APPRAISAL OF



LOCATED AT:

7356 Wiegand Center Line, MI 48015

FOR:

Colony American Finance 4 Park Plz, Suite 1950 Irvine, CA 92614

BORROWER:

Rudalev MI I

AS OF:

May 26, 2017

BY:

Matthew Talacko

Colony American Finance 4 Park Plz, Suite 1950 Irvine, CA 92614

File Number: Wiegand

In accordance with your request, I have appraised the real property at:

7356 Wiegand Center Line, MI 48015

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

In my opinion, the market value of the property as of May 26, 2017

is:

\$76,000 Seventy-Six Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

Respectfully submitted,

Matthew Talacko
Matthew Talacko

ANS-221308

Uniform Residential Appraisal Report

File No. Wiegand

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Property A	ddress 7356	Wiegand			City	Center Line)	Sta	ate MI	Zip Code 4801 5	5
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				маі керіаї NO. 1		00:-				0.450	
		13-21-477-0			Tax	Year 2016		R.E	E. Taxes \$.	2,158	
Neighborh	ood Name Ce	enterline Urb	oan Ren	# 01	Map	Reference Sm	sa-2160	Ce	nsus Tract	2681	
Occupant		X Tenant	Vacant		al Assessments \$ 0			PUD HOA\$ 0	_	per year	per month
4	Rights Appraised	$\overline{}$			er (describe)						
3											
Assignmer	nt Type 🔲 F	urchase Transac	ction	Refinance Transaction	X Other (describe)	Ascertain N	<u> larket Value</u>				
Lender/Clie	ent Colony	American Fi	inance	Addre	ess 4 Park Plz, Su	uite 1950, In	vine, CA 926	14			
Is the subje	ect property cur	rently offered for	sale or has	it been offered for sale	in the twelve months of	rior to the effectiv	e date of this app	raisal?	res X No	n	
						ior to the enectiv	e date of this appi	disdi:	103 (21) 110	0	
Report dat	ia source(s) use	a, offering price	s), and date	e(s). RealComp/I	Public Records						
I did	did not ar	alyze the contrac	ct for sale fo	or the subject purchase	transaction. Explain the	results of the an	alysis of the contr	act for sale or why	the analysi	s was not perform	ed.
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Contract P	Price \$	Da	ite of Contra	act	Is the property seller	the owner of pub	olic record?]Yes []No	Data Sourc	e(s)	
Is there an	v financial assi	stance (Inan char	nes sale co	oncessions, gift or dowr	navment assistance e	tc) to be paid by	any narty on heha	olf of the horrower?	,	Yes No	
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Location	Urban	X Suburban	Rural	Property Values	s Increasing	X Stable	Declining	PRICE	AGE	One-Unit	85 %
	X Over 75%	25-75%	Under 2			X In Balance	Over Supply	\$(000)		2-4 Unit	%
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Growth (Rapid		Slow		X Under 3 mths	3-6 mths	Over 6 mths	25 Low		Multi-Family	5 %
Neighborh	ood Boundarie	The subje	ct prope	erty is located no	rth of E 10 Mile	Road, south	of I-696	150 High	90	Commercial	10 %
3 °				west of Hoover				70 Pred.		Other	%
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is the high	est and best us	e or the subject p	oroperty as i	iliproved (or as proposi	eu pei piaris ariu specii	ications) the pres	ent use: (A) res [] NO	ii ivo, desc	Tibe	
	5										
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		Other (describ	oe)	Water		Other (describe)		•			C Private
Electricity	X	Other (describ	oe)	Water Sanitary So	X	Other (describe)		Street Paved		Type Public	e Private
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File No. Wiegand

