Page #1 Lic #: 48000040179

Uniform Residential Appraisal Report

	Unii	omi kes	luellua	ıl Appraisa	ıı nepuri	L F	ile # 28096	767	
The purpose of this summary appraisal repo	ort is to prov	ide the lender/clie	ent with an ac	curate, and adequate	ely supported, op	inion of the	market value	of the subject	property.
Property Address *REMOVED*				City Holbrook				Zip Code 117	41
Borrower *REMOVED*		Owner o	f Public Record	*REMOVED*		C	ounty SUFF	OLK	
Legal Description *REMOVED*				TV					
Assessor's Parcel #				Tax Year 2013	- D 40		.E. Taxes \$ 5	,	
Neighborhood Name HOLBROOK Occupant ○ Owner ○ Tenant ○ Vac	ont	Cnasial	Assessments \$	Map Reference	<u>5 D 12</u> □ PL		ensus Tract 1		nor month
Occupant 🔀 Owner 🔲 Tenant 🔲 Vac Property Rights Appraised 🔀 Fee Simple	Leaseho		Assessments a describe)	0	PU	ло пон ф	0 _	per year	per month
Assignment Type Purchase Transaction		ance Transaction	Other (d	lescribe)					
Lender/Client JPMORGAN CHASE B		Addre		ORTH SERVICE	RD 6TH FLO	OR MEL	/ILLE NY 1	1747	
Is the subject property currently offered for sa								/es 🔀 No	
Report data source(s) used, offering price(s),		MLSLI							
, , , , , , , , , , , , , , , , , , , ,	\ /								
I did did not analyze the contract for performed.	or sale for the	subject purchase	transaction. Ex	xplain the results of th	ne analysis of the	contract for s	ale or why the	analysis was n	ot
Contract Price \$ Date of Cor				the owner of public re			a Source(s)		
Is there any financial assistance (loan charges			npayment assi	istance, etc.) to be pa	iid by any party o	n behalf of the	e borrower?	☐ Yes	☐ No
If Yes, report the total dollar amount and desc	ribe the items	to be paid.							
Note: Page and the resid seven self-resid	ho polakta	hood ore not see	voje al factari						
Note: Race and the racial composition of t	ne neignbor	noou are not app				One Hell	Lavele -	Ducasualism	d Hea O/
Neighborhood Characteristics Location Urban Suburban	Rural	Property Values	Increasing	Housing Trends Stable	Declining	PRICE	t Housing AGE	Present Lan One-Unit	
									89 %
Built-Up ☐ Over 75% ☒ 25-75% ☐ Growth ☐ Rapid ☒ Stable ☐		Demand/Supply Marketing Time	Shortage Under 3 m	In Balance sthe	Over Supply Over 6 mths	\$ (000) 200 Lo	(yrs) DW 1	2-4 Unit Multi-Family	3 % 1 %
				TH BY SUNRISE			gh 100	Commercial	7 %
.WEST BY LINCOLN AVE . EAST B			1100 1 300	TO SUNKIOE	THOUNT		ed. 65	Other	0 %
			NTIAL NE	GHBORHOOD C	CONSISTING				
AND AGE. HOMES ARE IN GENER									<u> </u>
CONVENIENT TO ALL EXPECTED									ا
Market Conditions (including support for the a				RKETING TIME					
TO 6 MONTHS. AS PER ZILLOW.C									
THE PAST YEAR.									
Dimensions 88x135.2		Area	11898 sf	Sha	pe REGULAR	}	View N;	Res;	
Specific Zoning Classification 210				SINGLE FAMILY	RESIDENTIA	L			
Zoning Compliance 🔀 Legal 🔲 Legal Nor	conformina (Crandfatharad Ha							
Is the highest and best use of subject property] Yes 🔲 N	No If No, des	cribe	
Is the highest and best use of subject property		(or as proposed	per plans and	specifications) the pr	esent use? 🔀		·		D.t. A.
Is the highest and best use of subject property Utilities Public Other (describe)	as improved	(or as proposed	per plans and blic Other (de	specifications) the pro-	esent use? 🔀 Off-site Imp	rovements - 1	·	Public	Private
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Uniform Residential Appraisal Report File # 28096767

