



CSS

CORPORATE SETTLEMENT SOLUTIONS

Client/Intended User: [REDACTED]

Property Summary

| | | | |
|---------------------|--|----------------------------------|--|
| Loan #: | [REDACTED] | Subject Property Address: | [REDACTED] |
| Alternative Ref #1: | [REDACTED] | Subject Property City: | [REDACTED] |
| Alternative Ref #2: | [REDACTED] | Subject Property State, Zip: | [REDACTED] |
| Borrower: | [REDACTED] | Effective Date: | 09/17/2014 |
| Borrower 2: | [REDACTED] | Valuation Analysis Completed By: | [REDACTED] |
| Owner of Record: | [REDACTED] | Inspection Completed By: | [REDACTED] |
| APN: | [REDACTED] | | |

Appraised Value

| | | |
|-----------------------|-----------------------|------------------|
| Current Market Value: | Effective Value Date: | Inspection Date: |
| 355,000 | 09/17/2014 | 09/17/2014 |



Subject Sale History (Last 3 years Sales)

N/A

Is Subject Currently Listed? No

| Sale Date | Sale Price | Buyer | Seller |
|-----------|------------|-------|--------|
| | | | |

Subject Characteristics

| | | | |
|--------------------------|-----------------------|-------------------------------------|-------|
| Subject Property Type: | Single Family | Condition of Subject Below Average: | No |
| Occupancy: | Occupied | New Construction on Site: | No |
| Condition of Subject: | Good | Repairs Recommended: | No |
| Lot Size: | Typical for area | Roof Missing or Damaged: | No |
| Site Value: | \$ 260,000 | Windows Missing or Broken: | No |
| Garage: | 2 Car Detached | Doors Missing or Broken: | No |
| Landscaping: | Typical for area | Siding Missing or Damaged: | No |
| Property Maintenance: | Adequately Maintained | Obvious Structural Damage: | No |
| Subject Property Style: | Cape Cod | Visible Fire Damage: | No |
| Property Appears Secure: | Yes | Visible Water or Flood Damage: | No |
| Construction Quality: | Above Average | Conforms to Neighborhood: | Yes |
| Home Size Appears: | Typical for area | Estimated Repair Cost: | 0 |
| Garage Size Appears: | Typical for area | Zoning Classification: | R-50 |
| Assessed Value: | 377,800 | Zoning Compliance: | Legal |
| Zoning Description: | Residential | | |

Subject Comments:

The subject is a 1,300 sq.ft. single family detached fee simple 1.50 story Cape Cod built in 1940 with above average quality of construction/G3 & above average to good condition/C3. Subject property is located in close proximity to county park areas, L297 & Rt 202 in a residential neighborhood called Heritage Hollow. Subject has a P.O. address in Martinsville but is located in Bridgewater Twp. Subject's design & age all are typical to the neighborhood.

Subject Condition/Marketability Comments:

The subject is in above average living condition, no repairs needed based on exterior observations. Subject is located in Bridgewater Township a geographically large and diverse township consisting of a large variety of residential properties and commercial properties including restaurants, retail establishments including shopping malls, office complexes and light industrial facilities. Subject neighborhood is in close proximity to public schools, shopping, and commuting highways. No adverse external factors noted that would affect marketability or value noted. Subject zoning allows single family residential use. Current use is legal.

Neighborhood/Market Characteristics

| | | | | | | |
|---|-------------|------------------------------------|------------|---------------|--------------|---|
| Location: | Suburban | Apparently Vacant Homes on Street: | No | Market Trend: | Stable | % |
| Gated Community: | No | Boarded up Homes on Street: | No | | | |
| Average Marketing Time in Area: | 90-120 days | Nearby Powerlines: | No | | | |
| Nearby Properties for Sale: | 11 | Nearby Railroad: | No | | | |
| Foreclosure Rate: | Low | Nearby Highway: | No | | | |
| Neighborhood Average GLA: | 2,200 | Nearby Commercial Property: | No | | | |
| Neighborhood Average Age: | 45 | Located Under Flight Path: | No | | | |
| Neighborhood Average Lot Size: | 43,560 | Near Waste Management Facility: | No | | | |
| Market Trend (past 12 months): | Stable | Nearby Signs of Vandalism: | No | | | |
| Market Forecast (next 12 months): | Stable | Predominant Neighborhood Value: | \$ 480,000 | | | |
| *Neighborhood defined by property type and zip code | | Neighborhood Value Range: | \$ 250,000 | to | \$ 1,100,000 | |

Neighborhood Comments:

See Attached Addendum.