There are 3 compa	rable properties currently of	ffered for sale in the su	bject neighborhood rang	ing in price fro	m \$ 85,5	500 to \$	100,	000	
	rable sales in the subject n		·			70,000		105,000	
FEATURE	SUBJECT		LE SALE NO. 1		//PARABLE S		10 \$		_E SALE NO. 3
7356 Wiegand	JUDICI	7223 Wiegand		7276 Eng		DALL NO. 2	6050	Braun	L JALL NO. J
	N. 40045	_			•	2045	I		10015
Address Center Line,	, MI 48015	Center Line, M		Center L		3015		er Line, MI	48015
Proximity to Subject		0.13 miles NW		0.10 mile	es NW		0.26	miles SW	
Sale Price	\$		\$ 76,900		\$	62,000			\$ 94,300
Sale Price/Gross Liv. Area	\$ 0.00 sq. ft.	\$ 61.03 sq. ft.		\$ 46.70	6 sq. ft.	·	\$ 7	6.05 sq. ft.	·
Data Source(s)	, , , , , , , , , , , , , , , , , , , ,	RICmp #21610	0747·DOM 34			53;DOM 90			8625;DOM 88
			· · · · · · · · · · · · · · · · · · ·						
Verification Source(s)			S/Ext Inspection			kt Inspection			/Ext Inspection
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCR	IPTION	+(-) \$ Adjustment		SCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth		ArmLth			ArmL	th	
Concessions		FHA;2691	-2,691	Cash;186	60	-1,860	Conv	;2830	-2,830
Date of Sale/Time		s01/17;c11/16		s07/16;c	05/16	·	s01/1	7;c12/16	
Location	N;Res;	N;Res;		N;Res;			N;Re		
					a la				
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simp	oie			Simple	
Site	4680 sf	8040 sf	0	4760 sf		0	1260		-2,000
View	N;Res;	N;Res;		N;Res;			N;Re	s;	
Design (Style)	DT2;Bungalow	DT2;Bungalow		DT2;Bun	galow		DT2;I	Bungalow	
Quality of Construction	Q3	Q4	3,845			3,100			
	60	89	+2,900			+3,300			0
Actual Age	C4	C4	+∠,∀∪∪			+3,300			
Condition				C4			C3	1	-9,430
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths			rms. Baths	
Room Count	6 4 2.0	6 3 1.1	+2,000	6 4	1.0	+4,000	6	4 2.0	
Gross Living Area 15	1,296 sq. ft.	1,260 sc	q. ft. 0	1.	326 sq. ft.	0		1,240 sq	. ft. 0
Basement & Finished	1083sf0sfin	1000sf0sfin	0	650sf0sfi		0	9869	800sfin	0
	. 55551551111			555510311				r0.0ba0o	-2,000
Rooms Below Grade	4 Dadina	0 D	_	4 D. 1					-2,000
Functional Utility	4-Bedroom	3-Bedroom		4-Bedroc				droom	
Heating/Cooling	FWA/None	FWA/Central	-1,000	FWA/No	ne			/None	
Energy Efficient Items	None	None		None			None		
Garage/Carport	2dw	2gd2dw	-2,000				1gd2		-1,000
Porch/Patio/Deck	Porch	Porch	2,000	Porch			Porch		1,000
1							 		
Amenities	None	None		None			None		
					_				
Net Adjustment (Total)		X + -	\$ 3,054	X +	- \$	8,540	+	X -	\$ 17,260
Adjusted Sale Price		Net Adj. 4.0%	,		13.8%	,	Net Adj	_	,
of Comparables		Gross Adj. 18.8%	¢ 70.054	Gross Adj.		70,540			\$ 77,040
						70,340	GIUSS A	uj. 10.3 /6	\$ 11,0 4 0
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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 this 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.

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.
- 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.

Signature Matthew Talacks	Signature
Name Matthew Talacko	Name
Company Name Shoreview Appraisal Services	Company Name
Company Address 22921 Avon St.	Company Address
St. Clair Shores, MI 48082	
Telephone Number (586)879-4502	Telephone Number
Email Address shoreviewappraisals@yahoo.com	Email Address
Date of Signature and Report 06/11/2017	Date of Signature
Effective Date of Appraisal 05/26/2017	State Certification #
State Certification #	or State License #
or State License # 1201071115	State
or Other (describe) State #	Expiration Date of Certification or License
State MI	
Expiration Date of Certification or License <u>07/31/2017</u>	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
7356 Wiegand	Did not inspect subject property
Center Line, MI 48015	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 76,000	Did inspect interior and exterior of subject property
· · · · · · · · · · · · · · · · · · · 	Date of Inspection
LENDER/CLIENT	'
Name Appraisal Nation	COMPARABLE SALES
Company Name Colony American Finance	Did not inspect exterior of comparable sales from street
Company Address 4 Park Plz, Suite 1950	Did inspect exterior of comparable sales from street
Irvine, CA 92614	Date of Inspection
Email Address	· -

