Appraisal Report

Uniform Residential Appraisal Report

File No. ANS-221361

Τ	ne purpose of this s	ummar	ry appraisal r	report is to	o provide the le	nder/cli	ient with an accur	ate, and adequa	tely supp	orted,	opinion of the	market va	alue of the s	ubject property.
	Property Address 2	1321	Universal.	Ave			City	Eastpointe			St	ate MI	Zip Code 4	8021
	Borrower Rudale	v MI I	I			Owner o	of Public Record R	udalev Finand	ce LLC		Co	ounty Ma	comb	
	Legal Description Lo			al Heigh								,		
	Assessor's Parcel #			2.9.1		.,		Year 2016			D	E. Taxes \$	2 004	
	Neighborhood Name		<u> </u>	shto Cub	adivision				61 Eo	otnoi			2,00 4 t 2588.00	
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SUBJECT	Occupant Own		Tenant	Vacant		-,	Assessments \$ 31			P	PUD HOA\$ 0		per yea	arper month
Ë	Property Rights Appr		X Fee Sim		Leasehold _		(describe)							
S	Assignment Type () Puro	chase Transac	tion 🔲	Refinance Transa	action	X Other (describe) Ascertain M	arket V	alue				
	Lender/Client Colo	nv Ar	merican Fi	nance		Address	s 4 Park Plaza	. Suite 1950.	Irvine. (CA 9	2614			
	Is the subject proper											Yes XI	No.	
								onor to the encetive	date of th	із аррі	disdi:	103 (1)	10	
	Report data source(s	s) usea,	oriering price(s	s), and date	e(s). Realcol	пр, с	ID.							
	Ididdid r	not analy	yze the contrac	ct for sale fo	or the subject pure	chase tra	ansaction. Explain th	e results of the ana	alysis of the	e contra	act for sale or why	y the analy:	sis was not pe	erformed.
Ļ														
RACT	Contract Price \$		Da	te of Contra	act		Is the property selle	r the owner of publ	lic record?		Yes No	Data Sour	rco(c)	
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5	Is there any financial			-	_	r downpa	ayment assistance, e	etc.) to be paid by a	any party o	n bena	iii oi the borrower	·	JYes ∐No	Ü
ပ	If Yes, report the total	ıl dollar	amount and de	escribe the	items to be paid.									
	Note: Race and the	racial	composition	of the neigl	hborhood are no	ot apprai	isal factors.							
			Characterist			ррга	One-Unit Hous	ing Trends			One-Unit Hou	ısina	Procon	t Land Use %
				$\overline{}$	L	(1-)			7					
	Location Urban		Suburban	Rural			X Increasing	Stable	<u>Declinin</u>	_	PRICE	AGE	One-Unit	80 %
	Built-Up X Over 7		25-75%	Under			Shortage	X In Balance	Over Su		\$(000)	(yrs)	2-4 Unit	0 %
ĕ	Growth Rapid		Stable	Slow			X Under 3 mths	3-6 mths) Over 6 r	nths	15 Low	1	Multi-Family	10 %
RHOOD	Neighborhood Bound	daries	The marke	et area l	boundaries a	are: 8	Mile Road to 1	he south. Gra	atiot		132 High	120	Commercial	10 %
ď	Avenue to the										60 Pred.		Other	0 %
ı e	Neighborhood Descr					Uny I					OO TICU.	. 00	011101	0 /0
٥	rvergriborriood DeSCI	ιμιιυΠ	oce Allaci	neu Auc	Jenuum									
N														
	Market Conditions (ir	ncluding	support for the	e above co	nclusions) See	e Attac	ched Addendu	m						
	Dimensions 40 X	128			Δrea	a 5120) sf	Shane	Rectang	nular		View N	·Res·	
			- D1							guiai		AICM IA	,1103,	
	Specific Zoning Class						cription Single Fa	amily Resider	าแลเ					
	Zoning Compliance	(X)L	ogal II.					$\overline{}$						
	J		Leyai Li	egal Nonco	onforming (Grandf	fathered		$\overline{}$	(describe)					
	Is the highest and be				<u>, </u>		Use) No Zor	ning Illegal	, ,		Yes No	If No, des	scribe. See	Attached
	Is the highest and be				<u>, </u>		Use) No Zor	ning Illegal	, ,		Yes No	If No, des	scribe. <u>See</u>	Attached
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Uniform Residential Appraisal Report File No. ANS-221361