Appraisal Report - Limited Scope Desktop Appraisal

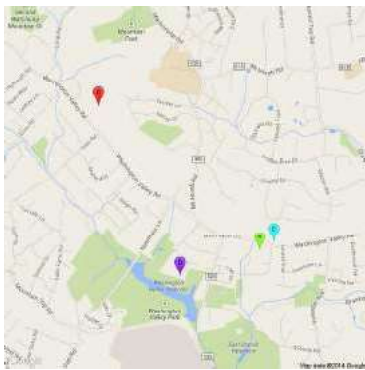
Property Summary

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|--|--|

Comparables Grid

| ITEM | SUBJECT | COMPARABLE NUMBER 1 | | | COMPARABLE NUMBER 2 | | | COMPARABLE NUMBER 3 | | |
|------------------------------------|-----------------------------------|--|----------------------------|--|--|----------------------------|--|--|----------------------------|--|
| | | 2040 Washington Valley Rd Bridgewater Twp NJ 08836 | | | 2063 Washington Valley Rd Bridgewater Twp NJ 08836 | | | 749 Peters Ln Bridgewater Twp NJ 08836 | | |
| Proximity to Subject | | 1.64 | | | 1.68 | | | 1.43 | | |
| Sale Price | \$ | \$ 355,000 | | | \$ 320,000 | | | \$ 317,000 | | |
| Sale Price / GLA | \$ Sq.Ft. | \$ 298 Sq.Ft. | | | \$ 278 Sq.Ft. | | | \$ 209 Sq.Ft. | | |
| Date of Sale | | 01/01/2014 | | | 06/13/2014 | | | 01/13/2014 | | |
| Data Source | Ext Prop Insp Rep | GSMLS #3083488 | | | GSMLS #3105053 | | | GSMLS #3078314 | | |
| Verification Source(s) | NJACTB record | NJACTB record | | | NJACTB record | | | NJACTB record | | |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | + (-) \$ Adjustment | | DESCRIPTION | + (-) \$ Adjustment | | DESCRIPTION | + (-) \$ Adjustment | |
| Sales Concessions | | None | | | None | | | None | | |
| Financing Concessions | | None | | | None | | | None | | |
| Location | Suburban | Suburban | | | Suburban | | | Suburban | | |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | | | Fee Simple | | | Fee Simple | | |
| Site | 3.06 Ac. | 1.03 Ac. 20,000 | | | 0.83 Ac. 22,000 | | | 2.26 Ac. 8,000 | | |
| View | N;Res;Woods | N;Res;Woods | | | N;Res;Woods | | | N;Res;Woods | | |
| Design (Style) | Cape Cod | Cape Cod | | | Ranch | | | Cape Cod | | |
| Quality of Construction | Q3 | Q3 | | | Q4 7,500 | | | Q4 7,500 | | |
| Actual Age | 74 | 73 | | | 59 | | | 94 | | |
| Condition | C3 | C3 | | | C4 10,000 | | | C3 | | |
| Above Grade | Total Bdrms Baths | Total Bdrms Baths | | | Total Bdrms Baths | | | Total Bdrms Baths | | |
| Room Count | 5 2 2.0 | 6 2 1.0 | 5,000 | | 6 3 1.0 | 5,000 | | 7 3 1.0 | 5,000 | |
| Above Grade GLA | 1,300 Sq.Ft. | 1,190 Sq.Ft. 4,400 | | | 1,150 Sq.Ft. 6,000 | | | 1,510 Sq.Ft. -8,400 | | |
| Basement & Finished | Full Un-Finished | Full Un-Finished | | | Full Partial Finished | | | Full Partial Finished | | |
| Rooms Below Grade | 0 Sq.Ft. | 0 Sq.Ft. | | | 800 Sq.Ft. -10,000 | | | 400 Sq.Ft. -5,000 | | |
| Functional Utility | Average | Average | | | Average | | | Average | | |
| Heating / Cooling | HWBB C/Air | FWA C/Air | | | HWBB/None 3,000 | | | HWBB/None 3,000 | | |
| Energy Efficient Items | None | None | | | None | | | None | | |
| Garage / Carport | 2 Car Detached | 2 Car Detached | | | None 8,000 | | | None 8,000 | | |
| Porch/Patio/Deck | Yes | Yes -3,000 | | | Yes | | | Yes | | |
| Additional Adjustments | | None 2,500 | | | None 2,500 | | | 1 Fireplace | | |
| Net Adj.(Total) | | \$ 28,900 | | | \$ 54,000 | | | \$ 18,100 | | |
| Adjusted Sale Price of Comparables | | Net Adj. 8.1 % Gross Adj. 9.8 % \$ 383,900 | | | Net Adj. 16.9 % Gross Adj. 23.1 % \$ 374,000 | | | Net Adj. 5.7 % Gross Adj. 14.2 % \$ 335,100 | | |
| Comments | Above average quality & condition | Similar age, style, bedroom count, & condition. Most weight given to this sale | | | Similar age, GLA, location, & proximity to the subject | | | Similar style, age, location, and lot size. | | |