					e from \$ 325,000	to \$ 450	,000 .
				ths ranging in sale	price from \$ 300,000		50,000 .
FEATURE	SUBJECT	COMPARAE	SLE SALE # 1	COMPARA	BLE SALE # 2	COMPARABL	E SALE # 3
Address *REMOVED*		542 Coates Ave		497 Coates Av		Normandy Dr	
Holbrook, NY 11	741	Holbrook, NY 11	1741	Holbrook, NY 1		lbrook, NY 11	741
Proximity to Subject	Φ.	0.42 miles NW	l¢ .==	0.30 miles W		21 miles W	
Sale Price Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 190.45 sq.ft	\$ 355,000	\$ 176.75 sq.1	\$ 353,500	172.27 sq.ft.	\$ 379,000
Data Source(s)	δ Sq.it.	MLSLI # 254743		MLSLI # 26131		.SLI # 258460	E-DOM 22
Verification Source(s)		Tax Records/CO		Tax Records/C		x Records/CO	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION		DESCRIPTION	+(-) \$ Adjustment
Sales or Financing	DEGGIIII TIGII	ArmLth	1 () \$ 7 tajadanona	ArmLth		nLth	i () ψ /iajaotinone
Concessions		Conv;0		Conv;0		nv;0	
Date of Sale/Time		s07/13;Unk	0	s11/13;Unk	0 s07	7/13;Unk	0
Location	N;Res;	N;Res;		N;Res;		Res;	
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		E SIMPLE	
Site	11898 sf	11220 sf	0	11238 sf		238 sf	0
View	N;Res;	N;Res;	_	N;Res;		Res;	
Design (Style)	DT1.5;CAPE	DT1;RANCH	0	DT2;SPLIT		1.5;CAPE	
Quality of Construction	Q3	Q3		Q3	Q3 0 44		
Actual Age Condition	49 C3	45 C3	1 0	47 C2	-15,000 C2		0 -15,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Bath		al Bdrms. Baths	-15,000 0
Room Count	7 4 1.1	8 3 2.0	-4,000				-4,000
Gross Living Area	2,061 sq.ft.	1,864 sq.ft			<u> </u>	2,200 sq.ft.	-
Basement & Finished	0sf	950sf0sfin	-1,000			00sf1000sfin	-10,000
Rooms Below Grade						0br0.0ba1o	-10,000
Functional Utility	1 FAM/AVG	1 FAM/AVG		1 FAM/AVG	1 F	AM/AVG	
Heating/Cooling	OHW/NONE	OHW/NONE		GHA/NONE		IW/NONE	
Energy Efficient Items	THERMOPANE	THERMOPANE		THERMOPANE	<u> </u>	ERMOPANE	
Garage/Carport	4dw	1gbi2dw		1ga4dw		a4dw	
Porch/Patio/Deck	PATIO	PORCH/DECK	-4,000	NONE		RCH/PATIO	-4,000
IG-POOL	NONE	NONE		NONE	NC NC	DNE	
<u> </u>							
Net Adjustment (Total)			\$ 850	□+ ⋈-	\$ -15,000 [\$ -49,950
Adjusted Sale Price		Net Adj. 0.2 %		Net Adj. 4.2	,		ψ - 4 9,950
of Comparables		Gross Adj. 5.3 %		Gross Adj. 6.5			\$ 329,050
	the sale or transfer h		property and comparab			00 / taji 10.2 /0	v 020,000
		, , ,	, , ,	, ,			
My research 🗌 did 🔀 did	not reveal any prior sa	lles or transfers of th	e subject property for t	the three years prior	to the effective date of this	appraisal.	
Data Source(s) COMPS IN							
		lles or transfers of th	e comparable sales foi	r the year prior to th	e date of sale of the compar	able sale.	
Data Source(s) COMPS IN			the second second second				0)
Report the results of the research		Drior sale or transfer IBJFCT	nistory of the subject p COMPARABLE S		radie saies (report additional COMPARABLE SALE #2		ge 3). RABLE SALE #3
Date of Prior Sale/Transfer	30	IDJEUI	CUIVIFANABLE 3		27/2012	03/25/2013	
Price of Prior Sale/Transfer					5,000	\$210.000)
Data Source(s)	COMPS INC	•	COMPS INC		MPS INC	COMPS IN	C
Effective Date of Data Source(s)	02/11/2014		02/11/2014		1/2014	02/11/2014	
Analysis of prior sale or transfer				NOTED ABOVE		10=	
				·			
0	A						
Summary of Sales Comparison					FOR A DIFFERENCE		
GREATER. SITE ADJUST							
ADJUSTMENT IS MADE TO SALE PRICE ADJUST							
BEING IN SUPERIOR CO							
TIME PERIOD, THIS HAS					WIOLIN WAND I UNUEL	O TO LAUCEL	, THE O MONTH
Indicated Value by Sales Compa	rison Approach \$ 3	40,000					
Indicated Value by: Sales Con	nparison Approach	340,000	Cost Approach (if de	veloped) \$ 347,0	677 Income Approa	ch (if developed)\$
MOST EMPHASIS IS GIV	EN TO COMP#	2 AS IT IS THE N	OST RECENTLY	SOLD.		-	
This appraisal is made 🖂 "as							
completed, subject to the following required inspection ba						en completed, or	subject to the
TOHOWING TEQUITED HISPECTION DA	acu on the extraordiff	ary assumpuon midl	aie conataon of aencie	andy does not requir	e ancianon di Tepan.		
Based on a complete visual	inspection of the i	nterior and exterior	areas of the subject	t property, define	d scope of work, stateme	ent of assumption	ons and limiting
Based on a complete visual conditions, and appraiser's	certification, my (or	ır) opinion of the i	market value, as def	fined, of the real	property that is the subj	ect of this repo	rt is
\$ 340,000 , as of		, which is t	he date of inspection	on and the effect	ive date of this appraisa	il	

