Uniform Residential Appraisal Report

File # ANS - 221330

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	The purpose	of this su	ımmary appraisal repo	ort is to provid	le the lender/cli	ent with an ac	curate, ar	nd adequate	ely suppor	ted, opinion	of the m	arket value	of the subject	t property.
	Property Addi	ress 24	435 Colgate St				City [	Dearborn	Heiahts		Sta	te MI	Zip Code 48	125
	Borrower Ru				Owner	of Public Record		lev Finar			Coi	ınty Wayı	ne	
									ICE LLC		000	iiity vvayi	ic .	
			t #1353 and 1/2 a		alley: Dearbo	irn Telegrapi								
	Assessor's Pa	arcel #	33041102135300	0			Tax Yea	ar 2016			R.E	. Taxes \$ ^	1,975	
H	Neighborhood	d Name i	none				Map Re	eference 1	19804		Cer	sus Tract &	5726.00	
낊	Occupant	Owner	X Tenant Vac	ant	Special	Assessments \$	none l	known		PUD	HOA \$ 0		per year	per month
3			sed X Fee Simple	Leasehol		(describe)	110110	KIIOWII			11071 4 0		_ poi joui _	_ por monar
SUBJECT						·								
0,	Assignment T	• •	Purchase Transaction		nce Transaction									
	Lender/Client		ny Finance Americ			ress 4 Park								
	Is the subject	property (	currently offered for sal	e or has it beer	n offered for sale	in the twelve m	onths pric	or to the effe	ective date	of this appra	isal?		Yes 🔀 No	
			used, offering price(s),		MLS Public		•							
	•													
	l did	did not	analyze the contract fo	r cala for the a	uhiaat purahaaa	transaction Evr	Jain tha ra	oulto of the	analysis s	f the centres	t for colo	or why the c	nalvaja waa na	+
		ulu ilut	analyze the contract to	יו אמוכ וטו נווכ א	Juject purchase	ii ai isaciioii. Exp	nani uit it	Soulto DI LIIG	allalysis u	i ilie conilac	l IUI Sait	JI WIIY LIIG O	ilialysis was liu	·
	performed.													
ပ														
₽	Contract Price	e \$	Date of Cor	ntract	Is the	property seller t	he owner	of public re	cord?	Yes	No Data	Source(s)		
탖	Is there any fi	inancial as	sistance (loan charges	. sale concessi	ons, aift or dow	npavment assist	ance, etc.	) to be paid	l by any pa	rtv on behalf	of the bo	rower?	☐ Ye	s No
CONTRACT	-		ollar amount and descr			.,,		,		.,				
O	ii 103, lopoit	tiic totai u	oliai amount and deser	ווייים	) bo paid.									
	Note: Race a	and the ra	cial composition of th	ne neighborho	od are not app	raisal factors.								
		Neiahbor	hood Characteristics			One-Unit I	Housing 1	Trends		0	ne-Unit I	lousing	Present La	nd Use %
	Location	Urban		Rural	Property Values			Stable	Declini		RICE	AGE	One-Unit	95 %
		,												
Q	Built-Up 🗶				Demand/Supply			n Balance			(000)	(yrs)	2-4 Unit	%
8	Growth	Rapid	X Stable	Slow	Marketing Time	Under 3 m	ths 🔙 3	3-6 mths	Over 6	mths 3	O Lov	<i>y</i> 40	Multi-Family	%
NEIGHBORHOOD	Neighborhood	d Boundari	ies NORTH bou	ndary: Carly	/le Street: SC	OUTH bound	arv: Var	n Born Ro	oad. EAS	ST 10	OO Hig	1 70	Commercial	5 %
Ö			9 Southfield Freev				_			7			Other	%
垩	Neighborhood			_					oo ond o					
<u>១</u>								iixeu styli	es and c	Oristructio	ii types	iii Subjec	t neignborn	DOU. INO
뿡	specific ad	iverse ic	cational influence	s noted. Su	bject is not p	art of a PUD								
	Market Condi	tions (incl	uding support for the al	bove conclusio	ns) Marke	et conditions	genera	lly in bala	ance. IN I	MICHIGA	N, APPI	RAISERS	ARE REQU	JIRED T
	BE LICEN	SED/CE	RTIFIED AND AR	E REGULA	TED BY THE	MICHIGAN	BUREA	AU OF CO	OMMER	CIAL SER	VICES.	P.O. BO	X 30016,LAI	NSING,
	MICHIGAN										,			, ,
					Aroa	6,075 sf		Cha	no Doote			Viou D	asidantial	
	Dimensions 4								pe Recta			VIEW R	esidential	
	Specific Zonir					g Description S								
	Zoning Comp	liance 🔀	🛚 Legal 🔲 Legal Nor	nconforming (G	randfathered Us	e) 💹 No Zonir	ng 💹 III	legal (descri	ibe)					
			use of subject property											
				as inipiovou (	or as proposed p	ner plans and sp	ecification	ns) the pres	ent use?	X Yes	No	If No. de	scribe	
