## **APPRAISAL OF**



## LOCATED AT:

22764 Teppert Ave Eastpointe, MI 48021-1928

## FOR:

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

## **BORROWER:**

Rudalev MI I

## AS OF:

June 5, 2017

## BY:

Darius M Ragland
Office # (313) 922-4970 DariusAppraisals@aol.com

#### ANOINTED APPRAISALS, INC. 18100 Chandler Park Dr. Detroit, MI 48224

ANS-221342 File No. 060517Teppert

Appraisal Services Rendered Appraisal Nation Colony American Finance 4 Park Plaza, Suite 1950 Irvine, CA 92614

File Number: 060517Teppert

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

22764 Teppert Ave Eastpointe, MI 48021-1928

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 June 5, 2017

is:

\$46,000 Forty-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.

Darius M Ragland

Office # (313) 922-4970 DariusAppraisals@aol.com

dariusappraisals@aol.com

## **Uniform Residential Appraisal Report**

ANS-221342 File No. 060517Teppert

he purpose of thi	s summa	ıry appraisal r	report is t	to provide the len	der/client witl	n an accur	ate, and adequa	ately supported	d, opinion of the	market valı	ue of the sul	bject property.
Property Address	22764	Teppert Av	ve			City	Eastpointe		St	ate MI	Zip Code 48	021-1928
Borrower Ruda				0	wner of Public	Record Ru	ıdalev Finan	ce Llc	Co	ounty Mac	omb	
			DEN G	ATE SUBDIVI								
Assessor's Parcel			DLIVO	THE GODDIN	Ololy Lo I		Year <b>2016</b>	TILD ALLE		E. Taxes \$ 2	7722	
			OLDEN	LOATE				A OLID / 470				
Neighborhood Na			$\overline{}$				Reference MS			ensus Tract 2	$\overline{}$	$\overline{}$
OccupantO	wner C	X Tenant	Vacant		pecial Assessn		5		PUD HOA\$ 0		per year	per month
Property Rights A	ppraised	X Fee Sim			Other (describ	e)						
Assignment Type	Pui	rchase Transac	tion X	Refinance Transac	tion Othe	er (describe)						
Lender/Client Co	olony A	merican Fi				k Plaza,	Suite 1950,	Irvine, CA	92614			
				s it been offered for						Yes X No	1	
				e(s). PRD/City					naisai:	103 (7) 110	<u>'</u>	
Report data source	e(s) useu	, onening price(s	s), and dat	e(s). FRD/City	/ Realcoil	р шил	/iineaiSouic	<u> </u>				
I did d	id not ana	lyze the contrac	ct for sale f	for the subject purch	ase transaction	. Explain the	e results of the an	alysis of the cont	ract for sale or why	y the analysis	s was not perf	formed.
Contract Price \$		Dat	te of Contr	ract	ls tho nr	onarty sallar	the owner of pub	olic rocord?	Yes No	Data Source	2/c)	
	rial acciet			concessions, gift or o							res No	
-			-	_	южпрауппент а	ssisiance, e	ic.) to be paid by	any panty on ben	all of the borrower	·	res 🗀 ivo	
If Yes, report the t	total dollar	amount and de	escribe the	items to be paid.								
Note: Race and t	he racial	composition	of the neig	hborhood are not	appraisal fact	ors.						
		d Characterist				-Unit Housi	ng Trends		One-Unit Hou	using	Present I	Land Use %
Location Urb		X Suburban	Rural	Droporty 1/2	lues X Incre		Stable	Declining	PRICE		One-Unit	96 %
Built-Up X Ove		=	$\equiv$		$\overline{}$		X In Balance	≡———				
-		25-75%	Under				$\overline{}$	Over Supply	\$(000)	· /	2-4 Unit	1 %
Growth Rap		X Stable (	Slow		ime X Und		3-6 mths	Over 6 mths	15 Low		Multi-Family	2 %
Neighborhood Bo	undaries	10 Mile Ro	oad Noi	rth of the Subj	ect Proper	ty, Gratic	ot Ave. West	t, Toepher	120 High	95	Commercial	0 %
Road South									65 Pred.			1 %
				derately stabl	e neiahhar	hood wit	h a vast var	iety of profe				
				ployment. Add								
					intionally, t	icie ale	SCHOOLS III C	nose broxill	πις , οπορριής	y, paiks ,	COMMEN	viai aliu
civic centers												
Market Conditions	s (includin	g support for the	e above co	onclusions) <u>See</u>	Attached A	<u> ddendu</u>	n.					
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			Depin					Necialiguia	I	view in,r	165,	
Specific Zoning C					g Description <b>F</b>	Residenti	al					
Zoning Compliand	ce X	اللموما	I NI			$\overline{}$						
		LegaiL	egai Nonco	onforming (Grandfat	hered Use)	No Zon		(describe)				
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Is the highest and	best use					No Zon	ing 🔲 Illegal	_	✓ Yes  No	If No, descr	ibe.	
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ANS-221342 File No. 060517Teppert

