gd		Car Storage <input type="checkbox"/> None			
	Effective Age (Yrs) 25		<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens Screens/Good		<input checked="" type="checkbox"/> Driveway # of Cars 2			
	Attic <input type="checkbox"/> None		Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWB <input type="checkbox"/> Radiant		Amenities <input type="checkbox"/> Woodstove(s) # 0		Driveway Surface Concrete			
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs		<input type="checkbox"/> Other Fuel Gas		<input checked="" type="checkbox"/> Fireplace(s) # 2		<input checked="" type="checkbox"/> Fence Chn Ink		<input checked="" type="checkbox"/> Garage # of Cars 2		
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle		Cooling <input checked="" type="checkbox"/> Central Air Conditioning		<input checked="" type="checkbox"/> Patio/Deck Conc		<input checked="" type="checkbox"/> Porch Cov front		<input type="checkbox"/> Carport # of Cars 0		
<input type="checkbox"/> Finished <input type="checkbox"/> Heated		<input type="checkbox"/> Individual <input type="checkbox"/> Other		<input checked="" type="checkbox"/> Pool Above grnd		<input checked="" type="checkbox"/> Other util gar		<input type="checkbox"/> Att. <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Built-in		
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven		<input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave		<input type="checkbox"/> Washer/Dryer <input checked="" type="checkbox"/> Other (describe)		Range hood				
Finished area above grade contains: 6 Rooms 3 Bedrooms 2.0 Bath(s) 1,333 Square Feet of Gross Living Area Above Grade										
Additional features (special energy efficient items, etc.). Subject offers insulated windows, wood laminate flooring, new water heater, sump pump, covered porch, patio, fence, new landscaping, new appliances, utility garage attached to detached garage.										
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-one to five years ago;Bathrooms-updated-one to five years ago;Subject is a ranch style home in overall good condition with a good level of maintenance and some updates. Updates include flooring, water heater, new water line, appliances and fresh paint throughout. The floor plan is typical of Ranch style homes in this market. The basement offers a second fire place, rec room and other. Physical depreciation due to age. No functional or external obsolescence noted. Above ground pool is personal property.										
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe										
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe										

Uniform Residential Appraisal Report

Loan#185675119
File # 161108484

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.																																																																																																																																																																																															
Property Address		76 E Westland St			City		Tucson		State AZ Zip Code 85711																																																																																																																																																																																						
Borrower		Philips, Alex			Owner of Public Record		Philips, Alex Cp/Rs			County Pima																																																																																																																																																																																					
Legal Description		Del Monte Village Lot 270																																																																																																																																																																																													
Assessor's Parcel #		128-12-2720			Tax Year		2016		R.E. Taxes \$ 1,231																																																																																																																																																																																						
Neighborhood Name		Del Monte Village			Map Reference		14S 14E Sec14		Census Tract 0035.02																																																																																																																																																																																						
Occupant		<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant			Special Assessments \$		0		<input type="checkbox"/> PUD HOA \$ 0 <input type="checkbox"/> per year <input type="checkbox"/> per month																																																																																																																																																																																						
Property Rights Appraised		<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)																																																																																																																																																																																													
Assignment Type		<input type="checkbox"/> Purchase Transaction <input checked="" type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)																																																																																																																																																																																													
Lender/Client		Fairway Independent Mortgage Corp.			Address		5151 E. Broadway Blvd., Tucson, AZ 85711																																																																																																																																																																																								
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?										<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No																																																																																																																																																																																					
Report data source(s) used, offering price(s), and date(s).										Research of the public records and missaz revealed that the subject property is not under current agreement or option and is not offered for sale and has not been offered for sale on the open market during the past 12 months.																																																																																																																																																																																					
I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.																																																																																																																																																																																															
Contract Price \$										Date of Contract																																																																																																																																																																																					
Is the property seller the owner of public record?										<input type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s)																																																																																																																																																																																					