			, , , , , , , , , , , , , , , , , , ,	as improved (	or as proposed (	per plans and sp	ecification	ns) the pres	ent use?	X Yes	No	If No, de	scribe	
	Iltilities	Public		as improved (				ns) the pres						Private
	Utilities Flootrigity		Other (describe)		Pı	ublic Other (de		ns) the pres	Off-s	ite Improven	nents - Ty		Public	Private
ITE	Electricity	X		W	Pı 'ater	ublic Other (de		ns) the pres	<b>Off-s</b> i	ite Improvem	nents - Ty			Private
SITE	Electricity Gas	X	Other (describe)	W	Pu dater Danitary Sewer	ublic Other (do	escribe)		Off-si Street Alley	ite Improvent Concrete none	nents - Ty	pe	Public	
SITE	Electricity Gas FEMA Special	X I Flood Ha	Other (describe)  zard Area  Yes	W Sa ➤ No FEN	rater 2 anitary Sewer 2 MA Flood Zone 2	ublic Other (do	escribe) FEMA M	ap # 261	Off-si Street Alley	ite Improvent Concrete none	nents - Ty	pe	Public	
SITE	Electricity Gas FEMA Special	X I Flood Ha	Other (describe)	W Sa ➤ No FEN	rater 2 anitary Sewer 2 MA Flood Zone 2	ublic Other (do	escribe) FEMA M	ap # 261	Off-si Street Alley	ite Improvent Concrete none	nents - Ty	pe	Public	
SITE	Electricity Gas FEMA Special Are the utilitie	X I Flood Haes and off-	Other (describe)  Zard Area Yes Site improvements typic	W Sa	Pulater Danitary Sewer Danitary Sewe	ublic Other (do	escribe) FEMA M	ap # 261	Off-si Street Alley 163C024	ite Improvent Concrete none 14E	nents - Ty	pe FEMA Map	Public  Date 02/02	/2012
SITE	Electricity Gas FEMA Special Are the utilitie	X I Flood Haes and off-	Other (describe)  zard Area  Yes	W Sa	Pulater Danitary Sewer Danitary Sewe	ublic Other (do	escribe) FEMA M	ap # 261	Off-si Street Alley 163C024	ite Improvent Concrete none 14E	nents - Ty	pe FEMA Map	Public	/2012
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SITE	Electricity Gas FEMA Special Are the utilitie Are there any	I Flood Ha es and off- adverse s	Other (describe)  Zard Area Yes Site improvements typic	W Sa	Pulater Danitary Sewer Danitary Sewe	ublic Other (do	FEMA M No If No, Imental co	ap # 261	Off-si Street Alley 163C024 nd uses, et	ite Improvent Concrete none 14E	e Yes	FEMA Map	Public  Do Date 02/02  If Yes, describ	/2012
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	Electricity Gas FEMA Special Are the utilitie Are there any  Gunits On # of Stories Type De Existing Design (Style Year Built Effective Age Attic Drop Stai Floor Finished Appliances Finished areæ Additional fea	I Flood Ha. Is and off- adverse s  General De e One 1. t. Att. Propo ) 1. 19 (Yrs) 50  Tr  Refrige above grad attures (special condition of	Other (describe)	W Sa No FEN cal for the mark al factors (ease  Concrete in Full Basen Basement Are Basement Fini Outside Ender Evidence of Dampness Heating From Other Cooling Individual Dishwas S Rooms ms, etc.). Cong needed repa	rater anitary Sewer Anitary Se	wl Space tial Basement 739 sq.ft. 0 % Sump Pump ent B Radiant Gas ditioning ther sal Microv Bedrooms asement win 1, renovations, re	Exterior No. Roof Sur Gutters & Window Storm Sa Screens Amenitie: Patio Pool Wave  dows.	ap # 264 describe inditions, lar  Description on Walls  Nalls face a Downspou Type ash/Insulated s lace(s) # b/Deck nor none Washer/D 1 Bath(s)  , etc.).	Off-si Street Alley 163C024  nd uses, et  Dn m Block Vinyl Asph. uts Alum Vinyl d Insul. Alum  O M F ne M F  Oryer  Tena	ite Improvent t Concrete none 14E 16c.)?  Interials/cor / average / average / average Shingles - ave - ave - ave - ave Voodstove(s) Fence 4' ch Porch Oper Other (desc 1,023 S	ribe) quare Feed	FEMA Man No No Interior Illoors Valls rim/Finish ath Floor arh Wainscrar Storage Driveway Garage Carport Att. It of Gross L	Public    Date   O2/O2    If Yes, describ   Date   O2/O2    If Yes, describ   Hardwood   Drywall / avenue   Wood   Cars   Wood   Cars	s/condition  I / ave  ave  // ave  2  oncrete 2 0 Built-in

