APPRAISAL OF



LOCATED AT:

22757 Rosalind Ave Eastpointe, MI 48021-1915

FOR:

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

BORROWER:

Rudalev MI I

AS OF:

June 6, 2017

BY:

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

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

ANS-221343 File No. 060517Rosalind

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

File Number: 060517Rosalind

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

22757 Rosalind Ave Eastpointe, MI 48021-1915

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

In my opinion, the market value of the property as of June 6, 2017

is:

\$41,000 Forty-One Thousand Dollars

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

Darius M Ragland

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

dariusappraisals@aol.com

Uniform Residential Appraisal Report

ANS-221343 File No. 060517Rosalind

he purpose	of this summ	ary appraisal r	report is t	to provide the lende	er/client with an	accura	ite, and adequa	tely supported	, opinion of the r	market val	lue of the su	ubject property.
Property Ad	ddress 2275 7	7 Rosalind A	Ave			City	Eastpointe		Sta	ate MI	Zip Code 48	3021-1915
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Lender/Clie	ent Colony A	American Fi			dress 4 Park P	Plaza,	Suite 1950,	Irvine, CA 9	2614			
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				te(s). PRD/City/					disdi:	103 (21)11	<u> </u>	
кероп цата	i source(s) use	u, onening price(s	S), and dat	le(s). FRD/City/	Realcomp L	. 1 10/ 10	ineaisource	5				
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Caratura et Dui	! ¢	D-	C		1- 41	4		i:12) _V	D-4- C	/-)	
Contract Pri			ite of Contr				the owner of publ			Data Source		
			-	concessions, gift or do	ownpayment assist	iance, ei	c.) to be paid by a	any party on bena	iii oi the borrower?		Yes No	
If Yes, repor	rt the total dolla	ar amount and de	escribe the	e items to be paid.								
Note: Race	and the racia	l composition o	of the neig	hborhood are not a	ppraisal factors							
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Market Con	ditions (includi	ng support for the	e above co	onclusions) See A	Attached Add	endur	n.					
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Uniform Residential Appraisal Report File No. 060517Rosalind