## Uniform Residential Appraisal Report

75	. 1.1		12		* 22.4	100	400.000	
			ubject neighborhood rang				129,000	
There are 177 compar	able sales in the subje	t neighborhood within the	past twelve months rang	ing in sale pric	e from \$	15,000	to \$ 120,000	
FEATURE	SUBJECT	COMPARAI	BLE SALE NO. 1	COM	1PARABLE S	SALE NO. 2	COMPARABL	E SALE NO. 3
22764 Teppert Ave		23010 Normai		23825 Ra			22816 Shakesp	eare Ave
• • •	MI 40004 4000		•					
Address Eastpointe,	WII 48021-1928	Eastpointe, M		Eastpoint		0021	Eastpointe, MI 4	18021
Proximity to Subject		0.33 miles NV		0.79 mile	s NW		0.92 miles NW	
Sale Price	\$		\$ 45,000		\$	53,000		64,000
Sale Price/Gross Liv. Area	\$ 0.00 sq	ft. \$ 40.98 sq. ft		\$ 43.23	3 sn ft	·	\$ <b>44.44</b> sq. ft.	
	ψ <b>0.00</b> 3q		296049;DOM 03			0000·DOM 21	Realcmp #2160	90500·DOM 64
Data Source(s)								
Verification Source(s)		Realcmp/MiRe	ealSrc/City/PRD	Realcmp	/MiRealS	Src/City/PRD	Realcmp/MiRea	ISrc/City/PRD
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRI	PTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sale or Financing		ArmLth	,	ArmLth			ArmLth	,
•		Cash;0		I	20	4 440		
Concessions				Conv;300			Conv;0	_
Date of Sale/Time		s08/16;c07/16	1,350	s10/16;c0	06/16	1,600	s01/17;c10/16	0
Location	N;Res;	N;Res;		N;Res;			N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simp	nle		Fee Simple	
		4920 sf	0	7930 sf	JIC	4.000	4360 sf	
Site	5200 sf		0			-1,000		0
View	N;Res;	N;Res;		N;Res;			N;Res;	
Design (Style)	DT1.5;Bungalo	v DT1.5;Bungal	ow	DT1.5;Bu	ıngalow		DT2;Coloinal	0
Quality of Construction	Q4	Q4		Q4			Q4	
			0			0		
Actual Age	69	71	0			0	71	0
Condition	C3	C3		C3			C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Bath:	s	Total Bdrms.	Baths		Total Bdrms. Baths	
Room Count	5 3 2.0	5 3 1.0		6 3	1.0	1,500	7 4 2.0	0
	1,096 sq				226 sq. ft.		1,440 sq.	
Gross Living Area 20.00						-2,000		
Basement & Finished	756sf0sfin	732sf0sfin	0	861sf0sfi	n		720sf0sfin	0
Rooms Below Grade								
Functional Utility	Average	Average		Average			Average	
7	GFA/ No Centra		Air -1,000		Control		GFA/ No Centra	
Heating/Cooling			-1,000					II
Energy Efficient Items	None Known	None Known		None Kno	own		None Known	
Garage/Carport	1gd1dw	2gd1dw	-1,000	2gd1dw		-1,000	1dw	1,000
Porch/Patio/Deck	Covered Porch	Covered Porcl		Covered	Porch	ĺ í	Covered Porch	, i
						F 000		40,000
Updates	Modest Update	Modest Updat	es	Superiorl	Jpdates	-5,000	Major Updating	-10,000
Net Adjustment (Total)		X + -	\$ 850	1 1	X] - \$	7,910	+ X-	15,900
Adjusted Sale Price						7,010	Net Adj24.8%	10,000
III AMINSIEM SAIE PHCE		Net Adj. 1.9%						
1 '		,		,	14.9%		,	
of Comparables		Gross Adj. 10.8%	\$ 45,850	Gross Adj. 2	26.6% \$	45,090	Gross Adj. 28.0%	48,100
1 '	earch the sale or trans	Gross Adj. 10.8%	\$ 45,850	Gross Adj. 2	26.6% \$	45,090 ublic records da	Gross Adj. 28.0%	48,100 ne Subject has
of Comparables  I X did did not res		Gross Adj. 10.8% er history of the subject p	\$ 45,850 roperty and comparable s	Gross Adj. 2 ales. If not, exp	26.6% \$ plain <u>Pu</u>	ıblic records da	Gross Adj. 28.0% ta reflects that the	ne Subject has
of Comparables  I X did did not res  transferred owners	nip in the last 36	Gross Adj. 10.8% er history of the subject pronths. All prior	\$ 45,850 roperty and comparable s	Gross Adj. 2 ales. If not, exp	26.6% \$ plain <u>Pu</u>	ıblic records da	Gross Adj. 28.0% ta reflects that the	ne Subject has
of Comparables  I X did did not res transferred ownersl made available in tl	nip in the last 36	Gross Adj. 10.8% er history of the subject pronths. All prior pplicable.	\$ 45,850 roperty and comparable s transfer information	Gross Adj. 2 ales. If not, exp on in the la	26.6% \$ plain <u>Pu</u> st 12 mc	onths of the Sa	Gross Adj. 28.0% ata reflects that the les Comparables	ne Subject has
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ANS-221342