Uniform Residential Appraisal Report

File # ANS - 221330

	e properties currently				•			to \$ 132	<del>'</del>
			<u> </u>			ice from \$ 37,000			32,000 .
FEATURE	SUBJECT	COMPARABI	LE SALE # 1	COMP	PARABI	LE SALE # 2		COMPARABL	LE SALE # 3
Address 24435 Colgate St	t	25085 Colgate S	st	24740 Colg	ate S	t	25250	Andover D	Or
Dearborn Heights	s, MI 48125	Dearborn Height	s, MI 48125	Dearborn H	leight	s, MI 48125	Dearb	orn Height	s, MI 48125
Proximity to Subject		0.31 miles W	,	0.17 miles \		,		niles W	,
Sale Price	\$	0.0	\$ 59,000			\$ 61,500			\$ 65,100
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 64.84 sq.ft.	00,000	\$ 67.58	sn ft	7 01,000		71.54 sq.ft.	+ 00,100
Data Source(s)	φ 54.1ι.		7			2			0
		MLS #21605897	1	MLS #2160				21703726	U
Verification Source(s)	DECODIDATION	Public Records	. ( ) <b>A</b> A P . I I	Public Reco		. ( ) <b>( A ! ! . !</b>	Broker		. / \ <b>A</b> A P
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	UN	+(-) \$ Adjustment		CRIPTION	+(-) \$ Adjustment
Sales or Financing		Cash		Cash			Cash		
Concessions		0		0			0		
Date of Sale/Time		08/19/2016		07/12/2016			05/31/	2017	
Location	Average	Similar		Similar			Simila	r	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			Fee Si		
Site	45 x 135	40 x 129	n	46 x 139		0	45 x 1	_	
View	Residential	Residential	0	Residential		0	Reside		
Design (Style)									
• ( ) /	1.5 story	1.5 story		1.5 story			1.5 stc	ЛУ	
Quality of Construction	Vinyl	Vinyl		Vinyl			Alum		0
Actual Age	68	66	0	67		0	67		0
Condition	Average	Average		Average			Averag	ge	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total B	drms. Baths	
Room Count	5 3 1	5 3 1		5 3	_1		6	3 1	
Gross Living Area	1,023 sq.ft.	910 sq.ft.	+1,100		sq.ft.	+1,100		910 sq.ft.	+1,100
Basement & Finished	739 Sq.Ft.	728 sf	1,100	728 sf	4	1,100	728 sf		- 1,100
Rooms Below Grade	unfinished	unfinished			مط	0		inished	0
Functional Utility				part. finishe	u	U			U
Leging/Cooling	Average	Average		Average		,	Avera	•	
Heating/Cooling	FWA	FWA		FWA/CAC		-1,000			-1,000
Heating/Cooling Energy Efficient Items Garage/Carport Porch/Patio/Deck FP Mdzn's, etc.  Net Adjustment (Total) Adjusted Sale Price of Comparables	Standard	Standard		Standard			Standa		
Garage/Carport	2 det gar	0	+2,000	1 det gar		+1,000		gar	
Porch/Patio/Deck	Porch	Porch		Porch			Porch		
FP	0	0		0			0		
Mdzn's, etc.	0	Bath update	-500	0			0		
3									
Net Adjustment (Total)		<b>X</b> +	\$ 2,600	<b>X</b> +	٦.	\$ 1,100	X.	+ 🗆 -	\$ 100
Adjusted Sale Price		Net Adj. 4.4 %	Ψ 2,000		1.8 %	Ψ 1,100	Net Adj.		Ψ 100
of Comparables		Gross Adj. 4.4 %	¢ 04.000		5.0 %	\$ 62,600	,		\$ 65.200
-	not reveal any prior sal	es or transfers of the	comparable sales for t	he year prior to	the da	te of sale of the compa	arable sal	le.	
Data Source(s) MLS Public									
Report the results of the research	and analysis of the p	rior sale or transfer his	story of the subject pro	perty and comp	oarable	sales (report additiona	al prior sa		
ITEM	SU	BJECT	COMPARABLE S	ALE #1	C	OMPARABLE SALE #2	2	COMPAR	RABLE SALE #3
Date of Prior Sale/Transfer	05/01/2012	(	01/16/2013	C	01/16	/2013			
Price of Prior Sale/Transfer	\$25,100		\$30,000		\$30,0				
Data Source(s)	MLS Public I		MLS Public Reco			Public Records		MLS Public	Records
Effective Date of Data Source(s)	06/21/2017		06/21/2017			/2017		06/21/2017	
Analysis of prior sale or transfer h				other recent				30/2 1/2011	
Analysis of prior sale of transfer i	motory of the subject p	noporty and comparat	oic saics 140	other recent	lians	siers iouria.			
Summary of Sales Comparison A	Approach All Sale	es: Similar age ar	nd size 1.5 story 3	3-bedroom h	omes	s with basements	within o	one half m	ile of Subject.
Indicated Value by Sales Compar	ison Approach \$ 63	3,000							
Indicated Value by: Sales Com Valuation on based on Sa		63,000	Cost Approach (if dev	reloped)\$ 6	5,277	7 Income App	oroach (i	f developed)	\$
This appraisal is made 🔀 "as i completed, 🗌 subject to the following required inspection bas	following repairs or a	Iterations on the basi	is of a hypothetical c	ondition that the	e repa	irs or alterations have			
Based on a complete visual conditions, and appraiser's c	certification, my (ou	r) opinion of the m	narket value, as def	ined, of the re	eal pr	operty that is the s	subject (	of assumpti of this repo	ons and limiting rt is