ANS-221308 Uniform Residential Appraisal Report

COMPARABLE SALE NO. 4

COMPARABLE SALE NO. 5 File No. Wiegand COMPARABLE SALE NO. 6

7356 Wiegand			8129 Ce									
Address Center Line	, MI 48	015	Center L		II 48	3015						
Proximity to Subject			0.30 mil	les NE								
Sale Price	\$				\$	88,000		\$			\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.		02 sq. ft.			\$	sq. ft.		\$	sq. ft.	
Data Source(s)						050;DOM 15						
Verification Source(s)					s/Ex	kt Inspection						
VALUE ADJUSTMENTS	DE	SCRIPTION		RIPTION		+(-) \$ Adjustment	DESCF	RIPTION	+(-) \$ Adjustment	DE	SCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth									
Concessions			FHA;0									
Date of Sale/Time			s10/16;d	08/16								
Location	N;Res		N;Res;									
Leasehold/Fee Simple	Fee S	Simple	Fee Sim	nple								
Site	4680	sf	6160 sf			0						
View	N;Res	3;	N;Res;									
Design (Style)	DT2;E	Bungalow	DT2;Bui	ngalow	,							
Quality of Construction	Q3		Q3									
Actual Age	60		97			+3,700						
Condition	C4		C3			-8,800						
Above Grade	Total Bd	rms. Baths	Total Bdrms.	Baths			Total Bdrms.	Baths		Total B	drms. Baths	
Room Count	6 4	4 2.0	6 3	2.0		0						
Gross Living Area 15		1,296 sq. ft.		1, 275 so		0		sq. ft.			sq. ft.	
Basement & Finished	10839	sf0sfin	700sf0s			0					- 4	
Rooms Below Grade												
Functional Utility	4-Bec	droom	3-Bedro	om		0						
Heating/Cooling		None	FWA/Ce			-1,000						
Energy Efficient Items	None		None	ui		.,000						
Garage/Carport	2dw		1gd2dw	,	\dashv	-1,000						
Porch/Patio/Deck	Porch)	Porch/D			-1,000						
Amenities	None		None	JUIN		- 1,000						
Amenides	INOTIE		INOITE									
Not Adjustment (Total)				X -	T.	8,100		- \$		│		
Net Adjustment (Total)			+	-9.2 %	\$	0,100	+			<u> </u>		
Adjusted Sale Price			Net Adj.		_	70.000	Net Adj.	%		Net Ad		
of Comparables				17.6%		79,900		% \$	A D A D I E O A I E N O	Gross A		150415410 /
ITEM		SL	JBJECT			COMPARABLE SA	LE NO. 4	COMP	PARABLE SALE NO.	. 5	COMPARAE	LE SALE NO. 6
Date of Prior Sale/Transfer												
Price of Prior Sale/Transfer	-											
Data Source(s)		Public Reco				blic Records, F	RICmp					
Effective Date of Data Sour	ce(s)	05/26/2017	'		05/	26/2017						
Summary of Sales Compar	ison Appr	roach										
2												
		_	_				_	_			_	

FEATURE

SUBJECT

Uniform Appraisal Dataset Definitions

File No. Wiegand

Condition Ratings and Definitions

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are 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.

C6 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

- Q1 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 residences 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.
- Q3 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.
- Q5 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.
- Q6 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

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

Uniform Appraisal Dataset Definitions

File No. Wiegand

/ tobi o viat	ions Used in Data Sta	ndardization Text			
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
A A	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
			_	-	=
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location		Other	Basement & Finished Rooms Below Grade
=			0		
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
	Contracted Date	Date of Sale/Time		Recreational (Rec) Room	Basement & Finished Rooms Below Grade
C			m 		
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH		Sale or Financing Concessions
				Rural Housing - USDA	-
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
е	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
g	=	= '		•	
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	WO	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
	-				
			<u> </u>		
	·				
		ersion 9/2011 Produced using ACI software, it			1004_05UAD 1218201

ADDENDUM

Borrower: Rudalev MI I	File No.: Wiegand			
Property Address: 7356 Wiegand	Case	No.: ANS-221308		
City: Center Line	State: MI	Zip: 48015		
Lender: Colony American Finance				

Neighborhood Description

The subject property is located within an established subdivision in the city of Center Line. This neighborhood consists predominately of single-family (one-unit) homes, along with some commercial properties generally located along the exterior thoroughfares as well as some multi-family complexes scattered throughout the area.