## **Uniform Residential Appraisal Report**

File No. 060517Teppert

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GLA which is just below 1,100 square feet . The estimated/opinion Comparables #1 and #2 have closing dates outside of the last 6 mo		
adjustments; with Comparables #3 and #4 containing a line item ad		,
larger than the Subject. Adjustments were applied for concessions		
Actual age adjustments were applicable when outside of 15 years.		
(+3%) when closing dates were outside of the last 6 months. The a		:
Comparables to bracket the Subject's GLA; Although, Comparables		
Subject's GLA. The significance of all Comparables are discussed by	elow.	
Equal weight was given to all Comparables after adjustments and a	Il adjustments were extracted from the market, coupled by paired	4
sales analysis. Comparables #1 provides a properties rated to have		u
Comparable #2 offers a property with a superior GLA and deemed		#3
and #4 offer properties that are reportedly tenant occupied, with add		
superior GLA and a collection of higher quality or more recent upda		
located on the same street with a series of more recent updates to	all rooms. All Comparables collectively serve as good indicators	of
value given current market conditions.		
COST APPROACH TO VALU	E (not required by Fannie Mae)	
Provide adequate information for the lender/client to replicate the below cost figures and calculat	ons.	
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for estimates).	ons. imating site value) All Land Values are determined by local ratios are	
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est vary by market area. Land value are typical for the area. Additional	ons. imating site value) All Land Values are determined by local ratios are	
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Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est vary by market area. Land value are typical for the area. Additional which is scarce in this community.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data RS Means Square Foot Cost & The Craftsman NBC  Quality rating from cost service Average Effective date of cost data 01/2017  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  The improvements were measured to the nearest six inches in	OPINION OF SITE VALUE         = \$ 7           Dwelling         1,096 Sq. Ft. @ \$ 127	7,000 0,192 7,560 1,500 5,800
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Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est vary by market area. Land value are typical for the area. Additional which is scarce in this community.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data RS Means Square Foot Cost & The Craftsman NBC  Quality rating from cost service Average Effective date of cost data 01/2017  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  The improvements were measured to the nearest six inches in calculation of the Subject Property's GLA .Functional and External Obsolescence are estimated from observation and therefore may vary from neighborhood to neighborhood. Depreciation Schedules	OPINION OF SITE VALUE	7,000 9,192 7,560 1,500 5,800 3,052
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est vary by market area. Land value are typical for the area. Additional which is scarce in this community.  ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW  Source of cost data RS Means Square Foot Cost & The Craftsman NBC  Quality rating from cost service Average Effective date of cost data 01/2017  Comments on Cost Approach (gross living area calculations, depreciation, etc.)  The improvements were measured to the nearest six inches in calculation of the Subject Property's GLA .Functional and External Obsolescence are estimated from observation and therefore may vary from neighborhood to neighborhood. Depreciation Schedules and Reproduction or Replacement cost approaches are derived	OPINION OF SITE VALUE	7,000 0,192 7,560 1,500 6,800 3,052 1,039) 5,013
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## **Uniform Residential Appraisal Report**

ANS-221342 File No. 060517Teppert

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.

## Uniform Residential Appraisal Report

ANS-221342 File No. 060517Teppert

#### 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).

## **Uniform Residential Appraisal Report**

ANS-221342 File No. 060517Teppert

- 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 seg., or similar state laws.

See Attached Addendum

#### 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.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Augus M. Ragfand	Signature
Name Darius M Ragland	Name
Company Name Anointed Appraisals, Inc.	Company Name
Company Address 18100 Chandler Park Dr.	Company Address
Detroit, MI 48224	
Telephone Number (313) 922-4970 Transit# (313) 409-9540	Telephone Number
Email Address DariusAppraisals@aol.com	Email Address
Date of Signature and Report 06/27/2017	Date of Signature
Effective Date of Appraisal 06/05/2017	State Certification #
State Certification # 1201006408	or State License #
or State License # State #	State
or Other (describe) State #	StateExpiration Date of Certification or License
State MI	
Expiration Date of Certification or License 07/31/2019	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
22764 Teppert Ave	Did not inspect subject property
Eastpointe, MI 48021-1928	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 46,000	Did inspect interior and exterior of subject property  Date of Inspection
LENDER/CLIENT	Date of inspection
Name Appraisal Nation	COMPARABLE SALES
Company Name Colony American Finance	Did not inspect exterior of comparable sales from street
Commany Address 4 Dark Diana Cuita 4050	Did inspect exterior of comparable sales from street
Im in a CA 00044	Date of Inspection
	Date of inspection
Email Address	

