APPRAISAL OF



LOCATED AT:

8271 Coolidge Center Line, MI 48015

FOR:

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

BORROWER:

Rudalev MI II

AS OF:

May 26, 2017

BY:

Matthew Talacko

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

File Number: Coolidge

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

8271 Coolidge Center Line, MI 48015

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

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

is:

\$59,000 Fifty-Nine Thousand Dollars

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

Respectfully submitted,

Matthew Talacko
Matthew Talacko

ANS-221397

Uniform Residential Appraisal Report

File No. Coolidge

Th	e purpose of this summ		port is to pro	ovide the lender.	Telletti witti ali accu	iate, and adequ	atchy supported	, opinion of the i	narket va	ide of the subject	1 11 1
	Property Address 8271	Coolidge			Cit	y Center Line	9	Sta	ite MI	Zip Code 48015	
	Borrower Rudalev M	l II		Owne	er of Public Record R	udalev 2 Llc		Co	unty Mac	comb	
	Legal Description A. Hil	a Sub Lot 30)								
	Assessor's Parcel # 13-				Ta	x Year 2016		R F	E. Taxes \$	1.322	
	Neighborhood Name A					p Reference SM	ISA 2160		nsus Tract		
SUBJEC		$\overline{}$	Vacant			ih izeieieiire OIA			nouo Hätt		nor m = :-!!
٦		<u> </u>			ial Assessments \$ 0		<u></u>	PUD HOA \$ 0		per year	per month
爿	Property Rights Appraised				ner (describe)						
Ϋ́	Assignment Type P	urchase Transactio	on LRefir	inance Transaction	X Other (describe	e) Ascertain N	Narket Value				
	Lender/Client Colony A	American Fina	ance	Addr	ess 4 Park Place	, Suite 1950	, Irvine, CA	92614			
	Is the subject property curi	ently offered for sa	ale or has it be						'es XN	0	
ı	Report data source(s) use						o date of the app		00 (21).1		
	report data source(s) dsc	a, offering price(s),	, and date(s).	rearcomp	T abile records						
₽	. — —										
	Ididdid not an	alyze the contract f	for sale for the	e subject purchase	transaction. Explain the	ne results of the ar	nalysis of the contr	act for sale or why	the analys	is was not performed	d.
티											
CONTRACT	Contract Price \$	Date	of Contract		Is the property selle	er the owner of pul	blic record?	Yes No	Data Sourd	ce(s)	
3	Is there any financial assis			assions aift or down						Yes X No	
힊	-	_		-	ripayment assistance,	cic.) to be paid by	any party on bene	ill of the borrower:		103 (7)110	
익	If Yes, report the total dollar	ir amount and desc	cribe the items	is to be paid.							
	Note: Race and the racia	l composition of t	the neighbor	rhood are not app	raisal factors.						
j		od Characteristic			One-Unit Hous	sing Trends		One-Unit Hou	sing	Present Land	Use %
ď		X Suburban	Rural	Property Value		X Stable	Declining	PRICE	-	One-Unit	85 %
ı	Built-Up X Over 75%		Under 25%			X In Balance	Over Supply			2-4 Unit	
흿		25-75%					$\overline{}$	\$(000)	· /		<u>%</u>
희		X Stable	Slow	_	Wunder 3 mths	3-6 mths	Over 6 mths	32 Low		Multi-Family	5 %
NEIGHBORHOO	Neighborhood Boundaries					ad, south of	10 Mile	150 High	90	Commercial	10 %
힑	Road, east of Mou	nd Road, and	d west of I	Hoover Road	l			70 Pred.	60	Other	%
Ħ	Neighborhood Description										
爿	. J										
4											
H											
	Market Conditions (including	ng support for the a	above conclus	sions) See Att	tached Addendu	ım					
	Dimensions 40 X 107			Area 42 8	80 sf	Shape	Rectangular	•	View N;	Res:	
	Specific Zoning Classificat	ion R1			escription Single F				1.0 1.,		
H			I.N. C								
H				ming (Grandfather	ed Use) No Zo	ning Illega	I (describe)				
	Is the highest and best use	of the subject proj	norty on Imane	1./							
		, , ,	perty as impro	oved (or as propos	ed per plans and spec	ifications) the pres	sent use?	Yes No	If No, desc	cribe.	
		, , ,	perty as impro	oved (or as propos	ed per plans and spec	ifications) the pres	sent use?	Yes No	If No, desc	cribe.	
	Utilities Public			oved (or as propos				- -			Private
	Utilities Public Flectricity X	Other (describe)			Public	Other (describe)		Off-site Improve	ements—	Гуре Public	Private
SITE	Electricity X			Water	Public			Off-site Improve	ements—		Private
SITE	Electricity X Gas X	Other (describe))	Water Sanitary Se	Public X ewer X	Other (describe)		Off-site Improve Street Paved Alley None	ements—	Гуре Public X	Private
SITE	Electricity X Gas X FEMA Special Flood Haza	Other (describe)	s X No	Water Sanitary Se FEMA Flood Zon	Public X ewer X e X	Other (describe) FEMA Map #		Off-site Improve Street Paved Alley None	ements—	Гуре Public	Private
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Uniform Residential Appraisal Report File No. Coolidge