						neighborhood rang				90,0		
			T			twelve months rang				to \$	90,000	
FEATURE 21321 Universal Av		SUBJECT	21003 l			ALE NO. 1	COMPARABLE SALE NO. 2 21018 Universal Ave				COMPARABLE 71 Nevada A	
		221	Eastpoi							1		
Address Eastpointe,	IVII 400) <u>Z I</u>	0.13 mi		400	JZ I	0.12 mi	inte, MI 4	10021		pointe, MI 48 miles NE	0021
Proximity to Subject Sale Price	\$		0.13111	ies se	\$	59,900	0.12 111		\$ 65,000	_	s in the state of	72,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 49.	79 sq. ft.	_	39,900	\$ 54.	35 sq. ft.	<u>→ 05,000</u>		63.38 sq. ft.	72,000
Data Source(s)	φ	0.00 sq. it.			•	3;DOM 7			535;DOM 1	_		6064;DOM 43
Verification Source(s)			Assess			, <u></u>	Assess		OCC, DOWN		essor	1000 1,D 0 W 10
VALUE ADJUSTMENTS	DF	SCRIPTION		RIPTION		+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment	+	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing			ArmLth			. (, , , , , , , , , , , , , , , , , , ,	ArmLth		() () ()	Arm		() () ()
Concessions			Cash;0				Cash;0			1	;3000	-3,000
Date of Sale/Time			s03/17;	c02/17			s05/17;	c05/17		s07/	16;c05/16	2,700
Location	N;Res	s;	N;Res;				N;Res;			N;Re	es;	
Leasehold/Fee Simple	Fee S	Simple	Fee Sin	nple			Fee Sir	nple		Fee	Simple	
Site	5120		4366 sf			0	4720 sf		0	4480		0
View	N;Res	,	N;Res;				N;Res;			N;Re		
Design (Style)		1;Bungalow	DT1.1;E	Bungalo)W			Bungalov	N		.1;Bungalow	
Quality of Construction	Q4		Q4				Q4			Q4		
Actual Age	74		74			0.000	74			90		0
Condition Above Crade	C3	rmo D 11	C4			6,000	C3	5.0		C3	Idemo D. II	
Above Grade Room Count	Total Bd	rms. Baths 3 1.0	Total Bdrms	. Baths 1.0	$\overline{}$		Total Bdrms	. Baths 1.0		Total E	3 1.1	-1,000
Gross Living Area 6	<u> </u>	1,199 sq. ft.		1,203 so		0		1,196 sq.	ft. O	+	1,136 sq. ft	
Basement & Finished	799sf		802sf0s			0	797sf0s		0		sf500sfin	0
Rooms Below Grade				-		J		-			or0.0ba0o	0
Functional Utility	Avera	age	Average	е			Averag	е		Aver		
Heating/Cooling	FWA/		FWA/N				FWA/C		0	FW/	VCentral	0
Energy Efficient Items	None		None				None			Non		
Garage/Carport	1gd1		2gd2dw	/		-2,000	1gd1dv	<i>I</i>		2gd2		-2,000
Porch/Patio/Deck	Porch	1	Porch				Porch			Porc	:h	
<u> </u>												
Net Adjustment (Total)			X)+		\$	4,000	X +		\$ 0		+ X - \$	3,300
Adjusted Sale Price			Net Adj.	6.7%	_	4,000	Net Adj.	0.0%	5 O	Net Ad		3,300
of Comparables			Gross Adj.	13.4%	1	63,900		0.0%	\$ 65,000	1	,	68,700
	earch the	e sale or transfer h				y and comparable s						,
My research X did Data source(s) MLS/As My research did X Data source(s) MLS/As Report the results of the res	ssesso did not r ssesso	or reveal any prior sa or	les or transfe	ers of the o	compa	arable sales for the	year prior to	the date of	fective date of this appr sale of the comparable	sale.	on page 3)	
ITEM	carerr ari		BJECT	ransici ilis		COMPARABLE SA			MPARABLE SALE NO			BLE SALE NO. 3
Date of Prior Sale/Transfer		04/19/2015										
Price of Prior Sale/Transfer		\$1										
Data Source(s)		Assessor				alcomp,LTD./A	ssessor		omp,LTD./Asses	ssor		TD./Assessor
Effective Date of Data Source		06/01/2017				01/2017		06/01			06/01/2017	
Analysis of prior sale or tran									n 04/19/2015 for			
Rudalev Finance LI sale. None of the 4												
transactions.	r comp	raianico Havi	J JUIU III	uie pas	,. 12	. 11101111113 01 1111	on curre	in sale u	iate. All 5 COMP	υ αμμ	cai to be all	ir a iorigui
Summary of Sales Compari	son Appr	roach. See At	tached A	ddendu	ım							
		· · ·										
Indicated Value by Sales Co								77.00-				
Indicated Value by: Sales				omra-l		st Approach (if dev					(if developed) \$	ovoilable f
All consideration is												
a analysis. The cost												
	X "as is,	$\overline{}$							condition that the impro			
subject to the following		•									s nave been comp pject to the followir	
inspection based on the ext									ee Attached Add	_	,	.g . 0 quii 0 u
2	. ,	,			,			. <u>50</u>				
Based on a complete vis	sual ins	pection of the ir	nterior and	exterior	area	s of the subject p	roperty, d	efined sco	pe of work, stateme	nt of a	ssumptions and	llimiting
conditions, and apprais as of 06/01/2017		-	our) opinio	n of the m	narke	= :	ed, of the r	eal proper	ty that is the subjec		-	-