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?										<input type="checkbox"/> Yes <input type="checkbox"/> No																																																																																																																																																																																					
If Yes, report the total dollar amount and describe the items to be paid.																																																																																																																																																																																															
Note: Race and the racial composition of the neighborhood are not appraisal factors.																																																																																																																																																																																															
<table border="1"><thead><tr><th colspan="4">Neighborhood Characteristics</th><th colspan="4">One-Unit Housing Trends</th><th colspan="2">One-Unit Housing</th><th colspan="2">Present Land Use %</th></tr></thead><tbody><tr><td>Location</td><td><input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural</td><td>Property Values</td><td><input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining</td><td>PRICE</td><td>AGE</td><td>One-Unit</td><td>84 %</td></tr><tr><td>Built-Up</td><td><input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%</td><td>Demand/Supply</td><td><input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply</td><td>\$ (000)</td><td>(yrs)</td><td>2-4 Unit</td><td>1 %</td></tr><tr><td>Growth</td><td><input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow</td><td>Marketing Time</td><td><input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths</td><td>50</td><td>Low</td><td>30</td><td>Multi-Family</td><td>1 %</td></tr><tr><td>Neighborhood Boundaries</td><td>Broadway Blvd. north, Craycroft Rd. east, 22nd St. south and Columbus Blvd. west.</td><td></td><td></td><td>360</td><td>High</td><td>75</td><td>Commercial</td><td>10 %</td></tr><tr><td></td><td></td><td></td><td></td><td>150</td><td>Pred.</td><td>55</td><td>Other</td><td>4 %</td></tr></tbody></table>												Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing		Present Land Use %		Location	<input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	84 %	Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	1 %	Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	50	Low	30	Multi-Family	1 %	Neighborhood Boundaries	Broadway Blvd. north, Craycroft Rd. east, 22nd St. south and Columbus Blvd. west.			360	High	75	Commercial	10 %					150	Pred.	55	Other	4 %																																																																																																																													
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Neighborhood Description The subject property is located in the Del Monte Village subdivision in central Tucson. The neighborhood has generally average to good overall appeal with no adverse influences affecting appeal or marketability. Schools, shopping and employment are within a convenient distance. There is average to good proximity to main thoroughfares.																																																																																																																																																																																															
Market Conditions (including support for the above conclusions) Market data indicates fairly stable property values, marketing times in most markets less than 90 days, with supply and demand in balance. Seller concessions of 3% - 3.5% are typical in most markets, but less common in upper end properties and cash transactions.																																																																																																																																																																																															
Dimensions		80x151.13		Area		12090 sf		Shape		Rectangular																																																																																																																																																																																					
Specific Zoning Classification		R-1		Zoning Description		Residential		View		N;Res;																																																																																																																																																																																					
Zoning Compliance		<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)		*4% vacant land/parks/houseofworship/schools																																																																																																																																																																																											
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe																																																																																																																																																																																															
<table border="1"><thead><tr><th>Utilities</th><th>Public</th><th>Other (describe)</th><th>Public</th><th>Other (describe)</th><th>Off-site Improvements - Type</th><th>Public</th><th>Private</th></tr></thead><tbody><tr><td>Electricity</td><td><input checked="" type="checkbox"/></td><td></td><td>Water</td><td><input checked="" type="checkbox"/></td><td>Street</td><td>Asphalt</td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>Gas</td><td><input checked="" type="checkbox"/></td><td></td><td>Sanitary Sewer</td><td><input checked="" type="checkbox"/></td><td>Alley</td><td>Yes</td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td></tr></tbody></table>												Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private	Electricity	<input checked="" type="checkbox"/>		Water	<input checked="" type="checkbox"/>	Street	Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Gas	<input checked="" type="checkbox"/>		Sanitary Sewer	<input checked="" type="checkbox"/>	Alley	Yes	<input checked="" type="checkbox"/>	<input type="checkbox"/>																																																																																																																																																										
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FEMA Special Flood Hazard Area		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		FEMA Flood Zone		X		FEMA Map #		04019C2284L																																																																																																																																																																																					
								FEMA Map Date		06/16/2011																																																																																																																																																																																					
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe																																																																																																																																																																																															
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe																																																																																																																																																																																															