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						neighborhood rangi					89,90			
FEATURE	SUBJECT COMPARABLE SALE NO. 1 COMPARABLE SALE NO. 2 COM						COMPARABLE	SALI	E NO. 3					
8271 Coolidge					8071	Superior								
Address Center Line,	MI 480	115	Center L			2015	Center	•		8015		r Line, MI	1801	15
	1011 -100	710				0010			11 70	3013			100	
Proximity to Subject			0.38 mile	es Svv			0.33 mi	ies se			0.33 1	miles SW		
Sale Price	\$				\$	58,000			\$	59,900		\$		68,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 66.7	'4 sq. ft.			\$ 59.	90 sq. ft.			\$ 5	5.37 sq. ft.		
Data Source(s)			RICmp #	‡21610	0589	97;DOM 29	RICmp#	[‡] 58031	306	6274;DOM 13	RICm	p#5803131	393	1:DOM 29
Verification Source(s)						t Inspection				xt Inspection		Records/I		
· · · · · · · · · · · · · · · · · · ·	DE	COUDTION			3, L A	•			3/ L					•
VALUE ADJUSTMENTS	DES	SCRIPTION		RIPTION		+(-) \$ Adjustment		RIPTION		+(-) \$ Adjustment		SCRIPTION	-	+(-) \$ Adjustment
Sale or Financing			ArmLth				ArmLth				ArmL			
Concessions			FHA;100	00		-1,000	FHA;35	94		-3,594	Cash;	;0		
Date of Sale/Time			s01/17;c	:11/16			s12/16;	c11/16			s04/1	7;c04/17		
Location	N;Res	:	N;Res;				N;Res;				N;Res	3:		
Leasehold/Fee Simple	Fee S		Fee Sim	nla			Fee Sin	nnle			Fee S	•		
				pic	_	0				0			+	
Site	4280 9		4494 sf			U	4815 sf			U	4922		-	0
View	N;Res		N;Res;				N;Res;				N;Res	,		
Design (Style)	DT2;B	ungalow	DT2;Bur	ngalow	,		DT2;Bu	ngalow	/		DT2;E	Bungalow		
Quality of Construction	Q4		Q4				Q4				Q4			
	69		74			0	73			0	69			
Actual Age						U				0			+	0.400
Condition	C4		C4				C4	ı			СЗ		+	-3,400
Above Grade	Total Bdrr		Total Bdrms.	Baths	_		Total Bdrms.	Baths			Total Bdr			
Room Count	6 4	1.0	6 3	1.0	7	0	5 3	1.0)	0	6 4	1.1		-2,000
Gross Living Area 15		1,072 sq. ft.		869 s		3,045		1,000 s		0		1,228 sq. f	t.	-2,340
Basement & Finished	768sf0		684sf0sf		7. 16.	0,040	750sf0s		4. 16.	0	899sf			_,0 .0
	100810	JOIIII	00451051	1111		U	1 308108	01111		0	03381	OSIIII		
Rooms Below Grade													1	
Functional Utility	4-Bed	room	3-Bedro	om		0	3-Bedro	om		0	4-Bec	lroom	\perp	
Heating/Cooling	FWA/	Central	FWA/Ce	ntral			FWA/C	entral			FWA/	Central		
Energy Efficient Items	None		None				None				None		+	
	2dw				_	1 000				1 000		4	+	1 000
Garage/Carport			1gd2dw			-1,000	1gd2dw			-1,000			+-	-1,000
Porch/Patio/Deck	Porch		Porch				Porch				Porch	1		
Amenities	None		None				None				None			
			V	$\overline{}$	1.	4.045			Τ.	4.504				0.740
Net Adjustment (Total)			X +	<u></u> -	\$	1,045	+	X -	\$	4,594	+	X - \$		8,740
Adjusted Sale Price			Net Adj.	1.8%			Net Adj.	-7.7%			Net Adj.	-12.9%		
of Comparables			Gross Adj.	8.7%	\$	59,045	Gross Adi.	7.7%	\$	55.306	Gross Ad	dj. 12.9% s		59,260
Data source(s) Public	Record	s, MLS eveal any prior sal								tive date of this appra				
			dar aala ar tro	anofor bio	toni	of the explicat proper	tu and aam	oroblo on	dee (ranart additional pria	r ooloo or	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2		
Report the results of the res	earch and			ansier nis									D: -	ALENO :
ITEM		SU	BJECT			COMPARABLE SA	_E NO. 1		UMF	PARABLE SALE NO.	2	COMPARA	RLE S	SALE NO. 3
Date of Prior Sale/Transfer														
Price of Prior Sale/Transfer	[[_				_					
Data Source(s)		Public Reco	ords, RICmp Public Records, F						р Г	Public Reco	rds.	RICmp		
Effective Date of Data Source	ce(s)	05/26/2017	,			26/2017	05/26/2017				05/26/2017			
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Tritary 313 of prior Suite of that	isioi misto	y or the subject p	operty and c	отграгар		es <u>ivo prior</u>		9 01 1110		sjeet et compe				
Summary of Sales Compari	Summary of Sales Comparison Approach. See Attached Addendum													
subject to the following inspection based on the ext	early reword as is," repairs or raordinary	proach are significant are sig	s59,000 upportive ical mark d/or the la completion p basis of a hy the condition	et reac ack of er plans a pothetica or deficie	ch o ctior relia and s al con ency o	ns and trends. able market da pecifications on the dition that the repair does not require alte	et appro Income Ita. basis of a his s or alteration ration or rep	ach wa approa ypothetica ons have b pair:	as g ach al con been See	was considered addition that the improvementation of the completed, or Attached Added	weight d but v vements l subje	was rejecte have been com ect to the follow	ning d du oleted ng red	ue to the
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 59,000														