Uniform Residential Appraisal Report File # ANS - 221330 This is an appraisal report. The appraiser has not performed any appraisal related services on the subject property in the past 3 years proceeding the acceptance of the assignment - Utilities on and functioning of the appraisal inspection date Marketing time estimated at 30 - 60 days. COST APPROACH TO VALUE (not required by Fannie Mae) Land value based on vacant lot sales in OPINION OF SITE VALUE 10,000 1,023 Sq.Ft. @ \$ DWELLING 110.60 =\$ 113,144 739 Sq.Ft. @ \$ 18.50 13,672 =\$ 26.75 Garage/Carport 371 Sq.Ft. @\$ 9,924 Total Estimate of Cost-New =\$ 136,740 Physical Functional External Less Depreciation 85,463 =\$( 85,463) **Depreciated Cost of Improvements** =\$ 51,277 "As-is" Value of Site Improvements =\$ 4,000 30 Years INDICATED VALUE BY COST APPROACH 65,277 **INCOME APPROACH TO VALUE (not required by Fannie Mae)** X Gross Rent Multiplier Indicated Value by Income Approach PROJECT INFORMATION FOR PUDs (if applicable)

ADDITIONAL COMMENTS Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Dearborn Heights market area over past 2 years. ESTIMATED 🔀 REPRODUCTION OR 🗌 REPLACEMENT COST NEW Source of cost data Marshall Valuation Service Quality rating from cost service C -ave Effective date of cost data 06/17 Comments on Cost Approach (gross living area calculations, depreciation, etc.) Cost Approach not considered to be reliable, due to age and indeterminate amount of depreciation in building improvements Estimated Remaining Economic Life (HUD and VA only) Estimated Monthly Market Rent \$ Summary of Income Approach (including support for market rent and GRM) Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit. Legal Name of Project Total number of units sold Total number of phases Total number of units Total number of units rented Total number of units for sale Data source(s) Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion. Does the project contain any multi-dwelling units? Yes No Data Source Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options. Describe common elements and recreational facilities. Page 3 of 6 Fannie Mae Form 1004 March 2005

Freddie Mac Form 70 March 2005

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 the 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.

APPRAISER Kenneth H. Johnson	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Kenneth H. Johnson	Name
Company Name Appraisal Experts	Company Name
Company Address 4 Parklane Blvd., Suite 350, Dearborn, MI.	Company Address
48126	
Telephone Number 313 582-3400	Telephone Number
Email Address info@appraisal experts.com	Email Address
Date of Signature and Report 06/29/2017	Date of Signature
Effective Date of Appraisal 06/21/2017	State Certification #
State Certification # 1201001419	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State MI	
Expiration Date of Certification or License 07/31/2018	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
24435 Colgate St	Did inspect exterior of subject property from street
Dearborn Heights, MI 48125	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 63,000	☐ Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name Appraisal Nation	COMPARABLE SALES
Company Name Colony Finance American	
Company Address 4 Park Plaza, Suite 1950, Irvine, CA 92614	Did not inspect exterior of comparable sales from street
Email Address	Did inspect exterior of comparable sales from street  Date of Inspection

Freddie Mac Form 70 March 2005

# **Additional Listings**

File # ANS - 221330

FEATURE	SI	JBJECT	l	ISTING	# 1	LISTING	# 2			ISTING #	÷ 3
Address 24435 Colgate			25470 Colgat			4482 Syracuse	<u>-</u>				
Dearborn Heig			Dearborn Hei		MI 48125	Dearborn Heights,	MI 48125				
Proximity to Subject	iito, ivii ·		0.53 miles W		1011 40 123	0.50 miles E	1011 40 123				
List Price	\$		0.55 IIIIes W		\$ 85.900		\$ 85.000				\$
	-		ф <b>-</b>	4				Φ		4	φ
List Price/Gross Liv. Area	\$	sq.ft.		)2 sq.ft		\$ 87.54 sq.ft		\$		sq.ft.	
Last Price Revision Date			06/14/2017			05/30/2017					
Data Source(s)			MLS #217050			MLS #217044725					
Verification Source(s)			Public Record			Public Records				1	
VALUE ADJUSTMENTS	DES	CRIPTION	DESCRIPTION	ON	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.	D	ESCRIPT	ION	+(-) \$ Adjust.
Sales or Financing			Listing		-2,100	Listing	-2,000				
Concessions											
Days on Market											
Location	Average	Э	Average			Average					
Leasehold/Fee Simple	Fee Sin		Fee Simple			Fee Simple					
Site	45 x 13		44 x 140		0	40 x 120	0				
View	Resider		Residential			Residential					
Design (Style)	1.5 stor		1.5 story			1 story	0				
Quality of Construction			Frame		0	Brick	-5,000				
	Vinyl				0						
Actual Age	68		68			70	0				
Condition	Average		Average			Average			1		
Above Grade		3drms. Baths	Total Bdrms.	Baths		Total Bdrms. Baths		Total	Bdrms.	Baths	
Room Count	5	3 1	6 3	2	-3,000	6 3 1					
Gross Living Area		1,023 sq.ft.	1,13	o sq.ft	-1,100	971 sq.ft	+500			sq.ft.	
Basement & Finished	739 Sq.	Ft.	696 Sq.Ft.			797 sf					
Rooms Below Grade	unfinish		part. finished		0	part. fin.d & bath	-1,000				
Functional Utility	Average		Average			Average	1,000				
Heating/Cooling	FWA		FWA/CAC		-1,000						
Energy Efficient Items	Standar		Standard		-1,000	Standard					
							. 1 000				
	2 det ga		2 det gar			1 det gar	+1,000				
	Porch		Porch			Porch					
FP	0		0			0					
Mdzn's, etc.	0		0			Kit update	-3,000				
Net Adjustment (Total)			│	<b>-</b>	\$ -7,200	_ + 🗶 -	\$ -9,500		] + [		\$
Adjusted List Price			Net 8.4	%		Net 11.2 %	·	Ne	t	%	
of Comparables			Gross 8.4	%	\$ 78,700		\$ 75,500				\$
Report the results of the res	earch and	analysis of the			<del></del>						T
	<del></del>				o., o. a.o oabjoot p.	oporty and companded c		a. p		page e/.	
			UBJECT		LISTING #	1				LISTIN	G#3
ITEM		S	UBJECT	0.	LISTING #	-	LISTING # 2			LISTIN	G#3
ITEM Date of Prior Sale/Transfer		S 05/01/2012			5/01/2012	09/26/2	LISTING # 2 2001			LISTIN	G#3
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer		\$05/01/2012 \$25,100		\$2	5/01/2012 25,100	09/26/2 \$125,0	LISTING # 2 2001 00			LISTIN	G # 3
ITEM  Date of Prior Sale/Transfer  Price of Prior Sale/Transfer  Data Source(s)		\$05/01/2012 \$25,100 MLS Public	Records	\$2 M	5/01/2012 25,100 LS Public Reco	09/26/2 \$125,0 ords MLS Po	LISTING # 2 2001 00 ublic Records			LISTIN	G # 3
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#### **Full Page Letter**