### ANS-221342 File No. 060517Teppert

# Uniform Residential Appraisal Report COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5

FEATURE		SUBJECT	COMPARAE	RIES	ALENO 4	CO	MPARABLE :	SALE NO 5		COMPARABLE S	ALENO 6
		3003201					Roxana A			COIVIF AIRABLE 3	ALL NO. 0
22764 Teppert Ave			23055 Tepper								
Address Eastpointe,	MI 480	)21-1928	Eastpointe, MI		021		nte, MI 48	021			
Proximity to Subject			0.16 miles NW	٧		0.17 mil	es NE			<u> </u>	
Sale Price	\$			\$	65,000		\$	59,000		\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 55.23 sq. ft.		,	\$ 50.2	21 sq. ft.	,	\$	sq. ft.	
	ų.	0.00 sq. n.	Realcmp #216		7021-DOM 22			2040:DOM 10	Ψ	34.11.	
Data Source(s)											
Verification Source(s)			Realcmp/MiRe		rc/City/PRD			Src/City/PRD			
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCF	RIPTION	+(-) \$ Adjustment	D	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			ArmLth		0			
Concessions			Cash;0			FHA;155	57	-5,000			
Date of Sale/Time			s03/17;c12/16	)	0		206/16	1,770			
Location	N;Res	3;	N;Res;			N;Res;					
Leasehold/Fee Simple	Fee S	Simple	Fee Simple			Fee Sim	ple				
Site	5200	sf .	5200 sf			5200 sf	•				
View	N;Res		N;Res;			N;Res;					
			<del>- ' '</del>								
Design (Style)		;Bungalow	DT1.5;Bungalo	ow			ungalow				
Quality of Construction	Q4		Q4			Q4					
Actual Age	69		65		0	69					
Condition	C3		C3			C3					
		<u> </u>		-			_				
Above Grade	Total Bdi		Total Bdrms. Baths	_		Total Bdrms.	Baths		Total E	Bdrms. Baths	
Room Count	5 3	3 2.0	6 3 2.0		0	5 3	1.0	1,500			
Gross Living Area 20.00		1,096 sq. ft.	<b>1,177</b> s	sq. ft.	0	1	,175 sq. ft.	0		sq. ft.	
Basement & Finished	756sf		831sf415sfin	1	-1,000			-1,000		54t.	
	, 5031	OSIII1			-1,000	l					
Rooms Below Grade			1rr0br0.0ba0o	)		1rr0br0.		0			
Functional Utility	Avera	ige	Average			Average	<u> </u>		<u></u>		
Heating/Cooling		No Central	GFA/Central A	۱ir	-1.000	GFA/ No					
		Known	None Known		.,000	None Kr					
Energy Efficient Items					4		IUWII	+			
Garage/Carport	1gd1d		1dw		1,000	1gd1dw		1			
Porch/Patio/Deck	Cove	red Porch	Covered Porch	h_		Enclose	d Porch	0			
Updates		st Updates	Major Updatin	a	-10 000	Superior	Updates	-5,000			
Opaaioo	mode	or opaaroo	major opaating	9	10,000	- Cuponoi	Opaaioo	0,000			
Net Adjustment (Total)			+ X-	\$	11,000	+	X - \$	7,730	X.	+	0
Adjusted Sale Price			Net Adj16.9%			Net Adj	13.1%	,	Net Ac	dj. 0.0%	
4 '			Gross Adj. 20.0%		E4 000	Gross Adj.		E4 270	1	•	0
of Comparables								51,270	_		0
ITEM			IBJECT		COMPARABLE SA	LE NO. 4	_	PARABLE SALE NO.	. 5	COMPARABI	E SALE NO. 6
Date of Prior Sale/Transfer		04/19/2015		04/	29/2016		05/02/2	016			
Price of Prior Sale/Transfer		\$0		\$25	5.000		\$0				
1 Hoo of 1 Hor Galer Hallorer		т -	:Daal/Dad/C:6:	7	-,	Drd/City	T -	p/MiReal/Prd/0	`itv		
Data Sourco(c)					aiciiib/iviii\cai/		INCAICII		ノルマー		
Data Source(s)						. ra, orty		•	- '		
Effective Date of Data Sour	ce(s)	06/05/2017	_	06/	05/2017	•	06/05/2	017			
4	ce(s)	06/05/2017	_	06/	05/2017	•	06/05/2	017		as a closing da	ate outside of
Effective Date of Data Source Summary of Sales Compari	ce(s) ison Appr	06/05/2017 oach Per the	e lenders reques	06/ st (	05/2017 Comparable #	5 has bee	06/05/2 en added	017 Comparable	#5 ha		
Effective Date of Data Source Summary of Sales Comparing the last 6 months a	ce(s) ison Appr nd was	06/05/2017 Toach Per the s a prior ban	e lenders reques k owned transfe	06/ st ( er. C	05/2017 Comparable #5	5 has bee	06/05/2 en added ed to be s	017 Comparable similar in condi	#5 ha	with superior l	kitchen
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## **Uniform Appraisal Dataset Definitions**

ANS-221342 File No. 060517Teppert

#### 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.

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.