Uniform Residential Appraisal Report

COST APPROACH TO VALU	E (not required by Fannie Mae)
COST APPROACH TO VALU Provide adequate information for the lender/client to replicate the below cost figures and calcular	
Provide adequate information for the lender/client to replicate the below cost figures and calculate	ons.
Provide adequate information for the lender/client to replicate the below cost figures and calcular Support for the opinion of site value (summary of comparable land sales or other methods for es	ons. imating site value) Recent vacant residential land sales within the city
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Uniform Residential Appraisal Report

File No. Coolidge

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.

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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).

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- 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.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

Signature Matthew Talacker	Signature
Name Matthew Talacko	Name
Company Name Shoreview Appraisal Services	Company Name
Company Address 22921 Avon St.	Company Address
St. Clair Shores, MI 48082	
Telephone Number (586)879-4502	Telephone Number
Email Address shoreviewappraisals@yahoo.com	Email Address
Date of Signature and Report 06/11/2017	Date of Signature
Effective Date of Appraisal 05/26/2017	State Certification #
State Certification #	or State License #
or State License # 1201071115	State
or Other (describe) State #	Expiration Date of Certification or License
State MI	_
Expiration Date of Certification or License 07/31/2017	_
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
8271 Coolidge	_ Did not inspect subject property
Center Line, MI 48015	_ Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 59,000	Did inspect interior and exterior of subject property Date of Inspection
LENDER/CLIENT	
Name No AMC	COMPARABLE SALES
Company Name Colony American Finance	Did not inspect exterior of comparable sales from street
Company Address 4 Park Place, Suite 1950	Did inspect exterior of comparable sales from street
Irvine, CA 92614	Date of Inspection
Email Address	<u> </u>

ANS-221397 File No. Coolidge

Uniform Residential Appraisal Report

FEATURE		SUBJECT		COMPARAE		SALE NO. 4	COI	MPARABLE S	SALE NO. 5		COMPARABLE S	SALE NO. 6				
8271 Coolidge				6 Coolidge												
Address Center Line	<u>, MI 48</u>	015		ter Line, M	II 48	3015										
Proximity to Subject			0.06	miles SE												
Sale Price	\$				\$	74,000		\$			\$					
Sale Price/Gross Liv. Area	\$	0.00 sq.	ft. \$	77.49 sq. ft.		·	\$	sq. ft.		\$	sq. ft.					
Data Source(s)		3133 34			78	11;DOM 169	·			_	24					
Verification Source(s)						kt Inspection										
VALUE ADJUSTMENTS	DE	SCRIPTION		ESCRIPTION), L,	+(-) \$ Adjustment	DESCR	IDTION	() © Adhistos ant		ESCRIPTION	() © Adligator and				
	DE	SCRIPTION	Arm			+(-) \$ Adjustment	DESCR	IPTION	+(-) \$ Adjustment	U	ESCRIPTION	+(-) \$ Adjustment				
Sale or Financing						4.000										
Concessions				;4000		-4,000										
Date of Sale/Time				17;c01/17												
Location	N;Res		N;Re													
Leasehold/Fee Simple	Fee S	Simple	Fee	Simple												
Site	4280	sf	8436	3 sf		0										
View	N;Res		N;Re													
Design (Style)		Bungalow		;Bungalow	,											
Quality of Construction	Q4	Sangalow	Q4	,Dangalow												
	69		69													
Actual Age						7 400										
Condition	C4		C3			-7,400				 						
Above Grade	Total Bdi			Bdrms. Baths			Total Bdrms.	Baths		Total E	Bdrms. Baths					
Room Count	6 4	4 1.0	5	3 1.0						oxed						
Gross Living Area 15		1,072 sq.	ft.	955 s	q. ft.	1,755		sq. ft.		<u> </u>	sq. ft.					
Basement & Finished	768sf			sf0sfin		0										
Rooms Below Grade																
Functional Utility	4-Bec	Iroom	3-R4	edroom		0										
Heating/Cooling		Central		A/None		+1,000										
			_			+1,000				-						
Energy Efficient Items	None		Non							-						
Garage/Carport	2dw		2gd2			-2,000										
Porch/Patio/Deck	Porch		Porc													
Amenities	None		Non	e												
										L						
Net Adjustment (Total)				+ X-	\$	10,645		_ \$			+					
Adjusted Sale Price			Not A	dj. -14.4 %	Ť		Net Adj.	%		Net Ac						
of Comparables				Adj. 21.8%		63,355		% \$		Gross	-					
					Þ				NADADI E CALENIO			E CALENO /				
ITEM			SUBJECT			COMPARABLE SA	LE NO. 4	COME	PARABLE SALE NO	. 5	COMPARAB	LE SALE NO. 6				
Date of Prior Sale/Transfer																
Price of Prior Sale/Transfer																
Data Source(s)		Public Re	cords, I	RICmp	Pul	blic Records, F	RICmp									
Effective Date of Data Sour	ce(s)	05/26/201	7		05/	26/2017										
Summary of Sales Compar	ison Appr	roach														

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Uniform Appraisal Dataset Definitions

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.