ANS-221343

There are 25 compa	rable pro	perties currently of	fered for sale in the s	ubject	neighborhood rangi	ng in price f	rom \$ 32	2,100 to \$	129,	,000 .	
There are 177 compa	rable sale	es in the subject ne	eighborhood within the	e past t	twelve months rang	ing in sale p	rice from \$	15,000	to \$	120,000	
FEATURE		SUBJECT	COMPARAI	BLE S	ALE NO. 1	CC	OMPARABL	E SALE NO. 2		COMPARABL	E SALE NO. 3
22757 Rosalind Av							23012 Tuscany Ave			1 Piper Av	е
	astpointe, MI 48021-1915			I 480	021	Eastpoi	•		1	pointe, MI ₄	
Proximity to Subject			0.92 miles NV			0.36 mi				miles NW	
Sale Price	\$			\$	37,500			\$ 38,900			\$ 55,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 34.44 sq. ft		21,000	\$ 34.5	86 sq. ft.	, ,,,,,,,		52.23 sq. ft.	
Data Source(s)	Ť	0.00 sq	MiRealsrc #31		546·DOM 97			70620;DOM 04			01185;DOM 01
Verification Source(s)			Realcmp/MiRe					alSrc/City/PRD			alSrc/City/PRD
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment		ESCRIPTION	+(-) \$ Adjustment
Sale or Financing	0.0		ArmLth		r() # rajustinent	ArmLth	TUI TION	1() \$ Najasaneni	ArmL		r() # rujustment
Concessions			Conv;0			Cash;0			Cash		
Date of Sale/Time			s06/17;c04/17	,	0	s08/16;	c07/16	1 170		17;c02/17	0
Location	N;Res	z·	N;Res;			N;Res;	001710	1,170	N;Re		, i
Leasehold/Fee Simple	Fee S	·	Fee Simple			Fee Sin	nnle			Simple	
Site	5800		6956 sf		0	6560 sf		0	4360		0
View	N;Res		N;Res;		0	N;Res;		0	N;Re		0
Design (Style)		5;Bungalow	DT1.5;Bungal	014/		DT1.5;E	Rungala			5;Bungalov	A/
-	Q4	b,burigatow	Q4	OW		Q4	buriyaio	VV	Q4	5,Burigaio	//
Quality of Construction	69		91		2,000	63		0			0
Actual Age			C4		2,000			0	C3		
Condition	C4					C4	_		<u> </u>	, -	-7,000
Above Grade	Total Bd		Total Bdrms. Bath		500	Total Bdrms.				drms. Baths	
Room Count	6 3	3 1.0	6 3 1.1		-500	6 3	1.0	4 ^	+	3 1.0	a -
Gross Living Area 30.00	0-1	1,143 sq. ft.	1,089 s	sq. tt.	0		1,116 sq	. ft. 0		1,053 sq.	ft. O
Basement & Finished	0sf		0sf			0sf			0sf		
Rooms Below Grade	_								-		
Functional Utility	Avera		Average			Average		. 1	Aver		. ==-
Heating/Cooling		No Central	GFA/ No Cent	tral			o Centra	ai	+	Central Air	-1,500
Energy Efficient Items		Known	None Known			None K				Known	
Garage/Carport	1gd1		1gd1dw	.		1gd1dw			2gd1		
Porch/Patio/Deck		lard Porch	Enclosed Porc		0				+	h & Deck	-1,000
Updates	Mode	st Updates	Modest Updat	es		Modest	Update	S	Mode	est Updates	5
<u> </u>											
				\Box	4.500	V		1.470	$\vdash \frown$		0.500
Net Adjustment (Total)			X +	\$	1,500	X +)	\$ 1,170		$\overline{}$	\$ 9,500
Adjusted Sale Price			Net Adj. 4.0%			Net Adj.	3.0%		Net Ad	,	
of Comparables			Gross Adj. 6.7%		39,000	Gross Adj.	3.0%			Adj. 17.3%	
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			, , ,		y and comparable s			Public records da			
not transferred own	ership	in the last 30	6 months. All p		'						
not transferred owr been made availab	ership le in th	in the last 30 in the report whe	6 months. All p n applicable.	rior t	ransfer inform	ation in	the last	12 months of the	e Sale		
not transferred owr been made availab Myresearch did X	nership le in th did not r	in the last 30 in the report whe reveal any prior sal	6 months. All p n applicable. les or transfers of the	rior t	ransfer inform	ation in	the last		e Sale		
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ANS-221343

Uniform Residential Appraisal Report File No. 060517Rosalind The Subject has been given an opinion of value that is Below the Median/Predominate primarily as a result of its (C4) condition rating,

without a basement foundation. The estimated/opinion of value sho has a closing date outside of the last 6 months. Comparable #3 exc adjustments in excess of 10%. Adjustments were applied for conc market. Actual age adjustments were applicable when outside of 1 extracted rate of (+3%) when contract dates were outside of the las more relevant Comparables to bracket the Subject's GLA; Although of the Subject's GLA. The significance of all Comparables are discussed.	eeds Net adjustments, in addition to containing a line item essions outside of (1% to 3%) which was deemed typical for this 5 years. Time of sale adjustments were applied at a market 6 months. The appraiser was unable It to locate any additional and Comparables #1 and #2 are estimated to be within 100 square feet
Equal weight was given to all Comparables after adjustments and a sales analysis. Comparables #1 and #2 provide properties rated to	be in an equal in condition and both are without basement
foundations. Comparable #3 offers a property deemed to be in sup equal to the Subject. All Comparables collectively serve as good in	
equal to the Subject. All Comparables collectively serve as good in	dicators of value given current market conditions.
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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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.