Appraisal Report

Uniform Residential Appraisal Report File No. ANS-221361

Subject Property Identification:	
The appraiser has viewed all readily accessible areas of the dwellin	g (and any other building structure located on the property). (******)
This complete visual inspection is not intended to be the same dept	h or for the same purpose as a home inspection. The appraiser has
viewed the property solely for valuation purposes and to observe pr	
their decision making process, as well as those items outlined in the appraisal.	e assumptions and ilmited conditions and certification to this
Sources of Information:	
The appraisal is based on the information gathered from public reco	ords; viewing of the subject property, neighborhood and comparable
properties; and other sources specifically identified in this report. W	
deemed most reliable has been used.	·
later ded Heave	
Intended Users:	
This report is intended for use only by the lender/client stated. Use	of this report by others is not intended by the appraiser. Other
	on this appraisal may only do so within the reported scope of work
agreed upon between the client and the appraiser, for the intended	use stated nerein.
The property was appraised by Syrra Jena Mortier, Appraiser.	
"The Intended User of this appraisal report is the Lender/Client. The appraisal for a mortgage finance transaction, subject to the stated \$	
this appraisal report form, and the Definition of Market Value. No ac	
The appraiser certifies and agrees that this appraisal was prepared Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of implementing regulations in effect at the time the appraiser signs the	1989, as amended (12 U.S.C. 3331 et seq.), and any applicable
COST APPROACH TO VALUE	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculate	· · · · · · · · · · · · · · · · · · ·
Support for the opinion of site value (summary of comparable land sales or other methods for est	• -
sales/listings, and by extracting land values from new construction	sales in the area.
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 500
Source of cost data Cost Comparables Ouality rating from cost service Average Effective date of cost data 06/2017	Dwelling
Quality rating from cost service Average Effective date of cost data 06/2017 Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Bsmt: 799 Sq. Ft. @ \$ 20.00 = \$ 15,980
The estimated remaining economic life of the Subject is 70 years.	Garage/Carport 297 Sq. Ft. @ \$ 20.00 = \$ 5,940
Blue Book Value Analysis was used as the primary source of	Total Estimate of Cost-New 105,850
construction costs. The physical depreciation was calculated using the modified age-life method. The cost approach is not the	Less 100 Physical Functional External Depreciation \$31,755 \$0 \$0 = \$(31,755)
strongest approach to derive the market value for the Subject.	Depreciation \$31,755 \$0 \$0 = \$ (31,755) Depreciated Cost of Improvements
	"As-is" Value of Site Improvements = \$ 3,000
	INDICATED VALUE BY COST ASSESSMENT
	INDICATED VALUE BY COST APPROACH = \$ 77,600 UE (not required by Fannie Mae)
Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$	
Summary of Income Approach (including support for market rent and GRM)	
DDO IFCT INFORMATIO	N FOR PUDs (if applicable)
	N FOR PODS (II applicable) No Unit type(s) Detached Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA	7. 17. = =
Legal name of project	
Total number of phases Total number of units Total number of units rented Total number of units for sale	Total number of units sold Data source(s)
Was the project created by the conversion of an existing building(s) into a PUD? Yes	No If Yes, date of conversion.
Does the project contain any multi-dwelling units? Yes No Data source(s)	
Are the units, common elements, and recreation facilities complete?	If No, describe the status of completion.
Are the common elements leased to or by the Homeowners' Association?	
	o If Yes, describe the rental terms and options.
	o If Yes, describe the rental terms and options.
Describe common elements and recreational facilities.	o If Yes, describe the rental terms and options.