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Uniform Appraisal Dataset Definitions

File No. Coolidge

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

ADDENDUM

Borrower: Rudalev MI II		File No.: Coolidge
Property Address: 8271 Coolidge		Case No.: ANS-221397
City: Center Line	State: MI	Zip: 48015
Lender: Colony American Finance		

Neighborhood Description

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

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

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

The subject is served by the Center Line School District.

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

Neighborhood Market Conditions

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

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

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

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

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

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

Comments on Sales Comparison

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

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

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

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

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

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

All comparables are located within the subject's immediate market area as defined on Page 1 of the report.

All comps utilized in the market grid are similar bungalow style homes on basement foundations and the most similar in age, GLA, and quality of construction. Comps 1 and 2 are in similar C4 condition and the most similar in marketability. Comp 3 recevied a downward condition adjustment of 5% due to its recent bathroom update and minor cosmetic updates. Comp 4 received a downward condition adjustment of 10% due to its recent updates to the kitchen, bathroom, and cosmetic updates.

Final Reconciliation

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

All sold comparables were considered in determining final opinion of value, however, Comp 1 was given the most weight due

augus Dudalay MUII	File New Occupants
ower: Rudalev MI II	File No.: Coolidge Case No.: ANS-221397
perty Address: 8271 Coolidge Center Line	Case No.: ANS-221397 State: MI Zip: 48015
der: Colony American Finance	State. IVII Zip. 40010
to its overall physical similarities, similar condition, and least	t amount of net adjustment totals.
Conditions of Appraisal I have not provided services regarding the subject property	in the prior three years.
Appraisers are required to be licensed and are regulated by 30018, Lansing, MI 48909.	the Department of Licensing and Regulatory Affairs, P.O. Box
Market value was estimated in fee simple title, assuming no were given similar consideration. This appraisal is prepared	outstanding liens which could affect marketability. All sales as a summary appraisal under USPAP.
	ard Board of the Foundation has addressed electronic signatures s " electronically affixing a signature to a report carries the same paper copy report".

Market Conditions Addendum to the Appraisal Report File No. Coolidge

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and con-	ditions prevalent in	the subject neighbo	rhood. ⁻	This is a required
addendum for all appraisal reports with an effective date on or at Property Address 8271 Coolidge	fter April 1, 2009.	City Cent	er I ine		State MI Zip Co	ode 48	8015
Borrower Rudalev MI II		City Certi	ei Lille		otate IVII Zip Gi	Jue 40	5015
Instructions: The appraiser must use the information require 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	s seasonai markets	Overall Trend	iorecio:	Sures, etc.
Total # of Comparable Sales (Settled)	4	4	2	Increasing	X Stable		Declining
Absorption Rate (Total Sales/Months)	0.67	1.33	0.67	Increasing	X Stable		Declining
Total # of Comparable Active Listings			3	Declining	Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	4.48 Current - 3 Months	Declining	Overall Trend		J Increasing
Median Comparable Sale Price	71,590	78,500	77,275	Increasing	X Stable		Declining
Median Comparable Sales Days on Market	41	20	28	Declining	X Stable		Increasing
Median Comparable List Price			88,250	Increasing	Stable		Declining
Median Comparable Listings Days on Market	00.000/	22.222	40	Declining	Stable		Increasing
Median Sale Price as % of List Price Seller-(developer, builder, etc.)paid financial assistance prevaler	98.00% nt? X Yes	99.00% No	98.00%	Increasing Declining	X Stable X Stable	╌	Declining Increasing
Explain in detail the seller concessions trends for the past 12 m			rom 3% to 5% increas			ndo fee	
Roughly 28% of sales volume for the past 12 li							
however, a dollar for dollar adjustment is typi				0011000010110	<u> </u>	iot at	y produi,
,	,		•				
Are foreclosure sales (REO sales) a factor in the market?	-		the trends in listings ar				th t 40
Distressed sales were found in the subject pr months. Distressed sales tend to sell for less							
The result is an increase in competition, which						IIIair	tet area.
				. ,			
Cite data sources for above information. Realcomp MLS							
Summarize the above information as support for your conclus	sions in the Neighbor	hood costion of the a	nnraical rapart form. I	f you used any ada	litional information	cuch	ac an analysis of
Summarize the above information as support for your concluse pending sales and/or expired and withdrawn listings, to formulate	-			-	litional information	, such a	as an analysis of
Summarize the above information as support for your conclus pending sales and/or expired and withdrawn listings, to formulate Local MLS limitations due not allow for the re	e your conclusions, pro	ovide both an explana	tion and support for you	ir conclusions.			-
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DIMENSION LIST ADDENDUM

Borrower: Rudalev MI II	File No	0.: Coolidge	
Property Address: 8271 Coolidge	Case	No.: ANS-221397	
City: Center Line	State: MI	Zip: 48015	
Lender: Colony American Finance			

GROSS BUILDING AREA (GBA) 1,0 GROSS LIVING AREA (GLA) 1,0									
Area(s)		Area	% of GLA	% of GBA					
Living Level 1 Level 2 Level 3 Other		1,072 778 294 0	72.57 27.43 0.00 0.00	100.00 72.57 27.43 0.00 0.00					
Basement Garage Other	GBA	768 440 541							

								
Area Measurements		Area Type						
Measurements	Factor	Total	Level 1	Level 2	Level 3	Other	Bsmt.	Garage
32.00 x 24.00	X 1.00 = - X 1.00 = - X 1.00 = - X 1.00 = - X = - - X = - - X = - - X = - - X = - - X = - - X = - - X = - - X = - - X = - - X = - - X = - - X = - - X = - - X = - - X = - - X = - - X = - - X = - - X<							000000000000000000000000000000000000000

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Rudalev MI II
Property Address: 8271 Coolidge
City: Center Line
Lender: Colony American Finance

File No.: Coolidge
Case No.: ANS-221397

Zip: 48015



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: May 26, 2017 Appraised Value: \$ 59,000



REAR VIEW OF SUBJECT PROPERTY

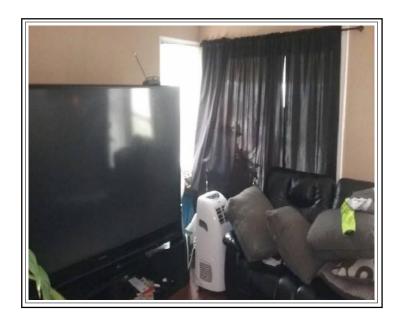


STREET SCENE

Borrower: Rudalev MI II
Property Address: 8271 Coolidge
City: Center Line
Lender: Colony American Finance

File No.: Coolidge
Case No.: ANS-221397

Zip: 48015





Living Room Kitchen





Nook Bedroom





Bedroom Bathroom

Borrower: Rudalev MI II
Property Address: 8271 Coolidge
City: Center Line
Lender: Colony American Finance

File No.: Coolidge
Case No.: ANS-221397

Zip: 48015





Bedroom Bedroom





Mechanicals Basement





Side View Side View

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Rudalev MI II File No.: Coolidge
Property Address: 8271 Coolidge
City: Center Line State: MI Zip: 48015
Lender: Colony American Finance



COMPARABLE SALE #1

8212 Standard Center Line, MI 48015 Sale Date: s01/17;c11/16 Sale Price: \$ 58,000



COMPARABLE SALE #2

8292 Superior Center Line, MI 48015 Sale Date: s12/16;c11/16 Sale Price: \$ 59,900



COMPARABLE SALE #3

8071 Superior Center Line, MI 48015 Sale Date: s04/17;c04/17 Sale Price: \$ 68,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Rudalev MI II	File No.: Coolidge			
Property Address: 8271 Coolidge	Case No.: ANS-221397			
City: Center Line	State: MI	Zip: 48015		
Lender: Colony American Finance		•		