Comparable Map



| | | |
|----------|--------------|--|
| A | Subject | |
| B | Comparable 1 | 2040 Washington Valley Rd, Bridgewater Twp, NJ |
| C | Comparable 2 | 2063 Washington Valley Rd, Bridgewater Twp, NJ |
| D | Comparable 3 | 749 Peters Ln, Bridgewater Twp, NJ |

Reconciliation

Property Rights Appraised - Fee Simple

Appraiser researched 3-year transaction history of the subject and comparables finding NO SOME information relevant to the current valuation as follows:

Prior sale noted on the subject, on 07/27/2012 for \$335,780. No prior sales noted on all comps in the last 12 mths

SUMMARY OF SALES COMPARISON (MARKET) APPROACH AND RECONCILIATION OF VALUE CONCLUSION:

See Attached Addendum.

Conclusion

This appraisal is made as is, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair as follows:

Based on my review of a recent third-party inspection of the exterior front of the subject property at a minimum; my defined scope of work; the attached certification with statement of assumptions and limiting conditions; my opinion of the market value (as defined herein) of the real property that is the subject of this report is 355,000 as of 09/17/2014 which is the date of the third party inspection and the effective date of this appraisal.

Appraisal Report - Limited Scope Desktop Appraisal

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| APN: | _____ | | |

Subject Property Photos (Source: Inspection)



Description:
Subject Front



Description:
Address Verification



Description:
Additional Front Photo of Subject



Description:
view across the street



Description:
Street View Photo



Description:
Additional Front Photo of Subject

Appraisal Report - Limited Scope Desktop Appraisal

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| APN: | _____ | | |

Comparable Photograph Addendum



Comparable Sale 1

2040 Washington Valley Rd
Bridgewater Twp NJ 08836



Comparable Sale 2

2063 Washington Valley Rd
Bridgewater Twp NJ 08836



Comparable Sale 3

749 Peters Ln
Bridgewater Twp NJ 08836

Appraisal Report - Limited Scope Desktop Appraisal

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| Owner of Record: | _____ | Inspection Completed By: | _____ |
| APN: | _____ | | |

Limiting Conditions

HVR (Hybrid Valuation Reconciliation) Appraisal Desktop Report (USPAP 2-2)

The HVR reconciliation is a desk appraisal report that is completed by a state licensed or certified appraiser who researches and analyzes local data sources and a third party exterior inspection report in order to develop a market value opinion with a current effective date for the described intended use.

Lender/Client

Is the intended user. Any additional intended users are noted in the report by the appraiser.

Intended Use

The Intended Use of this appraisal report is for financing transaction with a Federally Related Transaction. This appraisal report is not intended for any other use.

Purpose of Report

The purpose of this appraisal report is for the appraiser to develop an opinion of market value as of a current effective date for the described intended use.

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 (5th edition Appraisal Institute).