Uniform Residentia	i Appiaisai Hepoit	File # 28096767	
	(not required by Fannie Mae)		
COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate the below cost figures and cal Support for the opinion of site value (summary of comparable land sales or other methods f	culations.	ED ADDENDA	
Provide adequate information for the lender/client to replicate the below cost figures and cal	culations.	ED ADDENDA	
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Provide adequate information for the lender/client to replicate the below cost figures and cal Support for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for the methods for the opinion of site value (summary of land sales or other methods for the methods for the opinion of site value (summary of land sales or other methods for the methods for the methods for the opinion of site value (summary of land sales or other methods for the method for the meth	OPINION OF SITE VALUE DWELLING OPATIO & FENCE Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) D SEE ATTACHE ATTACHE ATTACHE AG. Sq. Ft. @ \$ O Sq. Ft. @ \$ Functional Functional Functional Functional Functional Functional Functional Functional Attached Attached Attached	25.00	=\$ 247,320 =\$ 10,000 =\$ 6,250 =\$ 263,570 =\$ (65,893) =\$ 197,677 =\$ 347,677
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Provide adequate information for the lender/client to replicate the below cost figures and cal Support for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for the summary of comparable land sales or other methods for the summary of comparable land sales or other methods for the summary of comparable land sales or other methods for the summary of comparable land sales or other methods for the summary of comparable land sales or other methods for summary of comparable land sales or other methods for summary of comparable land sales or other methods for summary of cost data oz/14 Estimated Remaining Economic Life (HUD and VA only) 45 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)?	OPINION OF SITE VALUE DWELLING O Sq.Ft. @ \$ O Sq.Ft. @ \$ PATIO & FENCE Garage/Carport Total Estimate of Cost-New Less Physical Depreciation 65,893 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDS (if applicable) No Unit type(s) Detached Attach HOA and the subject property is an attached dwe	25.00	=\$ 247,320 =\$ 10,000 =\$ 6,250 =\$ 263,570 =\$ (65,893) =\$ 197,677 =\$ 347,677
Provide adequate information for the lender/client to replicate the below cost figures and cal Support for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for support for sale was the project created by the conversion of existing building(s) into a PUD?	OPINION OF SITE VALUE DWELLING O Sq.Ft. @ \$ O Sq.Ft. @ \$ PATIO & FENCE Garage/Carport Total Estimate of Cost-New Less Physical Depreciation 65,893 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attach HOA and the subject property is an attached dween the subject property is an attached dwee	25.00	=\$ 247,320 =\$ 10,000 =\$ 6,250 =\$ 263,570 =\$ (65,893) =\$ 197,677 =\$ 347,677
Provide adequate information for the lender/client to replicate the below cost figures and cal Support for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for support for sale was the project created by the conversion of existing building(s) into a PUD? Proside the following information for PUDs ONLY if the developer/builder is ale conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source	OPINION OF SITE VALUE DWELLING O Sq.Ft. @ \$ O Sq.Ft. @ \$ PATIO & FENCE Garage/Carport Total Estimate of Cost-New Less Physical Depreciation 65,893 Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDS (if applicable) NO Unit type(s) Detached Attach HOA and the subject property is an attached dw Total number of units sold Data source(s)	25.00	=\$ 247,320 =\$ 10,000 =\$ 6,250 =\$ 263,570 =\$ (65,893) =\$ 197,677 =\$ 347,677
Provide adequate information for the lender/client to replicate the below cost figures and cal Support for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for support for sale was the project created by the conversion of existing building(s) into a PUD? Proside the following information for PUDs ONLY if the developer/builder is ale conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source	OPINION OF SITE VALUE DWELLING OPATIO & FENCE Garage/Carport Total Estimate of Cost-New Less Physical Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attach HOA and the subject property is an attached dwidth of the subject property is a	25.00	=\$ 247,320 =\$ 10,000 =\$ 6,250 =\$ 263,570 =\$ (65,893) =\$ 197,677 =\$ 347,677
Provide adequate information for the lender/client to replicate the below cost figures and cal Support for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for support for site of cost data opinion of site value (summary of cost data opinion opini	OPINION OF SITE VALUE DWELLING OPATIO & FENCE Garage/Carport Total Estimate of Cost-New Less Physical Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attach HOA and the subject property is an attached dwidth of the subject property is a	25.00	=\$ 247,320 =\$ 10,000 =\$ 6,250 =\$ 263,570 =\$ (65,893) =\$ 197,677 =\$ 347,677
Provide adequate information for the lender/client to replicate the below cost figures and cal Support for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for the opinion of site value (summary of comparable land sales or other methods for support for site of cost data opinion of site value (summary of cost data opinion opini	CUlations. Or estimating site value) OPINION OF SITE VALUE DWELLING Quartic Sq.Ft. @ \$ O Sq.Ft. @ \$ PATIO & FENCE Garage/Carport Cost-New Less Physical Functional Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ FOR PUDs (if applicable) No Unit type(s) Detached Attach HOA and the subject property is an attached dwing attached dwing source (s) No If Yes, date of conversion. If No, describe the status of completion.	25.00	=\$ 247,320 =\$ 10,000 =\$ 6,250 =\$ 263,570 =\$ (65,893) =\$ 197,677 =\$ 347,677