Single-family housing stock within this neighborhood consists predominately of ranch style dwellings, with some bungalow and colonial designs interspersed. Age typically ranges from new construction to 90 years of age, with the typical gross living area ranging from 900 to 1,500 square feet, and a quality of construction that spans the range of non to full masonry construction. Basement foundations are typical, with a 3 bedroom utility being the most common.

I-696, a major traffic artery, is within one mile and offer access to shopping, schools, places of worship, employment centers, freeways, and recreational areas. Commute times to Detroit's central business and entertainment districts consist of approximately 10 to 20 minutes. Improvements conform to the surrounding homes.

The subject is served by the Center Line School District.

There are no positive or negative influences within the subject's neighborhood which affect marketability of the subject property.

Neighborhood Market Conditions

Market condition search parameters were limited to sales in the defined neighborhood boundaries which are defined on Page 1 of the report.

Research of sales records and estimates of market times were based on MLS records. Financing was found to be readily available at attractive rates, and sales financing concessions were found to be prevalent. Bank owned sales, foreclosures and short sales were found in the subject properties market area.

The median sales price for the subject properties market area in the 12 month period preceeding the effective date of this appraisal is \$70,450 (16 sales) with an average sales price of \$75,868. The median sales price for the subject properties market area in the 13-24 month period preceeding the effective date of this appraisal is \$68,000 (19 sales) with an average sales price of \$73,276.

As indicated above and on the 1004MC, market trends reflect median sales prices which has remained relatively stable over the past 12 months, marketing times have been under 90 days for the past 6 months, the current supply is in balance or nearing a balance with the demand, and the sales to list price ratios have remained relatively stable over the past 12 months. Sellers concessions up to 6% are not atypical, however, a dollar for dollar adjustment is typically required to give cash equivalency. These concessions have influenced roughly 18% of overall sale volume in the past 12 months.

Foreclosure (REO) sales are a factor in this market making up roughly 15% of sales volume in the past 12 months.

Reasonable exposure time in the subject's market is 30 to 90 days

Comments on Sales Comparison

Due to the lack of current market data within the immediate market area the appraiser was compelled to expand Fannie Mae guidelines to include one or more comparables which exceed one mile from the subject property OR six months sales. However, due to it's/their overall similarities this/these comparable(s) have been deemed reliable. (See market conditions regarding time adjustments).

The appraiser has utilized the principle of substitution and paired sales to derive the adjustments in the market approach. While this approach can be subjective at times, the appraiser has made all attempts to give the most accurate adjustments and representation of the affects of the improvements in the subject properties market area.

All comparables utilized in the report are the most similar in terms of gross living area and condition which are the two most driving factors of marketability within this market area and have been deemed the most reliable indicators of value for the subject property.

Age adjustments were given at a rate of \$100/year for differences of 20 or more years.

Gross living area adjustments were given at a rate of \$15 per square foot for differences of 100 square feet or more.

Bathroom adjustments were given at a rate of \$4,000 per full bath, \$2,000 per half bath.

Basement adjustments were made based on overall percentage of finished area and quality of finished area.

All update and other amenity adjustments were based on paired sales analysis within this market and the online local builder's cost calculator found at Homewyse.com.

All four comps are similar bungalow style sales within the subject's immediate market area with basement foundations. Comps 1 and 2 received quality of construction adjustments due to their non-brick exterior. Comps 3 and 4 received downward condition adjustments of 10% due to their superior interior upgrades to the kitchen and bathroom/s. All comparable are deemed equal in GLA as they are all within 100 square feet of the subject.

Comp 3 suffers from excess net adjustment totals due to its superior interior condition, however, this comp is deemed a reliable indicator of market value for the subject based on its location, style, quality of construction, and GLA.

ADDENDUM

Borrower: Rudalev MI I	File No.: Wiegand			
Property Address: 7356 Wiegand	Case No.: ANS-221308			
City: Center Line	State: MI	Zip: 48015		
Lender: Colony American Finance				

Final Reconciliation

The sales comparison approach is deemed the most reliable indicator of fair market value for the subject property. Due to lack of available rental data within this market, the income approach was not executed.