Scope of Work

In preparing this appraisal, I:

- Read an exterior inspection report for observable subject features.
- Researched subject's current neighborhood, market trends and distressed transactions to determine their impact on the subject marketability and current value.
- Did not inspect the interior or exterior of the subject property or comparable properties, but instead relied upon secondary data sources for verification of relevant characteristics.
- Identified and verified subject characteristics from a reliable data source such as MLS, AVM, County/City records, GIS, and online data sources.
- Researched comparable sales and listings from reliable data source(s) such as MLS, AVM, County/City records, etc.
- Verified subject prior transfers and current/recent listing history and provided findings within the appraisal report.
- Analyzed comparables that were similar to the subject and provided support for adjustments, conclusions, and data exceeding customary guidelines or conditions.
- Clearly stated additional assumptions that pertained to this assignment and stated opinions and conclusions about the subject.
- Researched and developed the Sales Comparison Approach. The cost and income approaches have been omitted from this appraisal assignment due to not necessary for credible results.
- Determined the highest and best use of the subject is its current use. If an additional/alternative HBU was found during the research of this assignment it is disclosed in the text addendum.
- Performed an analysis of exposure time as related to the amount of time the subject would spend on the market to bring a hypothetical sale as of the effective date of my opinion of market value.
- Developed a market value opinion and provided information that was used in developing my conclusion.
- Explained my reconciliation analysis that included support for conclusions and which method, analysis, or comparables were given most consideration.
- Provided state specific jurisdictional disclosures as required including my full license number assigned to me by my state appraisal licensing board.

Assignment Conditions and Extraordinary Assumptions

1. The appraiser will not be responsible for matters of a legal nature that affect the subject property.
2. The appraiser assumes the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under fee simple ownership.
3. The appraiser will not give testimony or appear in court unless specific arrangements to do so have been made beforehand within the scope of this assignment.
4. The appraiser has not made an exterior or interior inspection of the subject property. The appraiser makes the extraordinary assumption that there are no adverse conditions associated with the improvements or the subject's site. Unless otherwise stated in the report, the appraiser has no knowledge of any hidden or apparent conditions of the property or adverse environmental conditions present in or around the improvements, on the site or in the immediate vicinity that would make the property more or less valuable, and has assumed that there are no such conditions. The appraiser makes no guarantees or warranties, express or implied, regarding the condition of the property. This appraiser makes the extraordinary assumption that the subject is adequately maintained, livable, and marketable and assumes the subject has no adverse conditions or functional/exterior obsolescence that would impact the results of this assignment, unless otherwise noted in the report. 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 construction, environmental hazards, sink-holes, soil, testing, surveys, plats, engineering, etc., the appraisal report may not be considered an environmental assessment or home inspection.
5. Unless otherwise noted in the appraisal report, the highest and best use of the subject as currently improved is its current residential use. It is assumed a typical buyer would 1) keep using the improvements the way they currently exist; 2) make no major modifications to the way the subject currently exists and 3) would not demolish the existing improvements to obtain a vacant site. Although some alterations and updating is considered typical by market participants, the highest and best use analysis found no uses (physically possible, legally permissible, and financially feasible) that would bring a significantly higher economic return to the owner(s) of the rights to the land.
6. Unless otherwise noted in the appraisal report, the Sales Comparison Approach is the most reliable method for developing an opinion of market value for the subject property and this approach has been solely applied in this valuation assignment. The Cost and Income Approaches are considered less reliable valuation methods for residential properties like the subject due to buyer reliance on comparisons and are commonly omitted in similar desktop assignments by the appraiser's peers. Although considered, the cost and income approaches to value have been omitted from this assignment as they are not reliable or necessary for credible results.
7. The appraiser based the information, estimates, and opinions that were expressed in the appraisal report on information developed from sources that he or she considers and assumes reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items or data that were furnished by other parties. No sales contract was provided.
8. The appraiser will not disclose confidential information provided by the client or the assignment results except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. The value opinion of this report is after the inspection report effective date. An extraordinary assumption has been employed that the subject remains in the same condition as depicted in the exterior inspection report provided. If it is discovered that the subject's condition is no longer as observed or described in the inspection report provided, or the report is found to be false or otherwise inaccurate, the appraisal assignment results may be affected.
10. The Scope of Work identified in this report is a critical and material factor which influences the final market value opinion. The Appraiser assumes no responsibility for any use or to any user not identified in the report by the appraiser at the time of the acceptance of the assignment. A party receiving a copy of this appraisal report from the client as a consequence to disclosure requirements does not become an intended user of this appraisal report per USPAP, unless they were specifically identified at the time of the assignment as an additional intended user.