Uniform Residential Appraisal Report

File # 28096767

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

File # 28096767

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

File # 28096767

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name *REMOVED*	Name
Company Name	Company Name
Company Address	Company Address
Telephone Number	Telephone Number
Email Address	Email Address
Date of Signature and Report	Date of Signature
Effective Date of Appraisal	State Certification #
State Certification #	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State	
Expiration Date of Certification or License	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
REMOVED	☐ Did inspect exterior of subject property from street
Holbrook, NY 11741	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 340,000	☐ Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name SERVICE LINK	COMPARADIC CALCO
Company Name JPMORGAN CHASE BANK, NA	COMPARABLE SALES
Company Address 395 NORTH SERVICE RD. 6TH FLOOR.	Did not inspect exterior of comparable sales from street
MELVILLE, NY 11747	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

Freddie Mac Form 70 March 2005

Uniform Residential Appraisal Report File # 28096767 COMPARABLE SALE #4 COMPARABLE SALE #5 FEATURE SUBJECT COMPARABLE SALE #6 Address *REMOVED* 16 Vicksburg Dr Holbrook, NY 11741 Holbrook, NY 11741 Proximity to Subject 0.39 miles W 350,000 Sale Price Sale Price/Gross Liv. Area \$ sq.ft. \$ 194.44 sq.ft. sq.ft. sq.ft. Data Source(s) MLSLI LIST # 2643015;DOM 18 Verification Source(s) Tax Records/COMPS INC DESCRIPTION DESCRIPTION DESCRIPTION VALUE ADJUSTMENTS DESCRIPTION +(-) \$ Adjustment +(-) \$ Adjustment +(-) \$ Adjustment Sales or Financing -10.500 Listina Concessions Date of Sale/Time Active 0 Location N;Res; N;Res; Leasehold/Fee Simple **FEE SIMPLE** FEE SIMPLE Site 11326 SF 0 11898 sf View N;Res; N;Res; Design (Style) DT1.5;CAPE 0 DT2;SPLIT Quality of Construction Q3 Q3 Actual Age 49 47 0 Condition C3 C3 Above Grade Total Bdrms. Baths Total Bdrms. Baths O Total Bdrms. Baths Total Bdrms. Baths Room Count 4 1.1 3 1.1 7 6 0 Gross Living Area sq.ft. 2,061 sq.ft. 1,800 sq.ft. +13.050 sq.ft. Basement & Finished 0sf 0sf Rooms Below Grade **Functional Utility** 1 FAM/AVG 1 FAM/AVG Heating/Cooling 0 OHW/NONE **GHW/NONE** Energy Efficient Items THERMOPANE **THERMOPANE** Garage/Carport 4dw 1ga4dw Porch/Patio/Deck **PATIO** NONE +4,000 IG-POOL NONE IG POOL -15,000 Net Adjustment (Total) -8,450 Adjusted Sale Price Net Adj. 2.4 % Net Adj. Net Adj. 12.2 % | \$ of Comparables Gross Adj. % Gross Adi % 341,550 Gross Adj Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3). ITEM **SUBJECT** COMPARABLE SALE #4 COMPARABLE SALE #5 COMPARABLE SALE #6 Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) COMPS INC **COMPS INC** Effective Date of Data Source(s) 02/11/2014 02/11/2014 Analysis of prior sale or transfer history of the subject property and comparable sales Analysis/Comments

File No. 20006767

Supplemental Addendum

			1110	No. 20030101	
Borrower/Client	*REMOVED*				
Property Address	*REMOVED*				
City	Holbrook	County SUFFOLK	State NY	Zip Code 11741	
Lender	JPMORGAN CHASE BANK	NA			

• <u>URAR : Cost Approach Comments</u> LAND VALUES EXCEEDING 30% OF TOTAL VALUE ARE COMMON TO THIS AREA AND DO NOT AFFECT MARKETABILITY. NO VALUE IS GIVEN TO WINDOW/WALL AIR CONDITIONING UNITS, AG POOLS, SHEDS OR FENCES. FUNCTIONAL OBSOLESCENCE- NONE NOTED EXTERNAL OBSOLESCENCE- NONE NOTED

LAND VALUE WAS ESTABLISHED BY USING THE ABSTRACTION METHOD DUE TO LIMITED LAND SALES. REMAINING ECONOMIC LIFE = 50 YRS.

A reasonable exposure time for the subject property is 80 days.

• The verbiage for the additional certification should be as follows:

Unless otherwise noted, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

NOTE: MY COMPARABLE SEARCH CRITERIA CONSISTED OF PROPERTIES THAT ARE ROUGHLY BETWEEN 1400 AND 2900 SOUARE FEET AND WHICH SOLD WITHIN THE PAST 12 MONTHS AND ARE LOCATED WITHIN A MILE RADIUS OF THE SUBJECT PROPERTY.

NOTE: THE SEARCH RESULTED IN A TOTAL OF 4 POTENTIAL COMPARABLE PROPERTIES TO CONSIDER, OF WHICH 4 WERE INCLUDED AND GRIDDED IN THIS APPRAISAL REPORT.

NOTE: THE COMPARABLES CONSIDERED BUT NOT USED WERE THE FOLLOWING:

1669 CHURCH ST, HOLBROOK, NY

264 ELLSWORTH AVE, HOLBROOK, NY

ALL UTILITIES WERE ON AND OPERATIONAL AT TIME OF INSPECTION.

NOTE: NO AGE ADJUSTMENTS ARE MADE AS THE SUBJECT AND COMPARABLES SHARE SIMILAR EFFECTIVE AGE.

NOTE: EVEN THOUGH COMPS # 3 & 4 ARE ARE LOCATED ACROSS A MAJOR HIGHWAY, THIS HAS NO AFFECT ON THE INTEGRITY OF THE APPRAISAL, AS THE COMPS SHARE SIMILAR MARKETABILITY AND ARE LOCATED IN THE SAME SCHOOL DISTRICT.

NOTE: APPRAISER HAS PASTED MLS PHOTO # 4 AS THE OWNER DID NOT ALLOW APPRAISER TO SHOOT PHOTO. APPRAISER HAS CONFIRMED PHOTO BY PHYSICAL INSPECTION.