# **Market Conditions (Cumulative) Summary Report**

Matrix Testing is no Status is 'Sold' Status Contractual Search Date is 06/22/2011 to 06/22/2016 Property Type is 'Residential' Latitude,
Longitude is within 1.00 mi of 24435 colgate, dearborn heights, mi. Listing Type is one of 'Exclusive Right to Sell', 'Exclusive Agency', 'Unknown (Data Share Listing)' Level of Service is one of 'Full Service', 'Limited Service', 'MLS Entry Only', 'Unknown/Data Share Listings' Transaction Type is 'Sale' Est
Fin Abv Grd SqFt is 900 to 1200 Basement YN is yes County is 'WAY - Wayne County' City is 'Dearborn Heights'

Fannie Mae 1004MC Statistics					
Inventory Analysis	Prior 7-12 Months (06/22/2016-12/23/2016)	Prior 4-6 Months (12/24/2016-03/23/2017)	Current - 3 Months (03/24/2017-06/22/2017)		
Total # of Comparable Sales (Settled)	29	9	17		
Absorption Rate (Total Sales/Months)	4.83	3.00	5.67		
Total # of Comparable Active Listings	25	13	10		
Months of Housing Supply (Lst/Ab. Rate)	5.17	4.33	1.76		
Median Sale & List Price DOM	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		
Median Comparable Sale Price	\$70,000	\$85,000	\$78,000		
Median Comparable Sales DOM	11	18	8		
Median Comparable List Price (Listings Only)	\$73,900	\$97,900	\$70,750		
Median Comparable Listings DOM (Listings Only)	13	8	7		
Median Sale Price / Median List Price %	94.72%	97.14%	97.62%		

<sup>\*</sup>The total number of Comparable Active Listings is based on listings that were On Market for all or part of one of the specified time periods above.

Presented By: Kenneth H Johnson

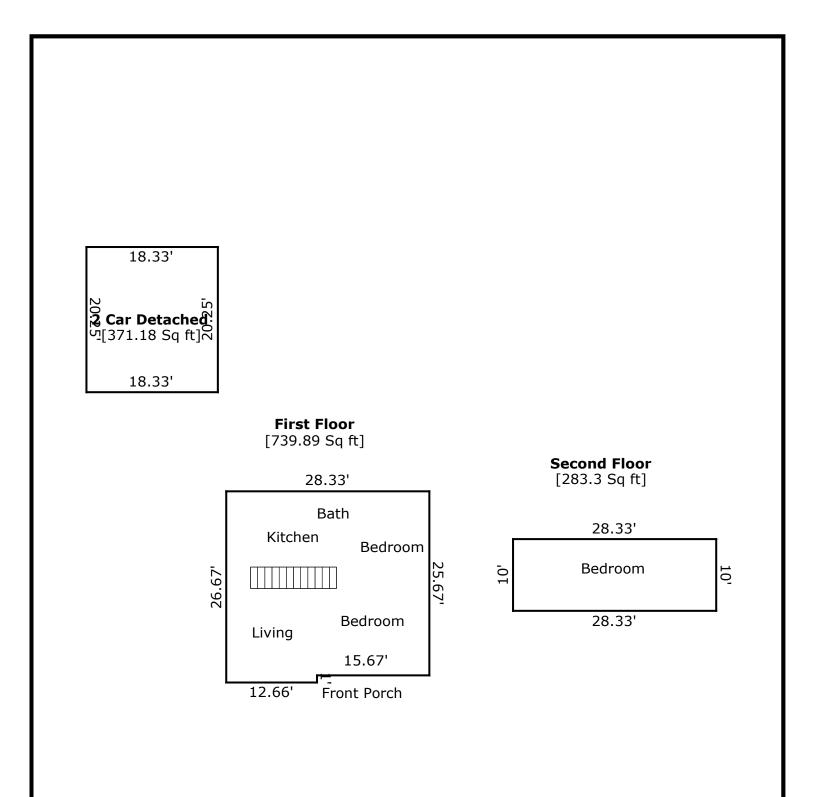
Featured properties may not be listed by the office/agent presenting the brochure.