See Attached Addendum

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

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

CUREDVICORY ARREST (ONLY IF REQUIRED)

APPRAISER	SUPERVISORY APPRAISER (UNLT IF REQUIRED)
Signature M. Ragland	Signature
Name Darius M Ragland	Name
Company Name Anointed Appraisals, Inc.	Company Name
Company Address 18100 Chandler Park Dr.	Company Address
Detroit, MI 48224	
Telephone Number (313) 922-4970 Transit# (313) 409-9540	Telephone Number
Email Address DariusAppraisals@aol.com	Email Address
Date of Signature and Report 06/11/2017	Date of Signature
Effective Date of Appraisal 06/06/2017	State Certification #
State Certification # 1201006408	or State License #
or State License #	State
or State License # State #	StateExpiration Date of Certification or License
State MI	
Expiration Date of Certification or License <u>07/31/2019</u>	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
22757 Rosalind Ave	Did not inspect subject property
Eastpointe, MI 48021-1915	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 41,000	Did inspect interior and exterior of subject property
	Date of Inspection
LENDER/CLIENT	
Name Appraisal Nation	COMPARABLE SALES
Company Name Colony American Finance	Did not inspect exterior of comparable sales from street
Company Address 4 Park Plaza, Suite 1950	Did inspect exterior of comparable sales from street
Irvine, CA 92614	Date of Inspection
Email Address	

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Uniform Appraisal Dataset Definitions

ANS-221343
File No. 060517Rosalind

Condition Ratings and Definitions

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

"Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy: however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

- Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.
- Q3 Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.
- Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.
- Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.
- Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled

Not Updated

 $Little\ or\ no\ updating\ or\ modernization.\ This\ description\ includes,\ but\ is\ not\ limited\ to,\ new\ homes.$

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

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

ANS-221343 File No. 060517Rosalind

Uniform Appraisal Dataset Definitions

Abbreviati	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
Auji Wi	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	-
	=				Design(Style)
AT .	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
				•	
C	Contracted Date	Date of Sale/Time	m 	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
		Date of Sale/Time	Short	Short Sale	
e E	Expiration Date				Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	wo	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR		Design(Style)		Withdrawn Date	Date of Sale/Time
	High Rise Structure	3 . 3 .	W		
Ind	Industrial	Location & View	Woods	Woods View	View
• •	oraiser-Defined Abbre				Appropriate Fields
Other App Abbrev.	oraiser-Defined Abbre Full Name	viations Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
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ADDENDUM

Borrower: Rudalev MI I		File No.: 060517Rosalind
Property Address: 22757 Rosalind Ave		Case No.: ANS-221343
City: Eastpointe	State: MI	Zip: 48021-1915
Lender: Colony American Finance		

Clarification of Intended Use and Intended User:

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

Additional Certification

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

FIRREA CERTIFICATION

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

Neighborhood Market Conditions

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

Final Reconciliation

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

Appraiser Additional Certifications

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

Extra Comments

Special Assessments

Assessments have been informed to be associated with road work, sewage as well a possible delinquent water bill. (Yearly)

Special assessments for the area have been typically at \$31.00. The appraiser was unable to confirm any additional information concerning special assessments.

FLOOD ZONE

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

Market Conditions Addendum to the Appraisal Report File No. 060517Rosalind

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and con	ditions prevalent in t	he subject neigh	nborhood	l. This	is a required
addendum for all appraisal reports with an effective date on or af Property Address 22757 Rosalind Ave	ter April 1, 2009.	City East	pointe		State MI Zip	Code 4	1802	21-1915
Borrower Rudalev MI I		,						
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 identi			-				-	
that would be used by a prospective buyer of the subject proper		=		-				-
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Tre	nd		
Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	60	29	33	Increasing	X Stable X Stable		=	eclining
Total # of Comparable Active Listings	10.0 37	9.7 25	11.0 25	Increasing Declining	X Stable		\equiv	eclining creasing
Months of Housing Supply (Total Listings/Ab.Rate)	3.7	2.6	2.3	X Declining	Stable		\equiv	creasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months		Overall Tre	nd		_
Median Comparable Sale Price	50,750	61,000	65,000	X Increasing	Stable			eclining
Median Comparable Sales Days on Market	20	21	23	Declining	Stable		\equiv	creasing
Median Comparable List Price Median Comparable Listings Days on Market	59,999 122	64,900 112	72,900 44	X Increasing X Declining	Stable Stable		=	eclining creasing
Median Sale Price as % of List Price	96.0%	102.0%	100.0%	Increasing	X Stable		\equiv	eclining
Seller-(developer, builder, etc.)paid financial assistance prevalen				Declining	X Stable		In	creasing
Explain in detail the seller concessions trends for the past 12 m	onths (e.g., seller con	ntributions increased f	from 3% to 5%, increas	sing use of buydowr	ıs, closing costs	, condo f	fees, o	options, etc.).
Seller concessions remain between 1% and 3	3%.							
Are foreclosure sales (REO sales) a factor in the market?	Yes No If y	yes, explain (including	the trends in listings a	nd sales of foreclose	ed properties).			
Information is provided as evidence of statisti						_		
2.5 square miles. Specific search criteria inclu								
analyzed over a 1 year period. 226 were priva	atery owned awa	ellings, 30 were	bank or govern	ment owned p	roperties ar	10 04	were	SHOIL
die transactions.								
Cite data sources for above information. MiRealsource ,F	Real Comp II LT	D., City record	s, and PRD.					
Summarize the above information as support for your conclus	ions in the Neighborl	hand cartian of the a	nnraical rapart form	lf you used any add	itional informat			
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USPAP ADDENDUM

ANS-221343
File No. 060517Rosalind

1	Rudalev MI I			
Property A	Address: 22757 Rosalind Ave Eastpointe	County: Macomb	State: MI	Zip Code: 48021-1915
Lender:	Colony American Finance	_ county. Maconia	Cidio. IVII	
	nable Exposure Time n of a reasonable exposure time for the su	hight property at the market va	lue stated in this report is: 1 to 3	3 months
				n the market prior to the hypothetical as a retrospective opinion based on
the analy	sis of past events assuming an ope	n and competitive market.	And in many situations is re	eflective of the Comparables used to
	an opinion of value. It should also be dompetitive market.	e noted this is based on if	the Subject was/is properly	and competitively listed within an
орен анс	a compensive marker.			
Λ dditio	anal Cartifications			
	onal Certifications	and the same of th	ollon of the consequent of the efficient of the consequent	to at a Callete area and a till to the attenue area.
	re performed NO services, as an appraise of immediately preceding acceptance of the		ding the property that is the subj	ect of this report within the three-year
	VE performed services, as an appraiser o			
perio	od immediately preceding acceptance of th	is assignment. Those services	are described in the comments b	pelow.
Δdditio	nal Comments			
raditio	nai comments			
APPRA	and the second s		UPERVISORY APPRAISER (only if required):
	e: Drive M. Ragh			
Signatu	re: Muus II-llagla	4 s	5	
Name:	Darius M Ragland oned: 06/11/2017	N		
	gned: 00/11/2017 ertification #: 1201006408			
or State	License #:	0	r State License #:	
or Other State:	r (describe): State MI			License:
Expiration	on Date of Certification or License: 07/31	/2019 S	upervisory Appraiser inspection	of Subject Property:
Effective	e Date of Appraisal: <u>06/06/2017</u>			from street Interior and Exterior

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Rudalev MI I File No.: 060517Rosalind
Property Address: 22757 Rosalind Ave Case No.: ANS-221343

City: Eastpointe State: MI Zip: 48021-1915
Lender: Colony American Finance



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: June 6, 2017 Appraised Value: \$41,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

FLOORPLAN SKETCH

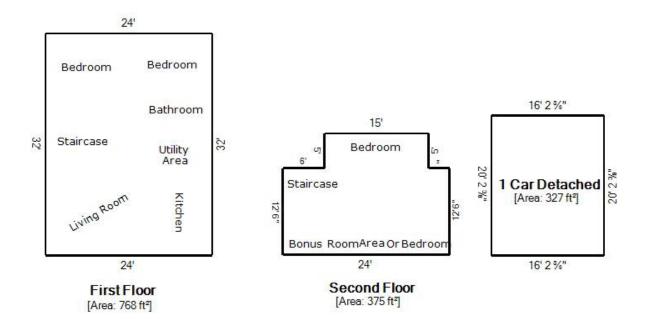
Borrower: Rudalev MI I
Property Address: 22757 Rosalind Ave
City: Eastpointe
Lender: Colony American Finance

File No.: 060517Rosalind
Case No.: ANS-221343

City: 48021-1915

Lender: Colony American Finance

Sketch



Living Area First Floor Second Floo Area Calculation 768 ft² First Floor 375 ft² x 1.00 = 768 ft² 768 ft² x 1.00 = 375 ft² Second Floor Nonliving Area 15' x 1.00 = 5° x 75 ft² Total Living Area (rounded): 24' x 12" 6" x 1.00 = 300 ft²

12 ft

Borrower: Rudalev MI I	Fi	le No.: 060517Rosalind
Property Address: 22757 Rosalind Ave	C	ase No.: ANS-221343
City: Eastpointe	State: MI	Zip: 48021-1915
Lender: Colony American Finance		







Address Verification

Additional Front Side View

Garage







Living Room

Utility Area

Kitchen







First Floor Bedroom

First Floor Bedroom

Bathroom.. Possible Mold alonf walls See Photo Below





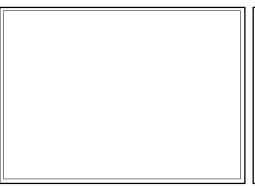




Second Floor Attic Bonus Room Area Possibly could be used as Bedroom

Second Floor Attic Bedroom

Bathroom Wall and window Possible evidence of mold





COMPARABLE PROPERTY PHOTO ADDENDUM

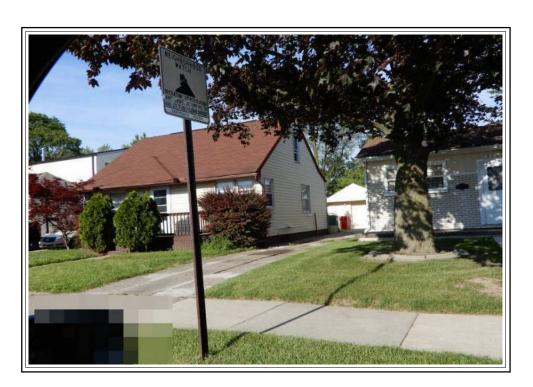
Borrower: Rudalev MI I File No.: 060517Rosalind
Property Address: 22757 Rosalind Ave Case No.: ANS-221343