Page #9

	Supplemental Addendum			No. 28096767
Borrower/Client	*REMOVED*			
Property Address	*REMOVED*			
City	Holbrook	County SUFFOLK	State NY	Zip Code 11741
Lender	JPMORGAN CHASE BANK,	NA		

Subject Photo Page

Borrower/Client	*REMOVED*				
Property Addres	s *REMOVED*				
City	Holbrook	County SUFFOLK	State NY	Zip Code 11741	
Lender	IDMORGAN CHASE BANK I	ΛΙΔ			



Subject Front

Sales Price Gross Living Area 2,061 **Total Rooms Total Bedrooms** Total Bathrooms 1.1 Location N;Res; N;Res; 11898 sf View Site Quality Q3 49 Age



Subject Rear



Subject Street

Subject Interior Photo Page

Borrower/Client	*REMOVED*				
Property Address	*REMOVED*				
City	Holbrook	County SUFFOLK	State NY	Zip Code 11741	
Lender	JPMORGAN CHASE BANK, NA				

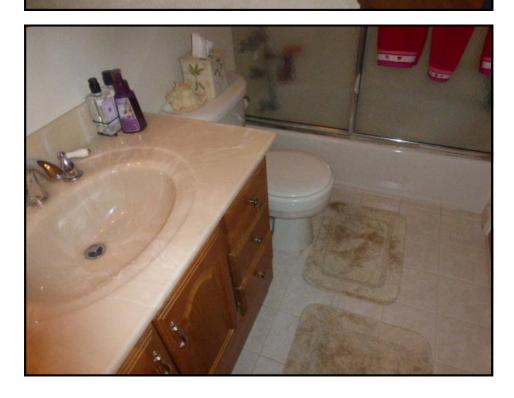


KITCHEN

Sales Price Gross Living Area 2,061 **Total Rooms Total Bedrooms** 4 Total Bathrooms 1.1 Location N;Res; N;Res; 11898 sf View Site Quality Q3 49 Age



LIVING RM



BATH

Subject Interior Photo Page

Borrower/Client	*REMOVED*				
Property Address	*REMOVED*				
City	Holbrook	County SUFFOLK	State NY	Zip Code 11741	
Lender	JPMORGAN CHASE BANK, NA				



HALF BATH

REMOVED
Sales Price

Gross Living Area 2,061 **Total Rooms Total Bedrooms** 4 Total Bathrooms 1.1 Location N;Res; N;Res; 11898 sf View Site Quality Q3 49 Age



OIL HEATER / W/D



FRONT

Comparable Photo Page

Borrower/Client	*REMOVED*			
Property Address	*REMOVED*			
City	Holbrook	County SUFFOLK	State NY	Zip Code 11741
Lender	JPMORGAN CHASE BANK, NA			



Comparable 1

542 COATES AVE.

Prox. to Subject 0.42 miles NW Sale Price 355,000 Gross Living Area 1,68 Total Rooms 8 Total Bedrooms 3 **Total Bathrooms** 2.0 Location N;Res; N;Res; View Site 11220 sf Quality Q3 Age 45



Comparable 2

497 COATES AVENUE

Prox. to Subject 0.30 miles W Sale Price 353,500 2,000 Gross Living Area **Total Rooms Total Bedrooms Total Bathrooms** 2.0 Location N;Res; View N;Res; 11238 sf Site Quality Q3 47 Age



Comparable 3

47 NORMANDY DR.

Prox. to Subject 0.21 miles W Sale Price 379,000 Gross Living Area 2,200 **Total Rooms** Total Bedrooms 5 **Total Bathrooms** 2.0 Location N;Res; View N;Res; Site 11238 sf Quality Q3 Age 44

Comparable Photo Page

Borrower/Client	*REMOVED*				
Property Address	*REMOVED*				
City	Holbrook	County SUFFOLK	State NY	Zip Code 11741	_
Lender	IDMORGAN CHASE BANK NA	Δ			



Comparable 4

47 NORMANDY DRIVE

Prox. to Subject 0.39 miles W Sale Price 350,000 Gross Living Area 1,800 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.1 Location N;Res; View N;Res; Site 11326 SF Quality Q3 Age 47