All information herein has not been verified and is not guaranteed.

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# **Building Sketch**

Borrower				
Property Address	24435 Colgate St			
City	Dearborn Heights	County Wayne	State MI	Zip Code 48125
Lender/Client	Appraisal Nation			

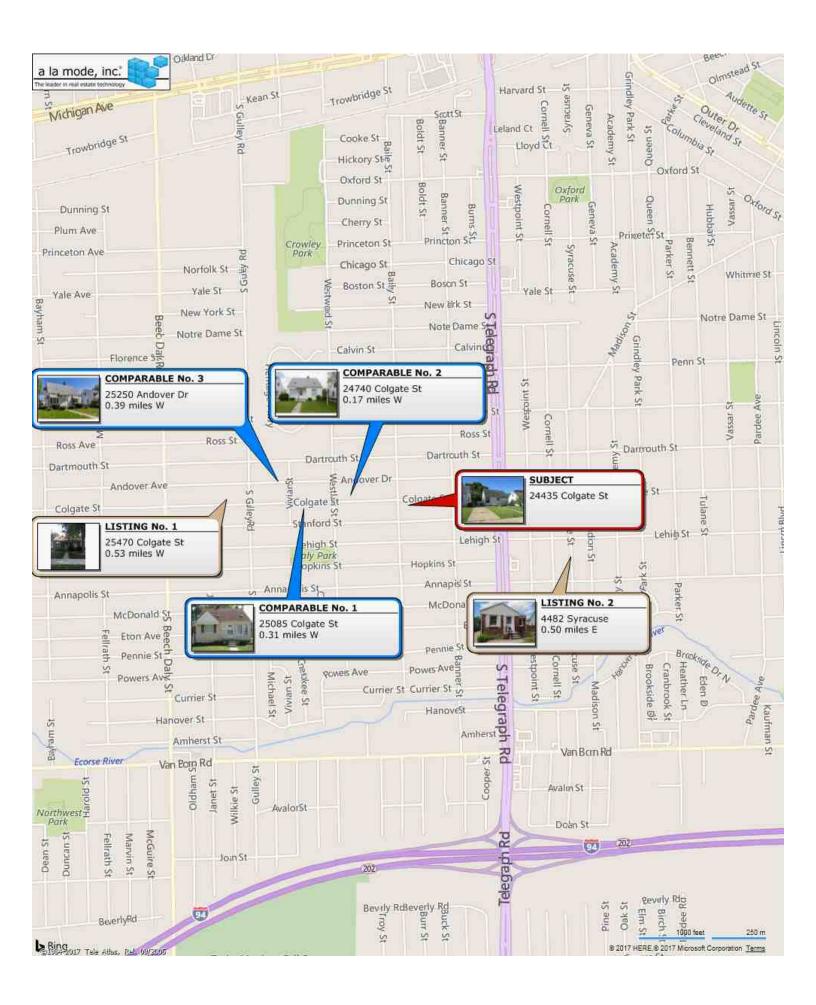


TOTAL Sketch by a la mode, inc. **Area Calculations Summary** 

Living Area		Calculation Details
First Floor	739.89 Sq ft	$28.33 \times 25.67 = 727.23$
		$12.66 \times 1 = 12.66$
Second Floor	283.3 Sq ft	28.33 × 10 = 283.3
Second Floor	283.3 Sq It	26.33 × 10 = 263.3
Total Living Area (Rounded):	1023 Sq ft	
Non-living Area		
2 Car Detached	371.18 Sq ft	$20.25 \times 18.33 = 371.18$

#### **Location Map**

Borrower				
Property Address	24435 Colgate St			
City	Dearborn Heights	County Wayne	State MI	Zip Code 48125
Lender/Client	Appraisal Nation			



# **Subject Photo Page**

Borrower				
Property Addres	SS 24435 Colgate St			
City	Dearborn Heights	County Wayne	State MI	Zip Code 48125
Lender/Client	Annraisal Nation			



#### **Subject Front**

24435 Colgate St

Sales Price

Gross Living Area 1,023
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 1

LocationAverageViewResidentialSite45 x 135QualityVinylAge68



# **Subject Rear**



# **Subject Street**

# **Interior Photos**

Borrower					
Property Addres	\$ 24435 Colgate St				
City	Dearborn Heights	County Wayne	State MI	Zip Code 48125	
Lender/Client	Appraisal Nation				













# **Interior Photos**

Borrower				
Property Addres	SS 24435 Colgate St			
City	Dearborn Heights	County Wayne	State MI	Zip Code 48125
Lender/Client	Appraisal Nation			



#### **Comparable Photo Page**

Borrower				
Property Addres	ss 24435 Colgate St			
City	Dearborn Heights	County Wayne	State MI	Zip Code 48125
Lender/Client	Annraisal Nation			



#### **Comparable 1**

25085 Colgate St

Prox. to Subject 0.31 miles W Sale Price 59,000 Gross Living Area 910 Total Rooms 5 Total Bedrooms 3 Total Bathrooms Similar Location View Residential 40 x 129 Site Quality Vinyl 66 Age