Uniform Residential Appraisal Report

File No. ANS-221361

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

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

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

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

Uniform Residential Appraisal Report

File No. ANS-221361

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- 6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

Uniform Residential Appraisal Report

File No. ANS-221361

- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED

Signature Name Syrra lent Mortier	Signature
Name Syrra Jena Mortier	_ Name
Company Name Phoenix Appraisal Services Inc	Company Name
Company Address 49747 Willowood Dr	Company Address
Macomb, MI 48044	
Telephone Number (586) 770-3307	Telephone Number
Email Address syrra.mortier@att.net	Email Address
Date of Signature and Report 06/09/2017	Date of Signature
Effective Date of Appraisal 06/01/2017	State Certification #
State Certification # 1201071394	or State License #
or State License #	State
or State License # State #	State Expiration Date of Certification or License
State MI	
Expiration Date of Certification or License 07/31/2017	- -
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
21321 Universal Ave	Did not inspect subject property
Eastpointe, MI 48021	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 65,000	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
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Appraisal Report

Uniform Residential Appraisal Report

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FEATURE	-	SUBJECT		BLE SALE NO. 4	C	OMPARABLE S	SALE NO. 5		COMPARABLE S	ALE NO. 6
21321 Universal A			15360 Spreng							
Address Eastpointe,	MI 480)21	Eastpointe, MI							
Proximity to Subject			0.23 miles SW	1						
Sale Price	\$			\$ 64,900)	\$			\$	
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.	\$ 62.16 sq. ft		\$ 0.	00 sq. ft.		\$	sq. ft.	
Data Source(s)			Rlcmp #5803130						' '	
Verification Source(s)			Assessor	,	1					
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESC	CRIPTION	+(-) \$ Adjustment	DI	ESCRIPTION	+(-) \$ Adjustment
Sale or Financing	DL	SCIUI HOIV	Listing	T(-) \$ Aujustinent	DESC	ANII HON	+(-) \$ Aujustinent	Di	LOCKII HON	+(-) \$ Aujustinent
-			;0							
Concessions				4 200						
Date of Sale/Time	NI D		Active	-1,300	<u>'</u>					
Location	N;Res		N;Res;							
Leasehold/Fee Simple		Simple	Fee Simple							
Site	5120		4800 sf	()					
View	N;Re		N;Res;							
Design (Style)		1;Bungalow	DT1.1;Bungal	wc						
Quality of Construction	Q4		Q4							
Actual Age	74		73	()					
Condition	СЗ		C3							
Above Grade	Total Bd	rms. Baths	Total Bdrms. Baths		Total Bdrms	s. Baths		Total B	drms. Baths	
Room Count		3 1.0	5 3 1.0		Total Burns	. Datiis		Total	dillis. Dallis	
		1,199 sq. ft.	1,044 s		+					
Gross Living Area 6	700 1					sq. ft.			sq. ft.	
Basement & Finished	799sf	บรแท	696sf0sfin		'					
Rooms Below Grade	 		 							
Functional Utility	Avera		Average							
Heating/Cooling		'None	FWA/Central	()					
Energy Efficient Items	None		None							
Garage/Carport	1gd1	wb	1gd1dw							
Porch/Patio/Deck	Porch		Porch							
					+					
ALLA PLANTA			+ X-	200	+			$\vdash \frown$		
Net Adjustment (Total)				\$ 300		- \$		-	+	
Adjusted Sale Price			Net Adj0.5%		Net Adj.	%		Net Ad		
of Comparables			Gross Adj. 3.5%		Gross Adj.	% \$		Gross /		
ITEM			BJECT	COMPARABLE S	ALE NO. 4	COMF	PARABLE SALE NO	. 5	COMPARABL	E SALE NO. 6
Date of Prior Sale/Transfer	-	04/19/2015								
Price of Prior Sale/Transfer	r	\$1								
Data Source(s)		Assessor		Realcomp,LTD.	'Assessoi	r				
` ` `	rce(s)	06/01/2017		06/01/2017						
Effective Date of Data Sour						<u> </u>				
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Uniform Appraisal Dataset Definitions

File No. ANS-221361

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.