City: Eastpointe State: MI Zip: 48021-1915
Lender: Colony American Finance



COMPARABLE SALE #1

22835 Melrose Ave Eastpointe, MI 48021 Sale Date: s06/17;c04/17 Sale Price: \$ 37,500



COMPARABLE SALE #2

23012 Tuscany Ave Eastpointe, MI 48021 Sale Date: s08/16;c07/16 Sale Price: \$ 38,900



COMPARABLE SALE #3

22801 Piper Ave Eastpointe, MI 48021 Sale Date: s02/17;c02/17 Sale Price: \$ 55,000

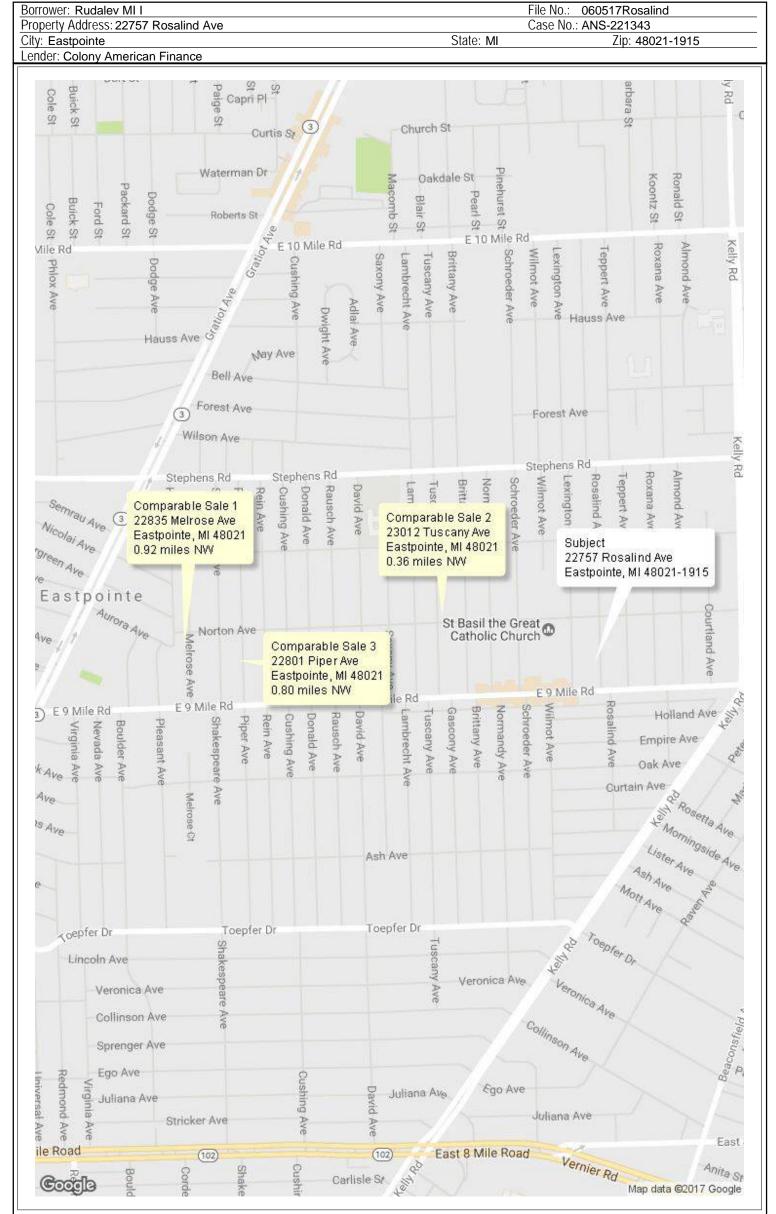
AERIAL MAP

Borrower: Rudalev MI I File No.: 060517Rosalind
Property Address: 22757 Rosalind Ave Case No.: ANS-221343
City: Eastpointe State: MI Zip: 48021-1915

Lender: Colony American Finance



LOCATION MAP



LICENSE PAGE

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

REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

DECLARATIONS PAGE

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

Policy Number: NJA313847B Renewal of Number: NJA313847A

1. NAMED INSURED: Darius M. Ragland

STREET ADDRESS:

18100 Chandler Park Dr. Detroit, MI 48224

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

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

3. LIMITS OF LIABILITY:

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

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

Aggregate: \$1,000,000

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

5. RETROACTIVE DATE: 02/09/2015

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

6. ANNUAL PREMIUM: \$635.00

TOTAL Premium and Taxes/Surcharge: \$635.00

7. ENDORSEMENTS:

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

AP 00 0001 (06/11), AP 04 0001 (06/11), AP 04 0003 (07/14), AP 04 0004 (07/14), AP 20 0001 (06/11), AP 21 0002 (06/11), AP 27 0004 (06/11), SGN 90 0001 (07/10), AP 01 0018MI (06/11), AP 08 0023MI (06/11), This policy is exempt from the fi

8. PRODUCER NAME: Mercer Consumer

STREET ADDRESS: P. O. Box 8146

Des Moines, IA 50306-8146

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

MCL 500.2236.

Authorized Representative

Insty Pelle

Producer Code: 26460

Date: 01/17/2017

AP 10 0001 06 11

Class Code: 73128

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