

CSS Validation Report

Reviewer Value: **\$200,000**

Subject Summary

Bed / Bath / Ttl [MLS]	4 / 2.5 / 0 [4 / 2 / 8]	Design Style	-		
Living Area [MLS]	3,266 [3,800]	Property Type	RSFR	Last Sale Price	340,000
Lot Size [MLS]	0.41 / 17,860 [17,860]	Year Built	1972	Last Sale Date	02/07/2008
Current Owner					

Lien Information

Position	Amount	Date	Rate	Rate Type	Mortgage Type	Lender Name
1	\$323,000		- 0.0%	F		



● CompScore 75 or higher
 ● CompScore 50 to 74
 ● CompScore less than 50
 ● User Inputted Addr

Subject

ID#	Address	Dist	Price	Date	Bd/Ba	Living Area	Lot Size	Year Built	REO /SS	Desc
Subj			340,000	02/07/2008	4/2.5	3,266	0.41	1972		Pub. Rec. Sale

Reviewer Selected Comparables

ID#	Address	Dist	Price	Date	Bd/Ba	Living Area	Lot Size	Year Built	REO /SS	Desc	Comp Score
5	101 MACKENZIE CT	2.54	236,700	08/10/2015	4/2	2,726	0.48	2003		Pub. Rec. Sale	63
17	722 AVENUE C, STROUDSBURG	1.82	187,950	03/19/2015	4/2.5	3,394	0.41	2000	REO	Pub. Rec. Sale	55
28	58 CLUB CT, STROUDSBURG, PA	0.89	224,500	12/11/2014	4/2.5	2,528	0.61	1976		Pub. Rec. Sale	47

In accordance with 2014-2015 USPAP Advisory Opinion 21: This report is completed as a valuation service for its intended users and is not intended to function as an appraisal report. A hypothetical condition may be invoked to project a value which would be contingent upon future work being completed such as, but not limited to, a renovation or a re-build - THIS VALUATION SERVICE IS COMPLETED OUTSIDE OF AN APPRAISAL PRACTICE. IT IS NOT AN APPRAISAL REPORT. This valuation service will be completed by a consultant who may not be a licensed appraiser, regardless of who completes this valuation service, THE INTENDED USER UNDERSTANDS THE INDIVIDUAL COMPLETING THIS REPORT IS NOT ACTING AS AN APPRAISER.

Subject
Report Date 11/11/2015

Subject Map



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Subject
Report Date 11/11/2015

Subject versus Market Comparables

Subj RV: \$200,000	Low Price	Median Price	High Price	200,000	Subj % Rank
3 Reviewer Comps	187,950	224,500	236,700	187,950 ----- 236,700	16th percentile
User Comps	-	-	-		-
Top 6 Sale Comps	158,000	240,850	275,000	158,000 ----- 275,000	13th percentile
Top 6 Listing Comps	185,000	252,450	349,900	185,000 ----- 349,900	26th percentile

Subj RV \$/Sqft: \$61	Low \$/Sqft	Median \$/Sqft	High \$/Sqft	61	Subj % Rank
3 Reviewer Comps	55	87	89	55 ----- 89	9th percentile
User Comps	-	-	-		-
Top 6 Sale Comps	45	81	97	45 ----- 97	13th percentile
Top 6 Listing Comps	59	88	108	59 ----- 108	6th percentile

Subj Living Sqft: 3,266	Low Sqft	Median Sqft	High Sqft	3,266	Subj % Rank
3 Reviewer Comps	2,528	2,726	3,394	2,528 ----- 3,394	90th percentile
User Comps	-	-	-		-
Top 6 Sale Comps	2,708	2,910	3,912	2,708 ----- 3,912	69th percentile
Top 6 Listing Comps	2,582	2,992	3,228	2,582 ----- 3,228	100+ percentile

Subj Lot Size: 0.410	Low Lot Size	Median Lot Size	High Lot Size	0.410	Subj % Rank
3 Reviewer Comps	0.410	0.480	0.610	0.410 ----- 0.610	T 0th percentile
User Comps	-	-	-		-
Top 6 Sale Comps	0.330	0.445	0.620	0.330 ----- 0.620	T 40th percentile
Top 6 Listing Comps	0.360	0.785	4.800	0.360 ----- 4.800	7th percentile

T = the subject's value matched one or more comparable properties, resulting in a tied ranking.

Market Comparables Quality Heat Map

Fitness Quality of Key Components Relative to the Subject

Reviewer Selected Comparables

ID#	Address	Location	Improvements	Lot Size	Age of Comp	Year Built	Comp Score
5	101 MACKENZIE CT, STROUDSBURG, PA	poor	fair	good	good	poor	63
17	722 AVENUE C, STROUDSBURG, PA 18360 (REO)	poor	excellent	excellent	poor	poor	55
28	58 CLUB CT, STROUDSBURG, PA 18360	fair	fair	poor	poor	fair	47

* Unable to determine fitness quality of component because the subject was missing data elements.

