



Opteon AMC, Inc  
300 Madison Ave, Suite #900  
Toledo, Ohio 43604  
(833) 740-2739

**File ID:** 921433075  
**Loan #:** 5092002000  
**Priority:** Rush

**Due:** 04/29/2025

**Assigned:** 04/24/2025 02:57 PM

## Order:

**Appraiser:** William Spencer  
**Company:** Spencer Appraisal  
**Form:** Conventional 1004C -  
Manufactured  
**Service Fee:** \$750

## Client:

Guild Mortgage Company  
5887 Copley Drive, San Diego, California,  
92111

## Borrower:

CHESTER MAXEY

## Entry Contact:

Johanna Nesteby  
**Email:** marjomarjolen@aol.com

## Property:



[Map Link](#)

4234 OLD MILTON HWY, WALLA WALLA,  
Washington, 99362

Walla Walla County

**Intended Use:** Purchase  
**Purchase Price:** \$470,000.00  
**Property Type:** SFR  
**Occupancy:**

## Special Instructions

Owner is selling as FSBO. Buyers Agent is Gregory Volland [gregvolland@compass.com](mailto:gregvolland@compass.com) (206)518-3046

Note: This appraisal order is not transferable to another appraiser. If the appraiser named on this appraisal request is unable to complete this assignment please contact Opteon AMC, Inc at (833) 740-2739 . All appraisers are approved on an individual basis, if this assignment is completed by another appraiser Opteon AMC, Inc will not be liable for any appraisal related service fee.

# Lender Specific Instructions

**All appraisals for both Fannie and Freddie Mac products must adhere to the change. Please take a few minutes to read through Fannie Mae's Standardized Property Measuring Guidelines fact sheet that lists other benefits of using the standard. It includes recently added FAQs that address some of the most common questions.**

- CO detectors, smoke alarms, and water heater strapping requirements:
  - Conventional: Note the items are missing or incomplete, indicate the appraisal is "as is". Guild underwriter will condition the loan accordingly.
  - FHA and USDA: Note the items are missing or incomplete, indicate the appraisal is "subject to" installation/completion.
- \*\*\* IF they are not a requirement per local jurisdiction, please include commentary to state as such.

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## **GUILD MORTGAGE COMPANY ORDER DIRECTIVES**

### **CO detectors, Smoke alarms, and Water heater strapping requirements:**

- Conventional: Note the items are missing or incomplete, indicate the appraisal is "as is". Guild underwriter will condition the loan accordingly.
- FHA and USDA: Note the items are missing or incomplete, indicate the appraisal is "subject to" installation/completion.
- If they are not a requirement per local jurisdiction, please include commentary to state as such.

## **WATER HEATER - CA, AK, NV, WA, OR**

Subject property is located in a state that requires water heaters to be double strapped, please provide a photograph of the water heater with the straps visible.

## **COMPARABLE SELECTIONS**

**If the following cannot be completed, commentary must be provided for support of the comparable selection and reconciliation:**

- A minimum of 3 closed comparable sales (two sales that have closed within 90 Days of Appraisal Effective Date) and at least 2 listings.
- If this is not possible, then the appraiser MUST PROVIDE detailed explanation as to why this was not possible and be specific.
- Days on market (DOM) for subject and comparable sales must be provided, if applicable.
- Provide a 12-month listing history for the property. Frequent listings and/or sales require explanation on each occurrence or listing and should include the data sources(s), offering prices, date(s), and any further evaluation that may indicate "flipping."
- If it is determined that the condition rating of the subject property is considered C5 or lower or if any improvement or materials are considered below average, fair or poor condition, the appraisal must be completed subject to with an itemized list of repairs required for the property to meet an overall C4 condition rating.
- Photographs of ALL comparable sales must be provided including rentals. If visibility is blocked, please supply the photo and also include a photo from MLS.
- The opinion of market value should be bracketed by both the adjusted and the unadjusted sale prices. If it is not possible to bracket by the unadjusted sale prices, the appraiser must explain why it is not possible and should include commentary

as to whether the subject is an over or under improvement within the neighborhood.

## **PUD REQUIREMENTS**

Please indicate:

- Which comparables are from within the subject's PUD.
- Subject PUD'S legal name, and HOA fees
- Identify, describe and report on the condition of the common elements and amenities of the subject unit PUD and provide comparison of the subject PUD common elements and amenities with those of competing developments. If comparables consist of single family dwellings located outside of PUD developments, you must justify inclusion of non-PUD comparables and comment on the impact of deed restrictions on the subject's marketability and value. Provide photos of common elements.

## **ANSI**

Appraisers will be required to use the Square Footage-Method for Calculating: ANSI® Z765-2021 (American National Standards Institute®) Measuring Standard for measuring, calculating, and reporting gross living area (GLA) and non-GLA areas of subject properties for appraisals requiring interior and exterior inspections.

All footprint sketches and floor plans must be computer-generated (not hand-drawn), indicate all the dimensions needed to calculate the GLA and other required areas such as garage and basement, and show the calculations to demonstrate how the estimate for gross living area was derived.” Measurements are taken to the nearest inch or tenth of a foot, and the final square footage is reported to the nearest whole square foot

Fannie Mae – Standardized Property Measuring Guidelines:

<https://singlefamily.fanniemae.com/media/30266/display>

- All basements must be sketched. This includes finished and unfinished basements.
- The sketch should include labels for the total room count, including all living areas, bedrooms, bathrooms, kitchens. The sketch must also include a total breakdown of how the GLA was determined from the personal measurement of the property.
- If your measured GLA differs from public records by 100sf or more, please provide commentary explaining the discrepancy.
- Amenities given value and listed on the sales grid should appear on the sketch. I.e the pool icon (the pool does not need to be measured just listed), the shed, the horse facility etc.

## **OPTEON AMC, INC. APPRAISAL REPORT GUIDELINES:**

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- If you need assistance on this order, please contact us at support@Opteonusa.com or (833) 740-2739.

- For complex assignments, please use this resource: <https://info.opteonsolutions.com/us/complex-property-best-practices>
- The AMC name on the signature line must read - Opteon AMC, Inc.

### **Appraiser Service Requirements:**

*As exceptional service is one of our core values, please do everything possible to adhere to these service standards:*

- Make contact with listed contact person to set inspection date within 24 hours of order acceptance. This is a requirement and must be done even if the property is vacant and/or on lockbox.
- All appraisal reports must comply with the Uniform Standards of Professional Appraisal Practice. All appraisal reports must be completed by a state licensed or certified appraiser.
- Please state if you have or have not performed any services as an appraiser or in any other capacity, regarding the subject property, within the previous three years.
- Please provide the reasonable exposure time as well as the definition of exposure time.
- Please include a copy of your most up to date appraisal license and E&O within the appraisal report
- Property inspection should be scheduled to occur within 1 business day of order acceptance, or at the contact's earliest convenience. Completed Report to be uploaded to Opteon no more than 2 days after inspection.
- To provide exceptional service to our clients, reports need to be in by the agreed upon due date. If there are delays for any reason, please notify us through the system or by calling us at (888) 887-0207.
- The completed appraisal should be submitted through our website in PDF, XML, or ENV format as required by the lender/client.
- Upon acceptance of this assignment, you agree to respond to any Underwriting Condition (including changes to the purchase contract and addendum's provided), Quality Control Revision, and/or Appraisal Dispute in a timely manner. Opteon will review all requests to ensure compliance and validity before sending the request to you. If response is required, you will need to respond in full with commentary within your addendum.

### **Opteon Appraisal Payment Policy:**

Opteon Appraisal Service will only be financially responsible for appraisal assignments completed:

- By Appraisers on the Opteon Approved Appraiser List.
- By Appraisers who are not currently listed on an Investor's Exclusionary List.

The fee is earned upon completion of the appraisal. In the case of a cancellation, at least a partial fee is earned upon inspection depending on the amount of work completed. No fee is earned prior to inspection. Appraiser must update the order or notes with the inspection date and time prior to the cancellation to potentially earn a cancellation fee.

### **Privacy & Appraiser Independence Compliance:**

You are required to comply with the privacy regulations and information guidelines issued pursuant to Title V of the Gramm, Leach, Bliley Act. By accepting this appraisal order you agree that the confidential information contained in this order is for the expressed purpose of completing the requested appraisal assignment and subsequent disclosure or distribution of the confidential information in this order and in the appraisal is strictly prohibited.

The completed appraisal is property of the client and in no way are you authorized to complete any type of revision to this report without a written request from the client, through Opteon. If another lender contacts you regarding this appraisal, contact Opteon AMC at (833) 740-2739.

### **Appraiser Independence:**

In alignment with industry standards and best practices, we want to emphasize that appraiser independence is paramount to the

integrity of the appraisal process. We encourage you, as our valued appraiser partner, to promptly report any concerns or instances that may compromise your objectivity and independence in the appraisal assignment to our dedicated compliance department. Appraiser Independence Hotline: 419-725-4130

Note: This request for appraisal meets all requirements set forth in the Dodd Frank Act. If you have questions pertaining to compliance, please email [info@opteonusa.com](mailto:info@opteonusa.com).

### **AMC License Numbers (as of 3/20/2025):**

AK:150924 | AL: AL0183 | AR: AMR196 | AZ: 40229 | CA: 1286 | CO: AMC.200000145 | CT: AMC.0000219 | DE: X7-0010168 | FL: MC312 | GA:255 | HI: AMC1245 | IA: 00094 | ID: AMC 4414 | IL: 558.000316 | IN: AMC1600016 | KS: KS160 | KY: 280077 | LA: AMC.0228 | MA: 81 | MD: 33204 | ME: AMC3939 | MI: 1202000187 | MN: 40543684 | MO: 2017022273 | MS: AMC136 | MT: REAAMCLIC9219 | NC: NC1212 | ND: AMC-ND-2019-074 | NE: NE2017006 | NH: AMC165 | NM: AMC1197 | NV: AMC.0000725 | NJ: 42AC00007100 | NY: AMC-19-0233 | OH: AMC.2019002037 | OK: 60193AMC | OR: AM162 | PA: AMC000193 | RI: REA.0105-AMC | SC: 21 | SD: AMC-SD-1172-2023 | TN: 230 | TX: 2000232 | UT: 10098522AMC0 | VA: 4009000190 | VT: 077.0133080MAIN | WA: 3000167 | WI: 300-900 | WV: WV000696 | WY: AMC-113 | DC: AMC2179691 |

### **COST APPROACH**

Complete the Cost Approach if the subject is new or under a year old or if the assignment requires it to produce credible results. Otherwise, at a minimum, our clients require the Estimated Remaining Economic Life and the Opinion of Site Value be populated in the Cost Approach section.

### **OPTEON AMC GENERAL REQUIREMENTS**

- If the subject property has a pool, you must state whether the pool did or did not appear to be in working order as well as if the pool was or was not clear of debris.
- If the final opinion of value is greater than the predominant value listed on page 1 then provide a statement regarding the effect on marketability and whether or not the subject is considered an over improvement.
- Include a plat map with lot dimensions. If you are unable to locate, please provide detailed commentary regarding your efforts to obtain them and why it could not be provided.
- 1004MC is required on appraisals only if outlined in the specific lender requirements.
  
- If the property is located in a FEMA declared disaster area, please provide written clarification that subject is free from damage and the declared disaster area had no effect on value or marketability.
- The property address on the appraisal form **MUST** match USPS. If the address differs in any way from the physical address, the physical address **MUST** be reported on the appraisal, within your addendum.
- If you encounter the following issues, please stop and call Opteon for further client instructions:
- **\*\*STOP\*\*** and notify Opteon if:
  - Subject property is noted as “illegal” use per local zoning.
  - Access to any room or portion of the residence or a significant outbuilding is denied.
  - Subject is uninhabitable or major structural issues are observed.
  - Property Type does not match order (example: Manufactured on 1004)
  - Subject is not readily accessible by roads that meet local standards.
  - Subject is an agricultural property, such as a farm or a ranch.
  - Subject is on-frame modular construction (manufactured home built prior to 6/15/1976) or mobile/manufactured home not on a permanent foundation
  - Subject is a boarding house, bed and breakfast property, condotel, or co-op.
  - Subject is not suitable for year-round occupancy.
  - HBU Inconsistency is noted.

- Refinance with active listing is noted.

**Prior to or during inspection:**

- Please verify with the order contact that utilities are on and ready to be tested. Regardless of loan type or vacancy, you must test and report the status of ALL utilities at time of the inspection: Electric, Gas, Water, etc.
- It is the appraiser's responsibility to verify and confirm the form of ownership (Condominium / Single Family / PUD) prior to proceeding with the order. If there is any confusion, conflicting information, or any doubt regarding the form of ownership, it is important that you notify Opteon immediately.
- If you find that the subject property has an unpermitted addition or conversion, it is important that you notify Opteon immediately.

**MANUFACTURED HOMES PHOTOGRAPH REQUIREMENT:**

- HUD Certification Labels; this is the 2" x 4" aluminum plate that is attached to the exterior of each section of the home. In some states the installer tag may also be located near the HUD certification label. The installer tag typically provides additional information in regard as to when the house was installed
- Data Plate/Compliance Certificate from the home's manufacturer. This is usually a 8.5"x11' paper located in the interior of the home. Typically located on a cabinet door in the laundry room, under the kitchen sink on a cabinet door, or in the master bedroom closet
- Complete the HUD data plate section with all available data
- Fannie mae requires the cost approach to be detailed and supported, this includes each section to be filled out to show each section of the coach.
- Fannie Mae requires a minimum of 2 similar MH comparable sales

**PHOTO REQUIREMENTS MUST BE INCLUDED:**

- Subject Front View, Rear View, and Street Scene
- All Bedrooms, Bathrooms, Main Living Area (to include the Kitchen and Dining area), Pool & Spa
- Interior and Exterior of ALL Outbuildings which includes but is not limited to the rooms within a guest house/casita, garages, sheds, carports and garage conversions.
- View or other Amenities/Adversities that will be adjusted in the Sales Comparison Approach. For all amenities given contributory value to the subject, it should be noted within the sales grid, photos and sketch
- Examples of Physical Deterioration, condition issues as well as Health, Safety, Marketability, and Environmental Concerns if present. Examples of recent updates, such as Restoration, Remodeling, and Renovation if present.

The client requires all photographs be original, including comparable photographs, unless extenuating circumstances exist. If there are any restrictions preventing you from taking an original photograph, you must state the source of the photo provided and why the original photo could not be obtained in an addendum.

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**Opteon AMC, Inc. directives updated 4/11/2025.**

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