Appraiser's Certification USPAP St 2-3

The appraiser certifies, to the best of their knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions and conclusions.
3. I have no present or prospective interest in the property that is the subject of the report, and no personal interest with respect to the parties involved.
4. I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. My compensation is not contingent on an action or event resulting from the analyses, opinions, or conclusions in this appraisal report or from its use.
7. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
8. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
9. I have not made a personal inspection of the property which is the subject of this report.
10. Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If any individuals did provide significant real property appraisal assistance they are identified here along with a summary of the extent of the assistance provided in the report.
11. Unless otherwise noted in this report, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this assignment within the 3-year period immediately preceding acceptance of this assignment.

Signature

In compliance with the Uniform Standards of Professional Appraisal Practice definition of a signature ("a signature can be represented by a handwritten mark, a digitized image controlled by a personalized identification number, or other media, where the appraiser has sole personalized control of affixing the signature"), the presence of a lock symbol in the signature box below shall act as the appraiser's signature.

Appraiser: _____
Signature date: 09/18/2014
Effective Value Date: 09/17/2014
License #: _____
License State: NJ
Phone Number: _____



Appraisal Report - Limited Scope Desktop Appraisal

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Additional Photos



Description:
Street View



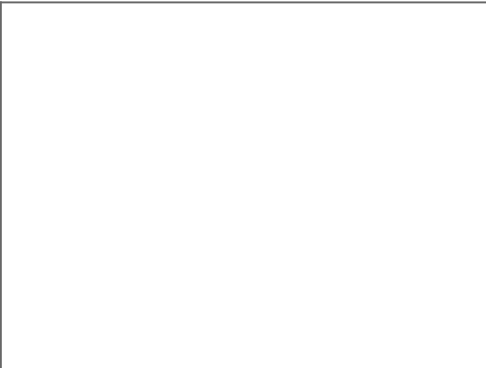
Description:
view across the street



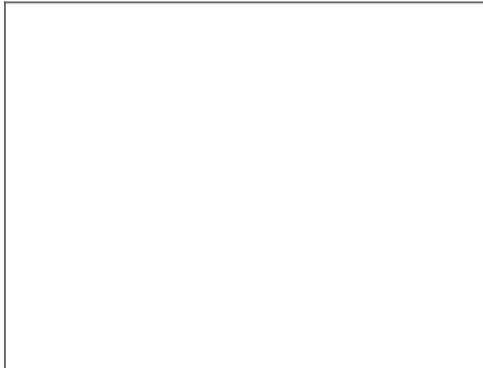
Description:
Street Sign



Description:



Description:



Description:

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General Text Addendum

Comments:

NEIGHBORHOOD COMMENTS:

-Subject is located in a lower density residential neighborhood in the municipality of Bridgewater Township with a post office address in Martinsville. This residential neighborhood is known as Heritage Hollow made up of similar age and style dwellings mostly built in the 1960's and 1970's in close proximity to commuter highways and areas of commerce. Subject property is located on a county roadway, however, due to the low density nature of the neighborhood this roadway is not a well traveled, busy road. Subject dwelling sits far back off roadway and no measurable external depreciation was noted for the subject's location.

-Per aerial map & MLS data, subject is located in a residential neighborhood in a lower density area in close proximity to Route 202 and county & state park areas. Larger lots are typical to this neighborhood.

-Predominant SFR price range is \$250,000 to \$1,100,000 with a predominant price of \$480,000. Final opinion of value is not within the predominant price range for the neighborhood. This was due to the subject being a two bedroom dwelling with smaller GLA. However, the subject is not considered to be an under-improvement for the neighborhood.

-Shopping/schools are nearby. Employment centers are approx 2 to 3 miles in any direction via highways Route 202 & Interstate 287.

-REO/SS are a small factor in this neighborhood.

-Neighborhood marketability is above average.