ANS-221342 File No. 060517Teppert

## Uniform Appraisal Dataset Definitions

Abbreviati	ons 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	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	0	Other	Basement & Finished Rooms Below Grade
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
С	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
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	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
e	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
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
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
Other App	raiser-Defined Abbre	viations			
Other App Abbrev.	raiser-Defined Abbre		Abbrev.	Full Name	Appropriate Fields
	raiser-Defined Abbre Full Name	viations Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
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#### **ADDENDUM**

Borrower: Rudalev MI I		File No.: 060517Teppert
Property Address: 22764 Teppert Ave		Case No.: ANS-221342
City: Eastpointe	State: MI	Zip: 48021-1928
Lender: Colony American Finance		

#### Clarification of Intended Use and Intended User:

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

#### **Additional Certification**

Darius M. Ragland performed all aspects of the appraisal report. Appraiser is competent to perform the report and required by law to be licensed by the State Michigan Department of Licensing & Regulatory Affairs... REAL ESTATE APPRAISERS, P.O. Box 30018, Lansing, MI 48909

#### FIRREA CERTIFICATION

The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

#### **Neighborhood Market Conditions**

Overall versatility in home design, exterior construction, number of rooms and gross interior space all have impact on the market in this area. Local market conditions constitute an equilibrium in the supply of homes which are a predominately privately owned compared to bank/government owned homes that have sold in recent months. The immediate area has experienced a limited amount of foreclosures REO properties which impact the market with some comparable properties selling at discounted prices. REO or Bank Owned properties do not typically serve as the primary indicators of value in this particular market; although can serve as contributors in the opinion of value based on the competition that they create. Current data reflects that most homes are selling in 1 to 3 months in most instances. Cash transactions have been common in recent months. FHA and Conventional financing have been equally as common and reportedly available at competitive rates. Market analysis reveals that FHA financing is available in the market area and surrounding areas with typical concessions from 1% to 3%.

#### **Final Reconciliation**

Upon reviewing each approach to value for it's relative accuracy, bias support, reliance and appropriateness. The Sales Comparison Approach is given greatest weight, followed by the cost approach in more recently built homes. The Cost Approach was provided, although was deemed not to add or contribute any credibility of this report. As a result of the immediate market area serving as a predominately owner occupied area. No rental income information was provided and as a result the Income Approach was not provided and was deemed not to add or contribute to the credibility of this report.

#### **Appraiser Additional Certifications**

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three year period immediately preceding acceptance of this assignment.

#### **Extra Comments**

#### **Special Assessments**

Assessments have been informed to be associated with road work, sewage as well a possible delinquent water bill. (Yearly) Special assessments for the area have been typically at \$31.00. The appraiser was unable to confirm any additional information concerning special assessments.

#### FLOOD ZONE

The Subject's market area is not located in a flood zone. for this reason, no flood map has been provided.

#### Photo for Comparable #1

At the time of the exterior inspection there were residents and or home owners located outside of the property who Prevented the property from being photographed...For this reason a MLS photo has been provided.

## Response to the Lenders Request for Reconsideration of Comparables (06/27/2017)

22795 ALMOND....The property was reviewed due to proximity, although was excluded due to the fact is was more than 400 square feet larger.

23055 TEPPERT....This property was originally provided in the report as Comparable #4 and served as an additional closed sale with a superior amount and/or quality of recent updates.

23054 COURTLAND... This property was not considered for this report; For the following reasons, it's Ranch design, coupled with it's superior brick exterior .

23063 ROXANA.... This property has been added/provided as Comparable #5. Comparable #5 was adjusted for having an over-the-list sales price, in addition to containing concessions which was considered excessive and for this reason not originally provided for this report.. Because this property has been provided after the original report has been submitted, it is not on the Map Page Addendum; Nevertheless it is roughly 2 blocks away from the Subject.