Comparable 5

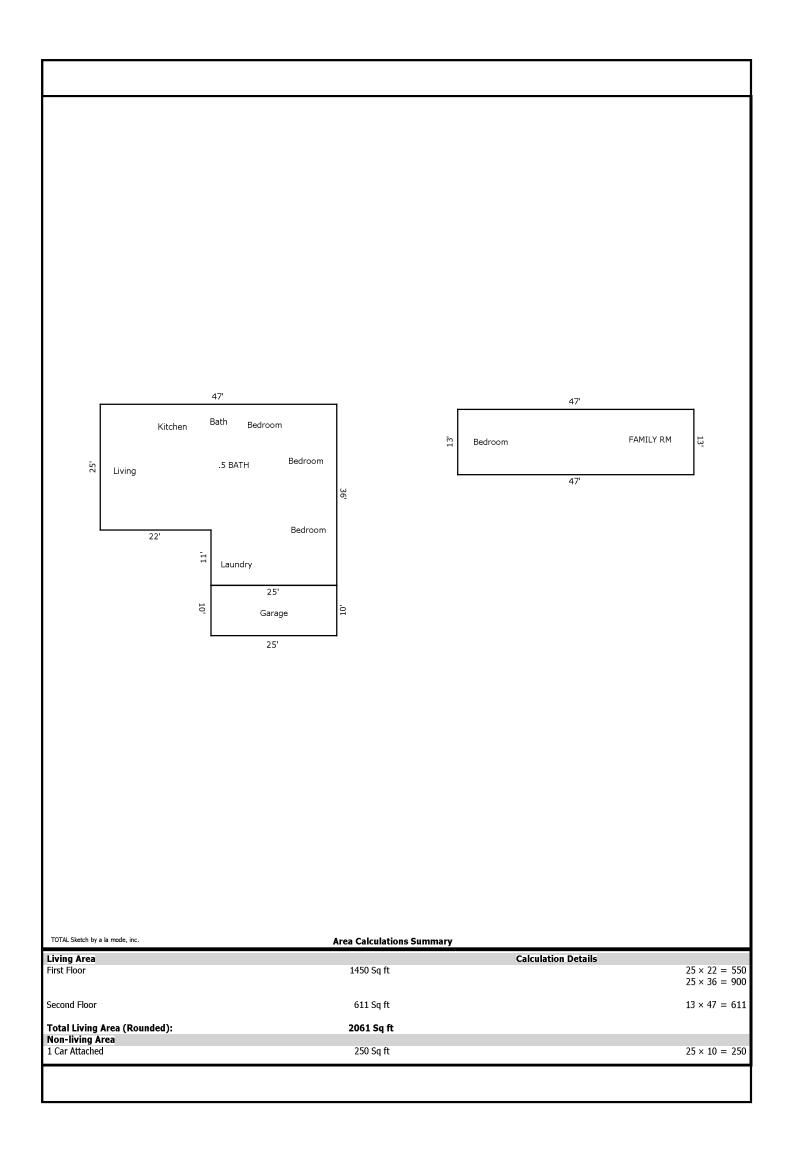
Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Comparable 6

Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Building Sketch

Borrower/Client	*REMOVED*			
Property Address	*REMOVED*			
City	Holbrook	County SUFFOLK	State NY	Zip Code 11741
Lender	JPMORGAN CHASE BANK, NA			



Market Conditions Addendum to the Appraisal Report

Signature (REMOVED*) Signature (REMOVED*) Instructions: The opticaler must use the Information regulated on this form as the basis of his/her conclusions, and must provide support for these conclusions, regurding formations. The opticaler must be in all the Information is regulated in the Information as regulated in the Information as regulated in the Information as regulated in the Information are dependent in the Information are provided in the Information and Information in the wester it is awaitible and reliable and must provide suppose in the Information in the wester it is awaitible and reliable and must provide suppose in the Information in the wester it is awaitible and reliable and must provide suppose in the Information in the Information in the Information in the Information in Information in Information in Information I	neighborhood. This is a required addendum for all a		~		onditions prevalent	in the subject				
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File No. 28096767

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C:1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

Ce

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

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

Quality Ratings and Definitions

Ω1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

03

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

Q4

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

05

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

06

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

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

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
Α	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
С	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
WU	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View
vvooua	VYUUUS VIEW	AICAA

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear