

Uniform Residential Appraisal Report

File #

| | | | | | | | | | | | |
|---|--|--|--|--|---|----------------------------|--|---|--|--------------------|--|
| 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 Borrower Legal Description Assessor's Parcel # Neighborhood Name | | | | | City Owner of Public Record Tax Year Map Reference | State County | Zip Code | | | | |
| Occupant: <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant Property Rights Appraised: <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe) | | | | | Special Assessments \$ Map Reference | Tax Year Map Reference | R.E. Taxes \$ Census Tract | | | | |
| Assignment Type: <input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe) | | | | | PUD HOA's | HOA's per year | per month | | | | |
| Lender/Client Address 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 type="checkbox"/> No Report data source(s) used, offering price(s), and date(s). | | | | | | | | | | | |
| 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. | | | | | | | | | | | |
| Neighborhood Characteristics | | | | | One-Unit Housing Trends | | | One-Unit Housing | | Present Land Use % | |
| Location: <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural | | Property Values: <input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining | | PRICE \$ (000) (yrly) | | AGE | | One-Unit | | | |
| Build-Up: <input type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25% | | Demand/Supply: <input type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply | | 3-6 mos. <input type="checkbox"/> Under 3 mos. <input type="checkbox"/> Over 6 mos. | | (yrly) | | 2-4 Unit | | | |
| Growth: <input type="checkbox"/> Rapid <input type="checkbox"/> Stable <input type="checkbox"/> Slow | | Marketing Time: <input type="checkbox"/> Under 3 mos. <input type="checkbox"/> 3-6 mos. <input type="checkbox"/> Over 6 mos. | | Low <input type="checkbox"/> High <input type="checkbox"/> Pred. | | Multi-Family | | Commercial | | | |
| Neighborhood Boundaries | | | | | | | | | | | |
| Neighborhood Description | | | | | | | | | | | |
| Market Conditions (including support for the above conclusions) | | | | | | | | | | | |
| Dimensions Specific Zoning Classification Zoning Compliance: <input 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 the subject property as improved (or as proposed per plans and specifications) the present use? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe | | | | | | | | | | | |
| Utilities | | Public <input type="checkbox"/> Other (describe) | | Public <input type="checkbox"/> Other (describe) | | Off-site Improvements—Type | | Public <input type="checkbox"/> Private | | | |
| Electricity | | Water | | Street | | alley | | alley | | | |
| Gas | | Sanitary Sewer | | alley | | alley | | alley | | | |
| FEMA Special Flood Hazard Area: <input type="checkbox"/> Yes <input type="checkbox"/> No | | FEMA Flood Zone | | FEMA Map # | | FEMA Map Date | | | | | |
| Are the utilities and off-site improvements typical for the market area? <input 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 type="checkbox"/> No If Yes, describe | | | | | | | | | | | |
| General Description | | | | | | | | | | | |
| Units: <input type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit # of Stories Type: <input type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit <input type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const. | | | | | Foundation Concrete Slab <input type="checkbox"/> Crawl Space <input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement <input type="checkbox"/> Basement Area: <input type="checkbox"/> sq. ft. Basement Finish: <input type="checkbox"/> % Design (Style): <input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Stump Pump Year Built: <input type="checkbox"/> Evidence of <input type="checkbox"/> Infestation <input type="checkbox"/> Dampness <input type="checkbox"/> Settlement Effective Age (Yrs): <input type="checkbox"/> None A/C: <input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs <input type="checkbox"/> Heating: <input type="checkbox"/> P/V/A <input type="checkbox"/> H/V/B/S <input type="checkbox"/> Radiant <input type="checkbox"/> Floor <input type="checkbox"/> Scuttle <input type="checkbox"/> Cooling: <input type="checkbox"/> Central Air Conditioning <input type="checkbox"/> Finished: <input type="checkbox"/> Heated <input type="checkbox"/> Individual <input type="checkbox"/> Other | | Exterior Description Foundation Walls <input type="checkbox"/> Exterior Walls <input type="checkbox"/> Roof Surface <input type="checkbox"/> Gutters & Downspouts <input type="checkbox"/> Window Type: <input type="checkbox"/> Double-Hung <input type="checkbox"/> Sliding Glass <input type="checkbox"/> Storm/Sash/Insulated <input type="checkbox"/> Screens <input type="checkbox"/> Amenities: <input type="checkbox"/> Fireplaces: # <input type="checkbox"/> Fence <input type="checkbox"/> <input type="checkbox"/> Patio/Deck <input type="checkbox"/> Porch <input type="checkbox"/> <input type="checkbox"/> Pool <input type="checkbox"/> Carport <input type="checkbox"/> <input type="checkbox"/> Other <input type="checkbox"/> Alt. <input type="checkbox"/> Det. <input type="checkbox"/> Building | | Interior Floors <input type="checkbox"/> Walls <input type="checkbox"/> Trim/Finish: <input type="checkbox"/> Bath/Floor <input type="checkbox"/> Bath/Wainscot <input type="checkbox"/> Car Storage: <input type="checkbox"/> None <input type="checkbox"/> Driveway: # of Cars <input type="checkbox"/> Garage: # of Cars <input type="checkbox"/> Carport: # of Cars <input type="checkbox"/> Other: <input type="checkbox"/> | | |
| Appliances: <input type="checkbox"/> Refrigerator <input type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe) | | | | | | | | | | | |
| Finished area above grade contains: <input type="checkbox"/> Room <input type="checkbox"/> Bedrooms <input type="checkbox"/> Bath(s) <input type="checkbox"/> Square Feet of Gross Living Area Above Grade | | | | | | | | | | | |
| Additional features (special energy efficient items, etc.) | | | | | | | | | | | |
| Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.) | | | | | | | | | | | |
| Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe | | | | | | | | | | | |
| Does the property generally conform to the neighborhood (functional, utility, style, condition, use, construction, etc.)? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe | | | | | | | | | | | |

Appraisal Instruction Report Residential Uniform

Kathleen Armour

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