## Market Conditions Addendum to the Appraisal Report File No. 060517Teppert

ANS-221342

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and con	nditior	ns prevalent in th	ne su	bject neighborho	od. 1	his is a required
addendum for all appraisal reports with an effective date on or af Property Address 22764 Teppert Ave	ter April 1, 2009.	City East	oointe		S	tate I	MI Zip Code	48	021-1928
Borrower Rudalev MI I		,					, , , , , , , , , , , , , , , , , , ,		
Instructions: The appraiser must use the information require	ed on this form as the I	basis for his/her concl	usions, and must prov	ide sı	upport for those	conc	lusions, regardin	ig ho	using trends and
overall market conditions as reported in the Neighborhood section									
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	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			(	Overall Trend		
Total # of Comparable Sales (Settled)	60	29	33		Increasing	$\overline{}$	Stable		Declining
Absorption Rate (Total Sales/Months)	10.0	9.7	11.0	J	Increasing	_	Stable	Ļ	Declining
Total # of Comparable Active Listings  Manths of Housing Supply (Total Listings (Ab. Data)	37	25	25 2.3	ľ	Declining  Declining		Stable Stable	╠	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)  Median Sale & List Price, DOM, Sale/List %	3.7 Prior 7-12 Months	2.6 Prior 4-6 Months	Current - 3 Months		Decilining	<u> </u>	Overall Trend	┸	J Increasing
Median Comparable Sale Price	50,750	61,000		X	Increasing	$\overline{\Box}$	Stable	П	Declining
Median Comparable Sales Days on Market	20	21	23		Declining		Stable	X	
Median Comparable List Price	59,999	64,900	72,900	X	Increasing		Stable		Declining
Median Comparable Listings Days on Market	122	112	44	X	Declining		Stable		Increasing
Median Sale Price as % of List Price	96.0%	102.0%	100.0%		Increasing	X		┞	Declining
Seller-(developer, builder, etc.)paid financial assistance prevaler Explain in detail the seller concessions trends for the past 12 m		No			Declining	X		بالـ	Increasing
Are foreclosure sales (REO sales) a factor in the market? X Information is provided as evidence of statisti 2.5 square miles. Specific search criteria incluanalyzed over a 1 year period. 226 were priva sale transactions.  Cite data sources for above information. MiRealsource , F	cal data. Sear uded, Various s ately owned dwe	ch parameters sizes of Non-Ra ellings, 30 were	nch styled home bank or govern	2 M es ir	LS map are	eas diate	covering an	ea.	Out of 256
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## **USPAP ADDENDUM**

ANS-221342 File No. 060517Teppert

	Rudalev MI I			
City:	ddress: 22764 Teppert Ave Eastpointe Colony American Finance	County: Macomb	State: MI	Zip Code: <u>48021-1928</u>
	able Exposure Time  n of a reasonable exposure time for the	e subject property at the market valu	ne stated in this report is: 1 to 3	s months
consumm the analys arrive at a	ation of a sale at market value of sister of past events assuming an of	on the effective date of the appropen and competitive market. A	raisal. It should be viewed a and in many situations is re	the market prior to the hypothetical as a retrospective opinion based on flective of the Comparables used to and competitively listed within an
X I have	nal Certifications e performed NO services, as an appra d immediately preceding acceptance o		ing the property that is the subj	ect of this report within the three-year
	<b>VE</b> performed services, as an apprais d immediately preceding acceptance of			
Addition	nal Comments			
APPRAI	and the state of t	•	JPERVISORY APPRAISER (o	nly if required):
Date Sigr	Darius M Ragland ned: 06/27/2017	Na Da	me:te Signed:	
or State I or Other State: M	rtification #: 1201006408 License #:(describe): S	or State #: State #: State #	State License #:ate:	License:
Expiration	n Date of Certification or License: 07 Date of Appraisal: 06/05/2017	/31/2019 Su	pervisory Appraiser inspection o	

## SUBJECT PROPERTY PHOTO ADDENDUM

 Borrower: Rudalev MI I
 File No.: 060517Teppert

 Property Address: 22764 Teppert Ave
 Case No.: ANS-221342

 City: Eastpointe
 State: MI
 Zip: 48021-1928

 Lender: Colony American Finance
 State: MI
 Zip: 48021-1928



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: June 5, 2017 Appraised Value: \$ 46,000



## REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

#### **FLOORPLAN SKETCH**

Borrower: Rudalev MI I File No.: 060517Teppert
Property Address: 22764 Teppert Ave Case No.: ANS-221342
City: Eastpointe State: MI Zip: 48021-1928
Lender: Colony American Finance

19'

First Floor [Area: 756 ft²]

#### 24' Not to Scale 8 Bedroom Bedroom o 20' Bathroom 13 Bedroom 12'6" 3 Bathroom Staircase 3 Staircase 20' 1 Car Detached 20 [Area: 400 ft<sup>2</sup>] Kitchen 24'

Not to Scale

Second Floor [Area: 340 ft<sup>2</sup>]

20'

10 ft

756 ft² First Floor 340 ft² ☐ First Floor Second Floo x 1.00 = 756 ft2 1.00 = 1.00 = 3' x 24' x 4' x 31' x Nonliving Area x 1.00 = 340 ft<sup>2</sup> 40 ft<sup>2</sup> Second Floor 5' x 8' x 1.00 = Total Living Area (rounded): 1.00 = 24' x 12' 6" x 300 ft<sup>2</sup>

Borrower: Rudalev MI I	File N	0.: 060517Teppert
Property Address: 22764 Teppert Ave	Case	No.: ANS-221342
City: Eastpointe	State: MI	Zip: 48021-1928
Lender: Colony American Finance		