#### Comparable 2

24740 Colgate St

Prox. to Subject 0.17 miles W Sale Price 61,500 Gross Living Area 910 Total Rooms 5 Total Bedrooms Total Bathrooms 1 Location Similar Residential View Site 46 x 139 Quality Vinyl 67 Age



#### **Comparable 3**

25250 Andover Dr

Prox. to Subject 0.39 miles W Sale Price 65,100 Gross Living Area 910 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1 Location Similar Residential View Site 45 x 139 Alum Quality Age

# **Listing Photo Page**

Borrower				
Property Addres	\$ 24435 Colgate St			
City	Dearborn Heights	County Wayne	State MI	Zip Code 48125
Lander/Client	Appraisal Nation			



#### Listing 1

25470 Colgate St

Proximity to Subject 0.53 miles W List Price 85,900

Days on Market

Gross Living Area 1,130

Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2
Age/Year Built 68



# Listing 2

4482 Syracuse

Proximity to Subject 0.50 miles E List Price 85,000

Days on Market

Gross Living Area 971
Total Rooms 6
Total Bedrooms 3

Total Bathrooms 1
Age/Year Built 70

# Listing 3

Proximity to Subject List Price Days on Market Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Age/Year Built

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http://matrix.realcomponline.com/Matrix/Printing/PrintOptions.aspx?...

#### Wayne County Public Records - Full Detail Report

Location & Ownership

Property Address: City/State/Zip:

24435 Colgate Street Dearborn Heights, Michigan, 48125-1931

Property ID: 33041021353000

Owner Name: Rudalev Finance Llc Taxpayer Address: City/State/Zip:

Lat/Long: Census Tract: Block Group:

42.279581 / -83.275912

City/Village/Town:

PO Box 461 Royal Oak, Michigan, 48068-0461 
 Dearborn Heights
 School District:
 Westwood

 DEARBORN TELEGRAPH SUB NO 3 - DBN Property Category:
 Residential

MLS Area: Legal Description:

05091 - Dearborn Heights Land Use: 401 - RESIDENTIAL
32B1353 LOT 1353 AND N 1/2 ADJ VAC ALLEY DEARBORN TELEGRAPH SUB NO. 3 T2S R10E L57 P44

Photos

MLS Number: 24093856



MLS Number: 211019468



MLS Number: 212028545



<u>Year</u> 2016	Season W	Total Ad Val \$580.30	Admin Fee \$5.80	Asmnt \$2.56	<u>CVT</u> \$0.00	Ttl Seasonal \$588.66	
2016	S	\$1,069.00	\$10.69	\$306.98	\$0.00	\$1,386.67	
2015	w	\$526.46	\$5.26	\$11.05	\$0.00	\$542.77	
2015	s	\$1,083.11	\$10.83	\$0.00	\$0.00	\$1,093.94	
2014	w	\$560.21	\$5.60	\$0.00	\$0.00	\$565.81	
2014	s	\$1,178.18	\$11.78	\$0.00	\$0.00	\$1,189.96	
2013	W	\$568.78	\$5.68	\$.87	\$0.00	\$575.33	
2013	s	\$1,169.57	\$11.69	\$405.25	\$0.00	\$1,586.51	
2012	w	\$546.05	\$5.46	\$.87	\$0.00	\$552.38	
2012	S	\$1,173.91	\$11.73	\$0.00	\$0.00	\$1,185.64	

6/22/2017 0-22 ANA of 2

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Rea	comp	On	ine

http://matrix.realcomponline.com/Matrix/Printing/PrintOptions.aspx?...

Year	Taxable Val	State Eq Val	Hmstd %	Itl Taxes
2016	\$25,075	\$26,800	0	\$1,975.33
2015	\$25,000	\$25,000	0	\$1,636.71
2014	\$26,400	\$26,400	0	\$1,755.77
2013	\$27,100	\$27,100	0	\$2,161.84
2012	\$27,200	\$27,200	0	\$1,738.02

Transfer Information

Grantor	Grantee	Sale Date	Deed Date	Sale Price	Deed Type	Liber/Page
RUDALEV LLC	RUDALEV FINANCE LLC	09/29/2015	04/19/2015		WAR/DEED	52497/0279
HUD-HOUSING OF URBAN D	RUDALEV LLC	05/01/2012	04/25/2012	\$25,100	DD	49840/0112
MTG PNC	HUD-HOUSING OF URBAN D	02/07/2012	11/03/2011		WAR/DEED	49577/0550
MATTHEW J REED	PNC MTG	01/20/2011	01/12/2011	\$117,645	SHER/DEED	48948/1413
RICHARD T CUNNINGHAM	MATTHEW J REED	04/06/2005	01/21/2005	\$121,500	WAR/DEED	42428/0088

Other Recordings

Obligee	Obligor	Record Date	Doc Date	Amount	Doc Type	Liber/Page
MUTUAL FINANCIAL SERVICE	MATTHEW J REED	02/24/2005	01/21/2005	\$120,547	MTG	42204/0992

Characteristics

864 672 1949 Brick, Other Other Living Area SF: Basement Sqft: Year Built: Exterior: Architecture Level: Style: Basement: Bungalow Basement Heating: Fr #1 Porch/Dimensions: / #2 Porch/Dimensions: / Forced Air Irregular:

Bedrooms: 3 1.0 Bedrooms:
Bathrooms:
Pool:
Garage Features:
Garage Year Built:
Garage Sqft:
Garage Width:
Gas Service:
Storm Sewer:
Land Dimension:
Acres: Detached 45.00X135.00 0.14

Search for MLS Listings

#### Click Arrow for Property History

MLS#	Stat	Stat Dt	Ty	Area	Address	City	Cnty	Price	DOM	Bds	Bth	Sqft
24093856	SOLD	01/25/05	RS	05091	24435 Colgate Street	Dearborn	HeigWAY	\$121,500	N/162/162	3	1/0	975
211019468	UWTH	02/17/12	RS	05091	24435 Colgate Street	Dearborn	HeigWAY	\$25,000	N/360/360	3	1/0	975
212028545	SOLD	04/25/12	RS	05091	24435 Colgate Street	Dearborn	HeigWAY	\$25,100	N/5/365	3	1/0	975

Data not guaranteed. Verify independently. All warranties, express or implied, disclaimed. Copyright  $\otimes$  Realcomp II Ltd. All rights reserved.

Search Criteria County is 'WAY - Wayne County' PADD Street Number is 24435 PADD Street Name is like 'COLGATE\*' Selected 1 of 1 result.

6/22/2017 9:33 AM

City of Dearborn Heights

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#### **General Property Information**

#### City of Dearborn Heights

[Back to Non-Printer Friendly Version] [Send To Printer]

Parcel: 33 041 02 1353 000 Unit: DEARBORN HEIGHTS Data Current As Of: 6/16/2017 9:38:08 PM

Property Address	[collapse]
24435 COLGATE DEARBORN HEIGHTS, MI 48125	

Owner Information			[collapse]
RUDALEV FINANCE, LLC PO BOX 461 ROYAL OAK, MI 48068	Unit:	33	

Taxpayer Information	[collapse]
SEE OWNER INFORMATION	

General Information for Tax	Year 2017		[collaps
Property Class: School District: State Equalized Value:	401 - 401 RESIDENTIAL 82240 - WESTWOOD \$26,400	Assessed Value: Taxable Value: Map #	\$26,400 \$25,300
CONST	Ó	Date of Last Name Chg:	04/19/2016
		Date Filed:	01/21/2005
		Notes:	N/A
Historical District:	N/A	Census Block Group:	N/A
Principal Residence Exemption	June 1st	Final	
		*	
2016	0.0000 %	0.0000 %	
Previous Year Info	MBOR Assessed	Final S.E.V.	Final Taxable
2016 2015	\$26,800 \$25,000	\$26,800 \$25,000	\$25,075 \$25,000

Land Info	rmation					[collapse]
	Frontage			Depth		
Lot 1:	45.00 Ft.			135.00 Ft.		
Lot 2:	0.00 Ft.			0.00 Ft.		
Lot 3:	0.00 Ft.			0.00 Ft.		
Total Frontage:	45.00 Ft.		Average Depth:	135.00 Ft.		
Total Acres		0.14				
Total Estin Land Impr Renaissan		\$12,519 \$0 N/A N/A		gage Code: imensions/Comments:	N/A	

https://ie.heasoftware.com/bsa.is/AssessingServices/ServiceAssessingDetails.aspx?dp=33+... 6/19/2017

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City of Dearborn Heights

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Renaissance Zone Expiration Date:

ECF Neighborhood Code:

235R - 235R S-MI,N-VB,E-JD,W-TELEGRAPH

Legal Information for 33 041 02 1353 000

[collapse]

32B1353 LOT 1353 AND N 1/2 ADJ VAC ALLEY DEARBORN TELEGRAPH SUB NO. 3 T2S R10E L57 P44 WCR

#### **Sales Information**

5 sale record(s) found.							
Sale Date	Sale Price	Instrument	Grantor	Grantee	Terms Of Sale	Liber/Page	
04/19/2015	\$1.00	DD	RUDALEV LLC	RUDALEV FINANCE, LLC	05-NAL/RELATED PARTY		
04/24/2012	\$25,100.00	CD	HUD	RUDALEV LLC	21-DISTRESSED SALE		
01/30/2012	\$0.00	QCD	PNC MORTGAGE	HUD	05-NAL/RELATED PARTY		
07/12/2011	\$117,645.00	SHD	REED, MATTHEW - PHILLIP	PNC MORTGAGE	28-SHERIFF DEED		
01/21/2005	\$121,500.00	WD	CUNNINGHAM, RICHARD T	REED, MATTHEW - PHILLIP	16-CONVENTIONAL SALE		

#### **Building Information**

1 building(s) found.				
Description	Floor Area	Yr Built	Est. TCV	
Residential Building 1	864 Sq. Ft.	1949	\$40,259	

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https://ic.beasoftware.com/bea.is/AssessinoServices/ServiceAssessinoDetails.aspx?dp=33+... 6/19/2017

#### **Full Page Letter**

RICK SNYDER GOVERNOR

DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS

BUREAU OF PROFESSIONAL LICENSING

CERTIFIED GENERAL APPRAISER LICENSE

KENNETH H JOHNSON

1201001419

EXPIRATION DATE

AUDIT NO 1069379 THIS DOCUMENT IS DULY ISSUED UNDER THE LAWS OF THE STATE OF MICHIGAN