COMPARABLE SALE #4

8316 Coolidge Center Line, MI 48015 Sale Date: s03/17;c01/17 Sale Price: \$ 74,000

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COMPARABLE SALE #5

Sale Date: Sale Price: \$

COMPARABLE SALE #6

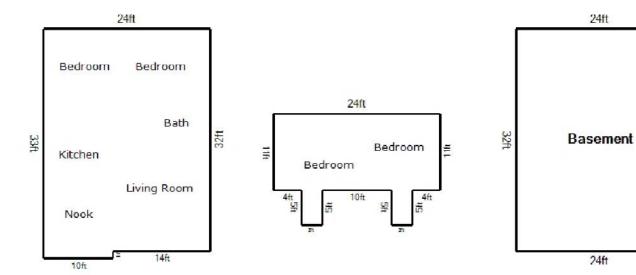
Sale Date: Sale Price: \$

FLOORPLAN SKETCH

Borrower: Rudalev MI II File No.: Coolidge
Property Address: 8271 Coolidge
City: Center Line State: MI Zip: 48015

Lender: Colony American Finance

Sketch



12 ft

32ft

Living Area	Area Cale	culation			
FirstFloor	778 ft² First Floo	x 1.00 - 778			
Second Floor	294 ft²	24ft x	32ft x	1.00 =	768 ft ²
Nonliving Area		1ft x	10ft x	1.00 =	10 ft²
Basement	768 ft ² Second f	loor		X	1.00 = 294 ft
		5ft x	3ft x	1.00 =	15 ft ³
		24ft x	11ft x	1.00 =	264 ft ²
Total Living Area (rounded):	1072 ft ²	5ft x	3ft x	1.00 =	15 ft ²

PLAT MAP

Borrower: Rudalev MI II
Property Address: 8271 Coolidge
City: Center Line
Lender: Colony American Finance