Address Verification

Additional Front Side View

Garage







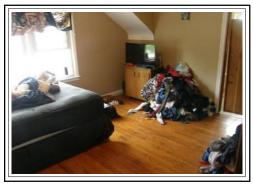
Living Room

Kitchen view from Dinette Area

First Floor Bedroom







First Floor Bedroom

Bathroom

Second Floor Attic Bedroom





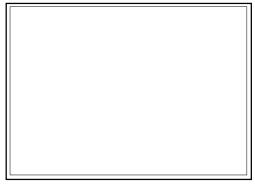


Second Floor Attic Bathroom

Basement

Basement Mechanical Area







Basement

## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Rudalev MI I
Property Address: 22764 Teppert Ave
City: Eastpointe
Lender: Colony American Finance

File No.: 060517Teppert
Case No.: ANS-221342

City: Eastpointe
State: MI
Zip: 48021-1928



## COMPARABLE SALE #1

23010 Normandy Ave Eastpointe, MI 48021 Sale Date: s08/16;c07/16 Sale Price: \$ 45,000



#### **COMPARABLE SALE #2**

23825 Rausch Ave Eastpointe, MI 48021 Sale Date: s10/16;c06/16 Sale Price: \$ 53,000



### COMPARABLE SALE #3

22816 Shakespeare Ave Eastpointe, MI 48021 Sale Date: s01/17;c10/16 Sale Price: \$ 64,000

## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Rudalev MI I	F	ile No.: 060517Teppert
Property Address: 22764 Teppert Ave	C	Case No.: ANS-221342
City: Eastpointe	State: MI	Zip: 48021-1928
Lender: Colony American Finance		<u>.</u>