SUBJECT APN # -- 06-00906-0000-00011
LOT & BLOCK -- Block 906 Lot 11

EXPOSURE TIME -- 90-120 days

ADDITIONAL GRID COMMENTS --

-\$5,000 per full bath, \$2,500 per half bath; \$40/sf GLA; \$4,000 per garage bay; \$10,000/per 43,560 sf site/land. Adjustments based on matched paired within this neighborhood. A paired match sales analysis revealed that there is no measurable market reaction to differences in design/style within the subject's neighborhood. No measurable difference was noted between colonial style dwellings and cape cod style dwellings.

-No time adjustments were necessary due to recent closing dates & property values mostly being stable in this market area.

-Other sales were considered, but no recent sales were found more proximate and similar in relevant characteristics to the subject.

-Comps were not adjusted for age differences, as all comps provided are similar in age and buyer reaction in the neighborhood is to condition rather than age.

-No adjustment was applied for minor differences in GLA (within 100 sqft). Minor differences are not significant to buyers and were not considered on the grid.

-No bedroom adjustment was applied as buyer reaction is to GLA when count is within the 2-4 bedroom norm.

-Comps exceed the normal one mile search parameter due to the low density nature of the subject's neighborhood and the lack of recent, similar sales that were closer in proximity to the subject. Comps 1 & 3 exceed the normal six month search parameter due to the lack of recent, similar sales and the low turnover ratio noted in the subject's neighborhood over the past 6 months. Appraiser was unable to bracket the subject's lot size due to the lack of recent, similar sales that were located on larger lot sizes like the subject that also shared similar age, style, GLA, and condition.

-The comparables lot sizes and sale dates as noted on the MLS data sometimes differs from public tax record data. Public tax record data source, NJACTB.org and Realist.com, are considered a more reliable data source than MLS data. Therefore, the appraiser utilizes all information for the comps property characteristics confirmed from public tax record data, NJACTB.org. Therefore, there could be small differences noted for sale date, lot size, age, & GLA between the MLS sheets and public tax record data source, NJACTB.org.

LAND VALUE ESTIMATE--

-Site/Land comparables are scarce in the neighborhood.

-Land value was estimated using allocation, applying the assessed land value to total-assessed-value, and applying the ratio to the market value opinion of the subject.

-Subject's land value is estimated at \$260,000. This site value is considered an assessed ratio value and is not a comparable sale derived value estimate.

-Land to value ratios typically exceed 30% due to high demand for vacant building lots & the lack of available building lots noted in the subject's neighborhood.

RECONCILIATION COMMENTS --

-Sales comparison approach was considered the most applicable approach to value.

-Heavy weighting of sale #1 was appropriate due to similar age, style, condition, and close proximity to the subject.

ATI VALUATIONS. (NO New Jersey State AMC license #), is the Appraisal Management Company who engaged my services for this assignment.

APPRAISER FEE -- _____

TOTAL FEE -- _____

EXPANDED SCOPE OF WORK --

This residential desktop report is a Restricted Appraisal Report as defined by the Uniform Standards of Professional Appraisal Practice, (Standards Rule 2-2(b)).² The intended use of this report is limited solely to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile. The purpose of this appraisal is to develop an opinion of market value (as defined) for the identified subject property, client, and intended use.

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If any individuals did provide significant real property appraisal assistance they are identified here along with a summary of the extent of the assistance provided in the report.

ADDITIONAL EXTRAORDINARY ASSUMPTIONS --

1.) This appraiser is making the extraordinary assumption that the data reports provided and generated were accurate at the time produced. If data is found to be false or otherwise inaccurate, the resulting opinions and conclusions of this report could be affected. 2.) The appraiser is not an environmental expert, soil expert or an insect, home, or engineering inspector. The lender is advised to obtain such experts if their collateral decision is based on verification of such services or potential hazards. If it is discovered that any assumptions, extraordinary assumptions, or hypothetical conditions are found to be false or otherwise inaccurate, the assignment results may be affected. 3.) The value opinion of this report is after the inspection report effective date. An extraordinary assumption has been employed that the subject remains in the same condition as depicted in the exterior inspection report provided. If it is discovered that the subject's condition is no longer as observed and described in the inspection report provided, or the report if found to be false or otherwise inaccurate, the appraisal assignment results may be affected.