Residential Standard Inspection - One Day



File #: **PO #:** **Job #:** **- Lock Box Code:**

Property Information:

Name: _____ Contact: _____
 Address Street: _____ Work Phone: _____
 Address City: _____ Mobile Phone: _____
 State: _____ Zip: _____ Home Phone: _____
 Inspection For: **CSS** Email: _____

DATE DRIVE-BY COMPLETED: 10/2/2015

TIME DRIVE BY COMPLETED: 1pm

PROPERTY CONDITION	LOCATION & USE	EXTERNAL INFLUENCES & STYLE
(Any items marked with a * require complete explanation)		
<p>Property Visible From Street?</p> <p><input checked="" type="checkbox"/> Yes</p> <p><input type="checkbox"/> No *</p> <p>Property Appears Vacant?</p> <p><input checked="" type="checkbox"/> Yes *</p> <p><input type="checkbox"/> No</p> <p>Stickers and signs posted</p> <p>Exterior Dwelling Condition</p> <p><input type="checkbox"/> Very Good</p> <p><input type="checkbox"/> Good</p> <p><input checked="" type="checkbox"/> Average</p> <p><input type="checkbox"/> Fair*</p> <p><input type="checkbox"/> Poor*</p> <p><input type="checkbox"/> Uninhabitable*</p> <p><input type="checkbox"/> N/A</p> <p>Condition Compared to Neighboring Properties or Repairs Required?</p> <p><input type="checkbox"/> Considerably Inferior</p> <p><input checked="" type="checkbox"/> Slightly Inferior</p> <p><input type="checkbox"/> Similar</p> <p><input type="checkbox"/> Slightly Superior</p> <p><input type="checkbox"/> Considerably Superior</p> <p><input type="checkbox"/> N/A</p> <p>Deferred Maintenance Noted or Repairs Required?</p> <p><input checked="" type="checkbox"/> Yes*</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> N/A</p> <p>repair steps</p> <p>Dwelling Under Construction or Renovation?</p>	<p>Location of Property</p> <p><input type="checkbox"/> Urban</p> <p><input type="checkbox"/> Suburban</p> <p><input checked="" type="checkbox"/> Rural</p> <p><input type="checkbox"/> Remote*</p> <p><input type="checkbox"/> Waterfront*</p> <p><input type="checkbox"/> Waterview*</p> <p><input type="checkbox"/> Resort*</p> <p><input type="checkbox"/> Island*</p> <p><input type="checkbox"/> Gated Community*</p> <p>Property Use</p> <p><input checked="" type="checkbox"/> Single-Family Residence</p> <p><input type="checkbox"/> Condominium</p> <p><input type="checkbox"/> Duplex</p> <p><input type="checkbox"/> Triplex</p> <p><input type="checkbox"/> Quadplex</p> <p><input type="checkbox"/> Mixed Use*</p> <p><input type="checkbox"/> Commercial*</p> <p><input type="checkbox"/> Other*</p> <p>Non-Residential Use?</p> <p><input type="checkbox"/> Yes*</p> <p><input checked="" type="checkbox"/> No</p> <p>Outbuildings</p> <p><input type="checkbox"/> Barn</p> <p><input type="checkbox"/> Guest Unit/Cottage*</p> <p><input type="checkbox"/> Shed</p> <p><input type="checkbox"/> Other*</p>	<p>Adverse External Factors*</p> <p><input type="checkbox"/> High Tension Electrical Wires*</p> <p><input type="checkbox"/> Vacant/Abandoned Property*</p> <p><input type="checkbox"/> Landfill or Transfer Station*</p> <p><input type="checkbox"/> Commercial/Industrial Influences*</p> <p><input type="checkbox"/> Railroad Tracks*</p> <p><input type="checkbox"/> Interstate/Freeway/Highway Influence*</p> <p><input type="checkbox"/> Private or Public Airport*</p> <p><input type="checkbox"/> Other*</p> <p><input checked="" type="checkbox"/> N/A</p> <p>Positive External Factors</p> <p><input type="checkbox"/> Golf Course*</p> <p><input type="checkbox"/> Beach Access*</p> <p><input type="checkbox"/> Lake Access*</p> <p><input type="checkbox"/> Marina or Boat Ramp Access</p> <p><input checked="" type="checkbox"/> N/A</p> <p>Architectural Style</p> <p><input type="checkbox"/> Adobe*</p> <p><input type="checkbox"/> Back Split</p> <p><input type="checkbox"/> Berm or Earth Construction*</p> <p><input type="checkbox"/> Bungalow</p> <p><input type="checkbox"/> Cape Cod</p> <p><input type="checkbox"/> Colonial</p> <p><input checked="" type="checkbox"/> Contemporary</p> <p><input type="checkbox"/> Conventional</p> <p><input type="checkbox"/> Garden-Style (Condo)</p>

Yes*

No

N/A

workmen visible inside. trucks in driveway

Safety or Habitability Issues Noted?

Yes*

No

N/A

cracked concrete steps

N/A

Local Market Condition

Rising

Stable

Declining

For Sale Sign Visible?

Yes

No

Current Zoning:

Residential

Commercial

Mixed Use

Multi-Family

Agricultural

High-Rise or Mid-Rise Condo

Manufactured

Modular

Raised Ranch

Ranch

Row/Townhouse - Middle

Row/Townhouse - End Unit

Tri-Level

Victorian

Other*

Style Typical of Neighborhood?

Yes No*

only contemporary style on same street

Is the property at its highest and best use?

(If No, what would be its best use)

Yes No*

single family home

PHOTO REQUIREMENTS:

Front of Home and Address:

Yes No*

Adverse External Factors:

Yes No*

cracks in steps and in driveway

Street Scene:

Yes No*

Comments: (Any * items above require complete explanation)

Fannie Mae sign posted. Trucks in driveway Workmen visible inside

Inspection Photos