## COMPARABLE SALE #4

23055 Teppert Ave Eastpointe, MI 48021 Sale Date: s03/17;c12/16 Sale Price: \$ 65,000



### COMPARABLE SALE #5

23063 Roxana Ave Eastpointe, MI 48021 Sale Date: s08/16;c06/16 Sale Price: \$ 59,000

## COMPARABLE SALE #6

Sale Date: Sale Price: \$

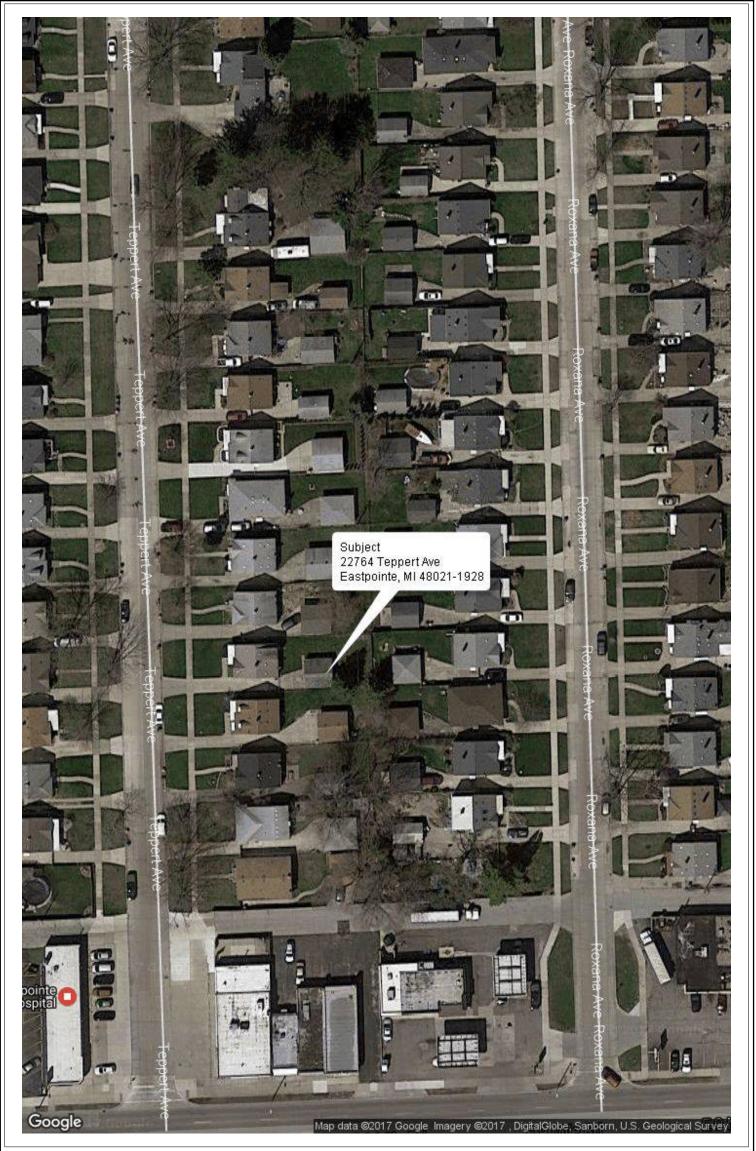
## **AERIAL MAP**

 Borrower: Rudalev MI I
 File No.: 060517Teppert

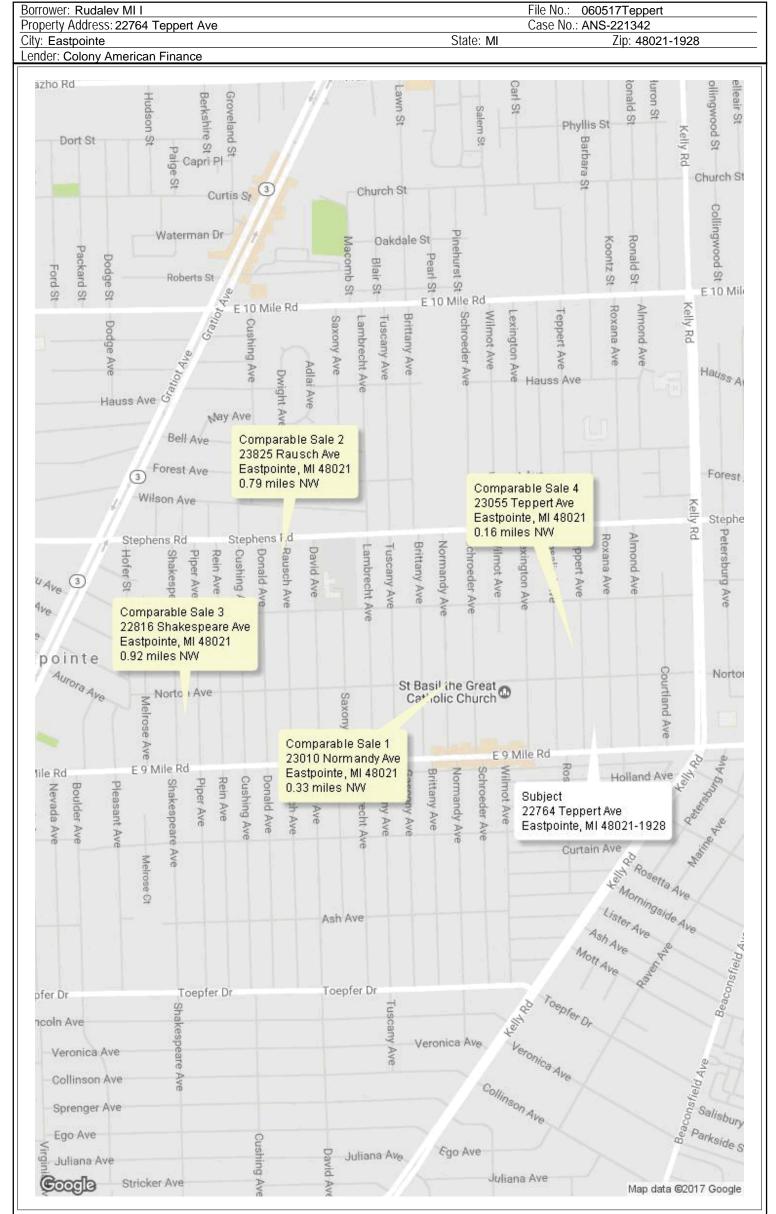
 Property Address: 22764 Teppert Ave
 Case No.: ANS-221342

 City: Eastpointe
 State: MI
 Zip: 48021-1928

Lender: Colony American Finance



#### LOCATION MAP



## LICENSE PAGE

dalev MI I ress: 22764 Teppert Ave		File No.: Case No.:	060517Teppert ANS-221342
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Borrower: Rudalev MI I		File No.: 060517Teppert	
Property Address: 22764 Teppert Ave		Case No.: ANS-221342	
City: Eastpointe	State: MI	Zip: 48021-1928	
Lender: Colony American Finance			



General Star National Insurance Company P O Box 10360 (Attn: GSN) Stamford, Connecticut 06904

## 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: NJA313847B Renewal of Number: NJA313847A 1. NAMED INSURED: Darius M. Ragland

STREET ADDRESS:

18100 Chandler Park Dr. Detroit, MI 48224

2. POLICY PERIOD: Inception Date: 02/09/2017 Expiration Date: 02/09/2018

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

3. LIMITS OF LIABILITY:

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

Claim Expenses have a separate Limit of Liability: Each Claim: \$1,000,000

Aggregate: \$1,000,000

4. DEDUCTIBLE: Each Claim: \$n Aggregate: \$n

5. RETROACTIVE DATE: 02/09/2015

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: \$635.00

TOTAL Premium and Taxes/Surcharge: \$635.00

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 20 0001 (06/11), 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), This policy is exempt from the fi

8. PRODUCER NAME: Mercer Consumer

STREET ADDRESS: P. O. Box 8146

Des Moines, IA 50306-8146

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

MCL 500.2236.

Authorized Representative

Insty Pelle

Producer Code: 26460

Date: 01/17/2017

AP 10 0001 06 11

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Class Code: 73128