All sold comparables were considered in determining final opinion of value, however, Comps 1 and 3 were given the most weight due to their overall similar condition to the subject and overall marketability.

Conditions of Appraisal

I have not provided services regarding the subject property in the prior three years.

Appraisers are required to be licensed and are regulated by the Department of Licensing and Regulatory Affairs, P.O. Box 30018, Lansing, MI 48909.

Market value was estimated in fee simple title, assuming no outstanding liens which could affect marketability. All sales were given similar consideration. This appraisal is prepared as a summary appraisal under USPAP.

The report contains digital signatures, The Appraisal Standard Board of the Foundation has addressed electronic signatures in Statement No. 8 dated January 1, 1999. The Board states " electronically affixing a signature to a report carries the same level of authority and responsibility as an ink signature on a paper copy report".

Market Conditions Addendum to the Appraisal Report File No. Wiegand

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and con	ditions prevalent in t	he subject neighbo	orhood.	This is a required		
addendum for all appraisal reports with an effective date on or after April 1, 2009. Property Address 7356 Wiegand City Center Line State MI Zip Code 48015									
Borrower Rudalev MI I		ORY CONK	51 <u>Lii10</u>		idio IVII Zip c	oue ic	5010		
Instructions: The appraiser must use the information require	d on this form as the I	basis for his/her concl	usions, and must provi	de support for those	conclusions, rega	rding ho	ousing trends and		
overall market conditions as reported in the Neighborhood section	n of the appraisal repo	ort form. The appraiser	must fill in all the infor	mation to the extent	it is available and	reliable	and must provide		
analysis as indicated below. If any required data is unavailable				-					
provide data for the shaded areas below; if it is available, however			-				-		
median, the appraiser should report the available figure and ident	-	-							
that would be used by a prospective buyer of the subject proper Inventory Analysis	ty. The appraiser mus Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	s seasonal markets,	New construction Overall Trend		sures, etc.		
Total # of Comparable Sales (Settled)	4	3	3	Increasing	X Stable	<u> </u>	Declining		
Absorption Rate (Total Sales/Months)	0.67	1.00	1.00	Increasing	X Stable		Declining		
Total # of Comparable Active Listings			3	Declining	Stable		Increasing		
Months of Housing Supply (Total Listings/Ab.Rate)			3.00	Declining	Stable		Increasing		
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Trend	<u> </u>			
Median Comparable Sale Price	81,250	88,010	82,500	Increasing	X Stable		Declining		
Median Comparable Sales Days on Market	40	55	31	Declining	X Stable		Increasing		
Median Comparable List Price			91,150	Increasing	Stable	_	Declining		
Median Comparable Listings Days on Market Median Sale Price as % of List Price	00.000/	00.000/	34	Declining Increasing	Stable Stable		Increasing		
Seller-(developer, builder, etc.)paid financial assistance prevaler	98.00% t? X Yes	99.00% No	98.00%	Declining	X Stable	_	Declining Increasing		
Explain in detail the seller concessions trends for the past 12 m			rom 3% to 5% increas			ondo fo			
Roughly 28% of sales volume for the past 12									
however, a dollar for dollar adjustment is typi				0011003310113 0	p 10 070 arc	not at	урісаі,		
2 2 , 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	,	<u> </u>	- j -						
Are foreclosure sales (REO sales) a factor in the market?	Yes No If	yes, explain (including	the trends in listings a	nd sales of foreclose	d properties).				
Distressed sales were found in the subject pr									
months. Distressed sales tend to sell for less						mark	ket area.		
The result is an increase in competition, which	h will drive the	values of non d	istressed proper	ty's downward	S.				
On the Control of the									
Cite data sources for above information. Realcomp MLS									
Summarize the above information as support for your conclus	ions in the Neighbor	hood soction of the a		f you used any addi	itional information				
Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of									
pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. Local MLS limitations due not allow for the research of historical active listings. Analysis of past supply/demand trends is not possible									
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DIMENSION LIST ADDENDUM

Borrower: Rudalev MI I	File No.	: Wiegand
Property Address: 7356 Wiegand	Case N	0.: ANS-221308
City: Center Line	State: MI	Zip: 48015
Lender: Colony American Finance		·

GROSS BUILDING AREA (GBA) 1,296 1,296 GROSS LIVING AREA (GLA) % of GLA % of GBA 100.00 1,296 Living Level 1 864 66.67 66.67 432 Level 2 33.33 33.33 Level 3 0 0.00 0.00 Other 0 0.00 0.00 1,083 Basement 440 Garage

541

Other

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Rudalev MI I File No.: Wiegand
Property Address: 7356 Wiegand Case No.: ANS-221308
City: Center Line State: MI Zip: 48015
Lender: Colony American Finance



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: May 26, 2017 Appraised Value: \$ 76,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

Borrower: Rudalev MI I
Property Address: 7356 Wiegand
City: Center Line
Colony American Finance

File No.: Wiegand
Case No.: ANS-221308
Zip: 48015

Lender: Colony American Finance





Living Room Kitchen





Nook Bedroom





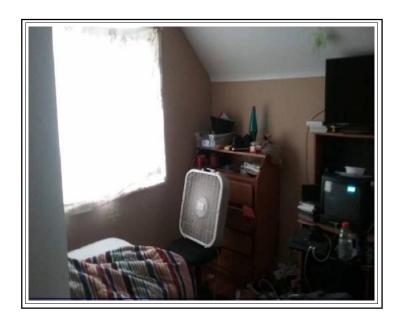
Bedroom Bathroom

Borrower: Rudalev MI I File No.: Wiegand
Property Address: 7356 Wiegand
City: Center Line State: MI Zip: 48015
Lender: Colony American Finance





Bathroom Bedroom





Bedroom Basement

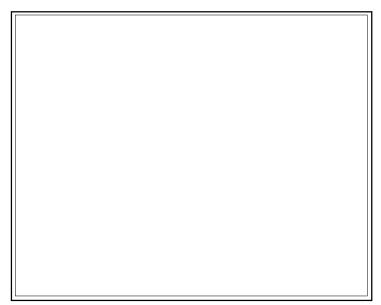




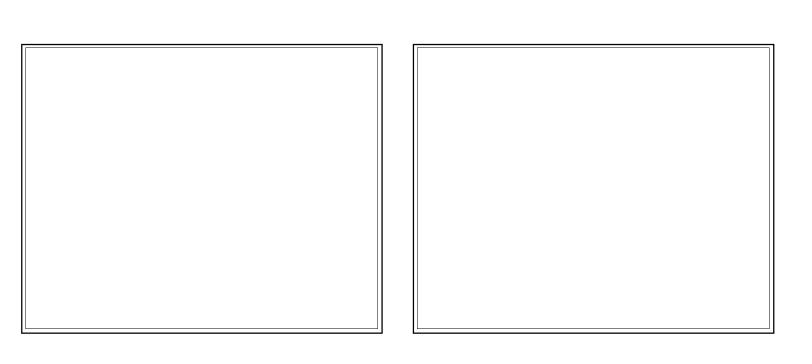
Mechanicals Side View

Borrower: Rudalev MI I	File	File No.: Wiegand		
Property Address: 7356 Wiegand	Case	e No.: ANS-221308		
City: Center Line	State: MI	Zip: 48015		
Lender: Colony American Finance		•		





Side View



COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Rudalev MI I	File No.: Wiegand		
Property Address: 7356 Wiegand	Case No.: ANS-221308		
City: Center Line	State: MI	Zip: 48015	
Lender: Colony American Finance		<u> </u>	



COMPARABLE SALE #1

7223 Wiegand Center Line, MI 48015 Sale Date: s01/17;c11/16 Sale Price: \$ 76,900



COMPARABLE SALE #2

7276 Engleman Center Line, MI 48015 Sale Date: s07/16;c05/16 Sale Price: \$ 62,000



COMPARABLE SALE #3

6850 Braun Center Line, MI 48015 Sale Date: s01/17;c12/16 Sale Price: \$ 94,300

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Rudalev MI I	File No.: Wiegand		
Property Address: 7356 Wiegand	Case No.: ANS-221308		
City: Center Line	State: MI	Zip: 48015	
Lender: Colony American Finance			