File No.: Coolidge
Case No.: ANS-221397

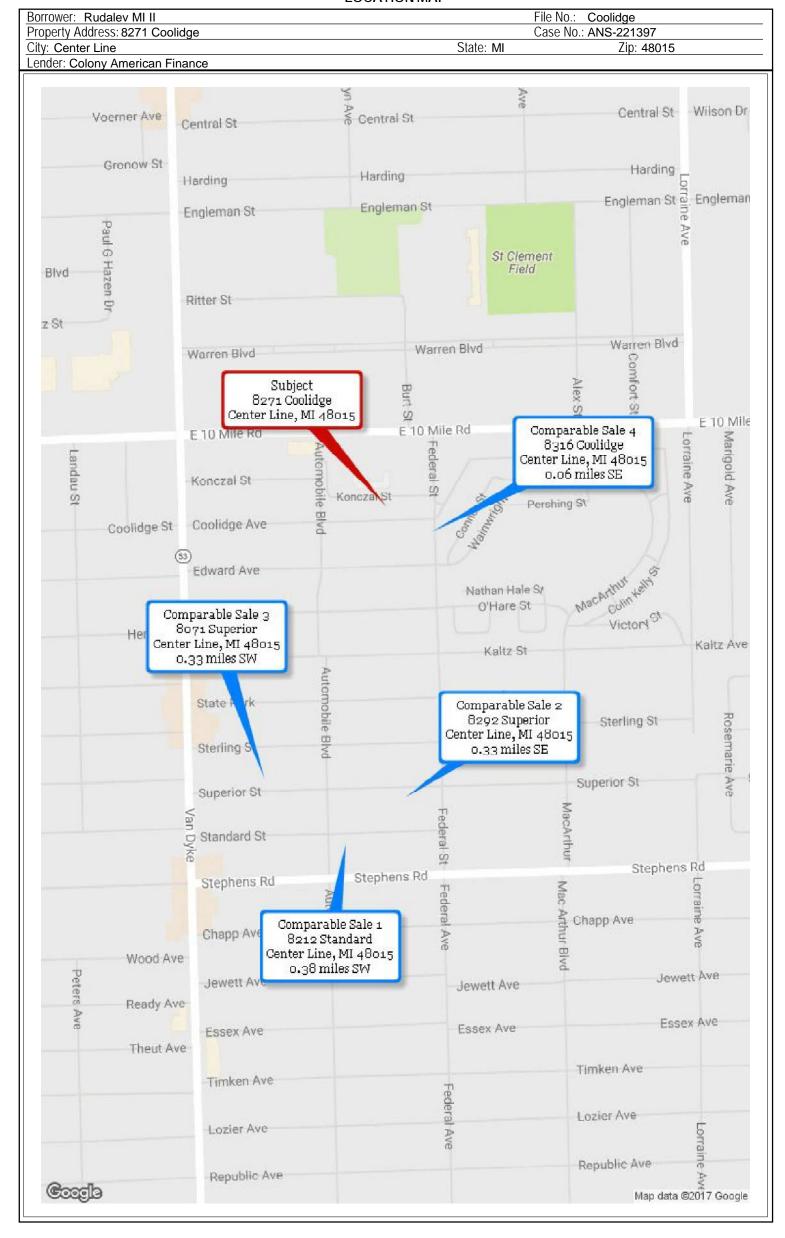
Zip: 48015

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Google

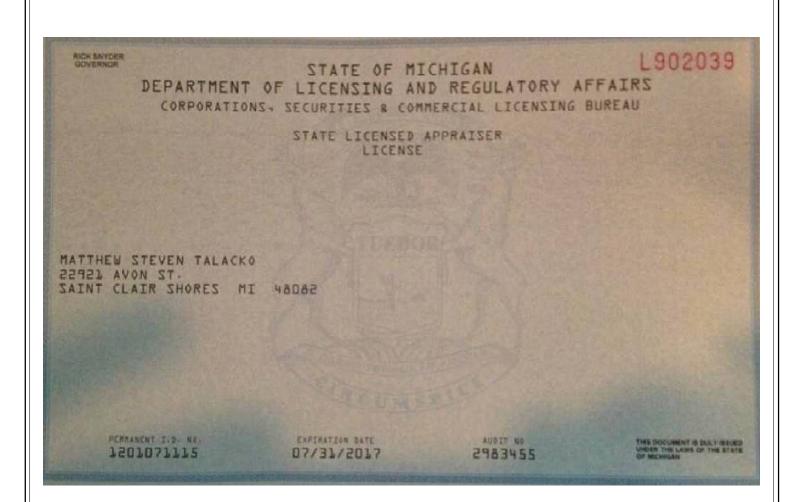
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LOCATION MAP



Borrower: Rudalev MI II File No.: Coolidge
Property Address: 8271 Coolidge
City: Center Line State: MI Zip: 48015

Lender: Colony American Finance



Borrower: Rudalev MI II File No.: Coolidge Property Address: 8271 Coolidge Case No.: ANS-221397 City: Center Line State: MI Zip: 48015

Lender: Colony American Finance

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

DECLARATIONS PAGE

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

Policy Number: NJA327871

Renewal of Number:

1. NAMED INSURED: Matthew Talacko

STREET ADDRESS:

22921 Avon

Saint Clair Shores, MI 48082

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

Expiration Date: 07/11/2017

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

3. LIMITS OF LIABILITY:

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

Aggregate: \$1,000,000

Claim Expenses have a separate Limit of Liability:
Each Claim: \$500,000 Aggregate: \$1,000,000

4. DEDUCTIBLE:

Each Claim: \$0

Aggregate: \$ 0

5. RETROACTIVE DATE: 07/11/2016

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

6. ANNUAL PREMIUM:

\$608.00

TOTAL Premium and Taxes/Surcharge:

\$608.00

7. ENDORSEMENTS:

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

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

AP 08 0023MI (06/11),

STREET ADDRESS:

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

Des Moines, IA 50306-8146

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

MCL 500,2236.

Authorized Representative

Inoly Elle

Producer Code: 26460

Date: 07/11/2016 AP 10 0001 06 11

Class Code: 73128

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