The appraiser has not checked the land records for recorded easements and has reported only apparent easements, encroachments and other apparent adverse conditions. Utility and municipal easements are typical and do not affect marketability.																																																																																																																																																																																															
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See URAR page 3 of 6 for a list of features.</td></tr><tr><td colspan="12">Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-remodeled-timeframe unknown;Bathrooms-remodeled-timeframe unknown;Typical depreciation for age & quality. No functional obsolescence noted that would have an effect on value. The family room and dining room are additions that have been completed in a workmanlike manner, are heated and cooled, flow well with the original floorplan and are included in the gross living area. A copy of the permit has been scanned into this report. Subject is in overall good condition. The utilities were on and in working order at the time of inspection.</td></tr><tr><td colspan="12">Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe</td></tr><tr><td colspan="12">There is no measurable functional or external obsolescence.</td></tr><tr><td colspan="12">Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe</td></tr></tbody></table>												General Description		Foundation		Exterior Description		materials/condition		Interior		materials/condition		Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space		Foundation Walls	Concrete/Avg	Floors	Cpt, Ct/Good	# of Stories	1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls	Brick/Avg	Walls	Drywall/Good	Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area	0 sq.ft.	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<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.		Basement Finish	0 %	Gutters & Downspouts	Overhang/Avg	Bath Floor	Ct/Good																																																																																																																																																																																								
Design (Style)	Ranch	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Window Type	DualPane/New	Bath Wainscot	Ct/Good																																																																																																																																																																																								
Year Built	1952	Evidence of <input type="checkbox"/> Infestation		Storm Sash/Insulated	None/Typical	Car Storage	<input checked="" type="checkbox"/> None																																																																																																																																																																																								
Effective Age (Yrs)	18	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens	Metal/Avg	<input type="checkbox"/> Driveway	# of Cars 0																																																																																																																																																																																								
Attic	<input type="checkbox"/> None	Heating	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Gravel																																																																																																																																																																																								
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs		<input type="checkbox"/> Other	Fuel Gas	<input type="checkbox"/> Fireplace(s) # 0	<input checked="" type="checkbox"/> Fence ChnLnk	<input type="checkbox"/> Garage	# of Cars 0																																																																																																																																																																																								
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle		Cooling	<input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Cov	<input checked="" type="checkbox"/> Porch Uncov	<input type="checkbox"/> Carport	# of Cars 0																																																																																																																																																																																								
<input type="checkbox"/> Finished <input type="checkbox"/> Heated		<input type="checkbox"/> Individual <input type="checkbox"/> Other		<input type="checkbox"/> Pool None	<input type="checkbox"/> Other None	<input type="checkbox"/> Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in																																																																																																																																																																																								
Appliances	<input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input checked="" type="checkbox"/> Other (describe)	Fan/Hood																																																																																																																																																																																													
Finished area above grade contains:		7 Rooms		3 Bedrooms		2.0 Bath(s)		1,522 Square Feet of Gross Living Area Above Grade																																																																																																																																																																																							
Additional features (special energy efficient items, etc.). See URAR page 3 of 6 for a list of features.																																																																																																																																																																																															
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-remodeled-timeframe unknown;Bathrooms-remodeled-timeframe unknown;Typical depreciation for age & quality. No functional obsolescence noted that would have an effect on value. The family room and dining room are additions that have been completed in a workmanlike manner, are heated and cooled, flow well with the original floorplan and are included in the gross living area. A copy of the permit has been scanned into this report. Subject is in overall good condition. The utilities were on and in working order at the time of inspection.																																																																																																																																																																																															
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe																																																																																																																																																																																															
There is no measurable functional or external obsolescence.																																																																																																																																																																																															
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe																																																																																																																																																																																															