COMPARABLE SALE #4

8129 Central Center Line, MI 48015 Sale Date: \$10/16;c08/16 Sale Price: \$88,000

COMPARABLE SALE #5

Sale Date: Sale Price: \$

COMPARABLE SALE #6

Sale Date: Sale Price: \$

FLOORPLAN SKETCH

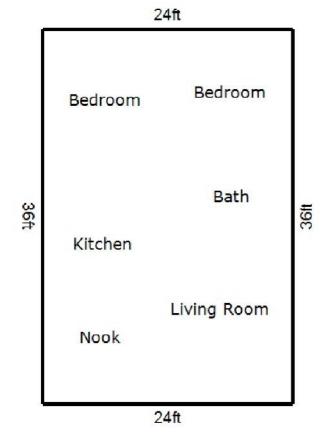
 Borrower: Rudalev MI I
 File No.: Wiegand

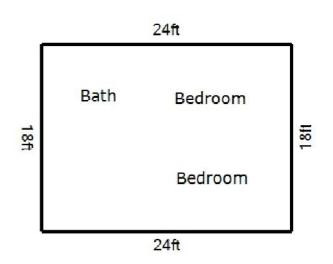
 Property Address: 7356 Wiegand
 Case No.: ANS-221308

 City: Center Line
 State: MI
 Zip: 48015

Lender: Colony American Finance

Sketch



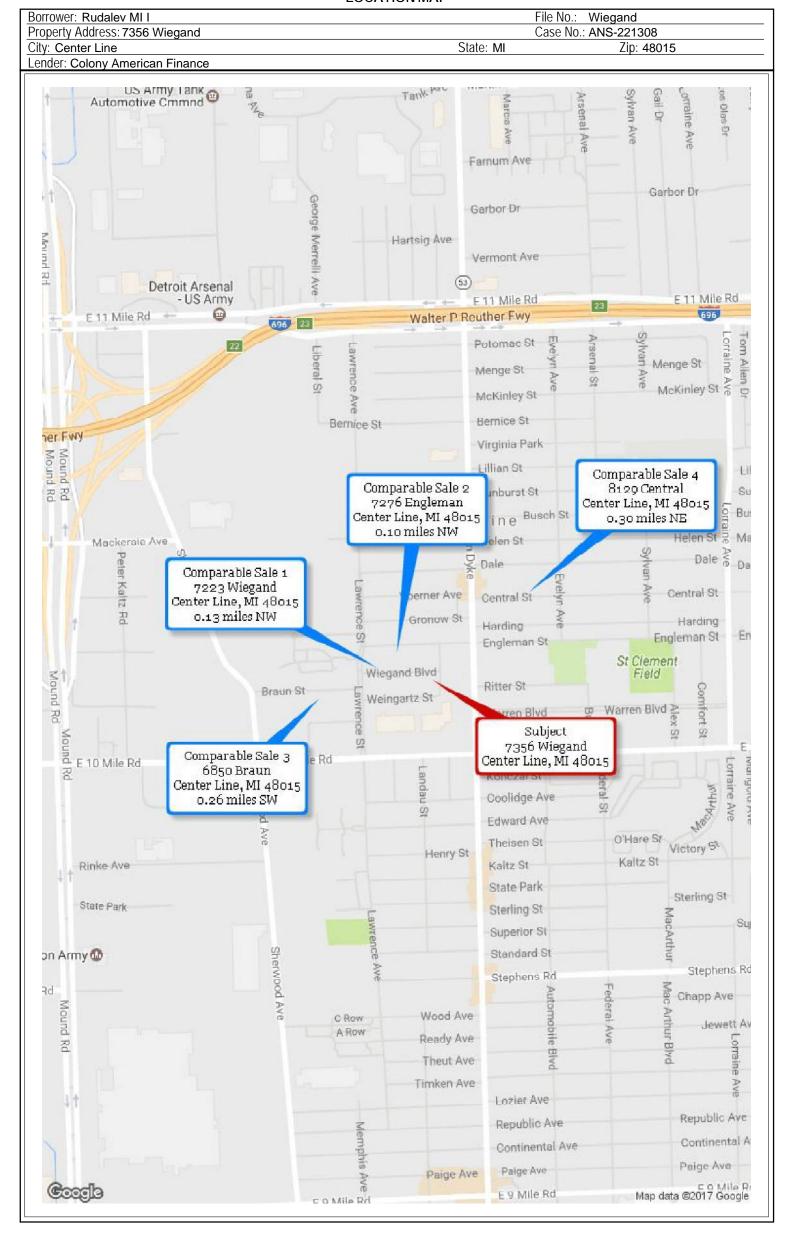


PLAT MAP

Borrower: Rudalev MI I	File No.: Wiegand		
Property Address: 7356 Wiegand	Case No.: ANS-221308		
City: Center Line	State: MI	Zip: 48015	
Lender: Colony American Finance			

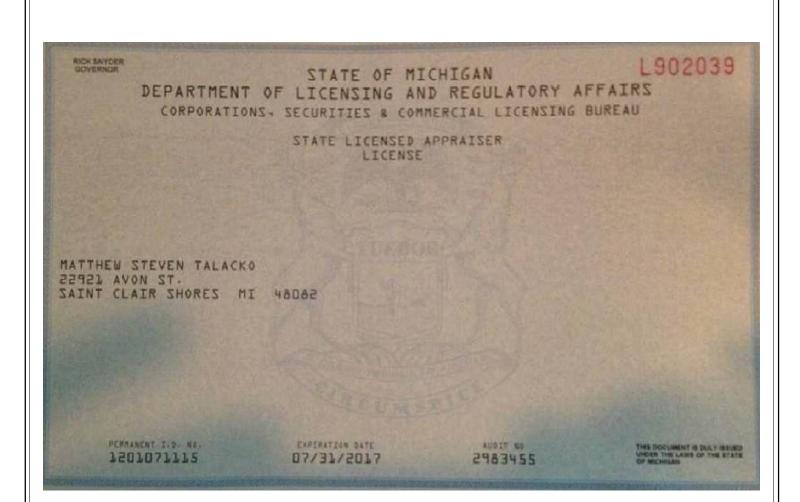


LOCATION MAP



Borrower: Rudalev MI I File No.: Wiegand
Property Address: 7356 Wiegand
City: Center Line State: MI Zip: 48015

Lender: Colony American Finance



Borrower: Rudalev MI I	File No.: Wiegand		
Property Address: 7356 Wiegand	Case	No.: ANS-221308	
City: Center Line	State: MI	Zip: 48015	
Lender: Colony American Finance		•	

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

DECLARATIONS PAGE

This is a claims made and reported policy. Please read this policy and all endorsements and attachments carefully.

Policy Number: NJA327871

Renewal of Number:

1. NAMED INSURED: Matthew Talacko

STREET ADDRESS:

22921 Avon

Saint Clair Shores, MI 48082

2. POLICY PERIOD: Inception Date: 07/11/2016

Expiration Date: 07/11/2017

Effective 12:01 a.m. Standard Time at the address of the Named Insured.

3. LIMITS OF LIABILITY:

Each Claim: \$500,000 Aggregate: \$1,000,000

Aggregate: \$1,000,000

Claim Expenses have a separate Limit of Liability:
Each Claim: \$500,000

\$1,000.000

4. DEDUCTIBLE:

Each Claim: \$0 Aggregate: \$0

5. RETROACTIVE DATE: 07/11/2016

If a date is indicated, this policy will not provide coverage for any Claim arising out of any act, error, omission or personal injury which occurred before such date.

6. ANNUAL PREMIUM:

\$608.00

TOTAL Premium and Taxes/Surcharge:

\$608.00

7. ENDORSEMENTS:

This policy is made and accepted subject to the printed policy form together with the following form(s) or

AP 00 0001 (06/11), AP 04 0001 (06/11), AP 04 0003 (07/14), AP 04 0004 (07/14), AP 21 0002 (06/11), AP 27 0004 (06/11), SGN 90 0001 (07/10), AP 01 0018MI (06/11),

AP 08 0023MI (06/11),

STREET ADDRESS:

8. PRODUCER NAME: Mercer Consumer P. O. Box 8146

Des Moines, IA 50306-8146

This policy is exempt from the filing requirements of Section 2236 of the Insurance Code of 1956,1956 PA 218 and

MCL 500,2236.

Authorized Representative

Inody Rollin

Producer Code: 26460 Date: 07/11/2016 AP 10 0001 06 11

Class Code: 73128

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