Uniform Appraisal Dataset Definitions

File No. ANS-221361

	ions Used in Data Star				
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
=	= = = = = = = = = = = = = = = = = = = =				
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
A	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	N	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
				-	=
В	Beneficial	Location & View	op	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
С	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CV					_
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
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
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
ga					
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
		ersion 9/2011 Produced using ACI software,			1004_05UAD 121820

ADDENDUM

Borrower: Rudalev MI II		File No.: ANS-221361
Property Address: 21321 Universal Ave		Case No.:
City: Eastpointe	State: MI	Zip: 48021
Lender: Colony American Finance		

Neighborhood Boundaries

The market area primarily consists of single-unit residential properties. Home styles vary throughout the market area. Properties throughout the market area are generally well maintained and do not suffer from significant deferred maintenance. Commercial properties are limited to the major thoroughfares in the market area.

The estimated market value lies above the neighborhood predominant value as it is often typical within neighborhoods were a mixture of home sizes, design styles, and value ranges are present. The subject estimated value falls within the acceptable range of values for the neighborhood and the marketability is not affected because of its above/below position in relation to the predominant neighborhood value as estimated by the appraiser. This is evidenced by the relative number of sales both above and below the predominant neighborhood values as indicated on this report.

There is an annual special assessment in the amount of \$31.18 for the street lighting.

Neighborhood Description

The market area is located in the west section of the city of Eastpointe. Eastpointe (formerly East Detroit) is a city in Macomb County of the U.S. state of Michigan. According to the United States Census Bureau, the city has a total area of 5.1 square miles of land. The subject is located in the East Detroit School District. The city's school district was unaffected by the municipal name change, and still is called East Detroit Public Schools. East Detroit Public Schools serves Macomb County residents, whose primary district boundaries encompass the City of Eastpointe and the southeastern portion of the City of Warren. All essential amenities are located within a reasonable distance from the subject. The city of Detroit is located less 2 miles south of the subject and the city of Warren is to the west. The area has good highway access via I-696 and I-94. There are numerous retail and commercial properties along Gratiot Avenue. The marketability of the area is considered to be average.

Neighborhood Market Conditions

The Michigan Housing Market experienced a slow increase in the first half of 2015 and experts predict a continuation until 2016 and presumably on afterwards. Michigan is currently rated at 13th out of the 50 states as one of the strongest in the country. The 2015 housing market in the state has risen by 1.4% in the past year (since May 2014).

According to the Real Estate One report of December 2014, things were already beginning to improve on the Michigan real estate market towards the end of last year, but at a slower-feeling pace. The slow rising trend continued throughout the first half of the current year, and experts predict it will intensify by next year, so it would be a good idea to keep an eye on this market. The worst part of the depression was felt on the Michigan housing market in 2011 through 2013, and the cards have definitely changed to a slow but mostly steady recovery.

During the past year and particularly in recent months, the unemployment rate for Michigan has been mostly stable. Michigan's current unemployment rate is at 5.1% as of January 2016 and 5.0% in the US. The Federal Reserve has indicated it will increase the federal funds rate which has an indirect but significant effect on mortgage rates for 2016. The forecast for housing assumes the 30-year fixed rate will reach 3.84% by the end of 2016. The one-year adjustable rate will likely rise less if much at all and we are likely to see a shift into more adjustable mortgages over fixed. New construction has picked up in 2015. There is a forecast of 16% growth and expected to grow to 21%. Strict mortgage qualification standards are keeping many consumers from buying a home with a bank loan. This situation has remained about the same for the last four years. The foreclosure inventories in 2014 are down more than 30% and we have seen a slightly greater decrease in foreclosures for 2015. See attached 1004MC_2008 for details of the subject's submarket.

Highest and Best Use

The subject is legally permissible use based upon its current zoning. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct a single family residence.

Comments on Sales Comparison

The comparables used are judged to be the most similar in style and location, and are the most relevant sales found within the immediate market area. The sales presented have similar appeal to potential buyers. A search criteria within 1 mile of the subject (within the last 12 months) and with similar features were used to determine the comparables that would best support the current market value of the subject. Due to lack of recent similar sales, 1 comp used is over 6 months old. No adjustments were made for any sales under 90 days as they reflect the current market condition. All sales over 90 days were adjusted at a 0.3% per month rate due to the continuous increase. The gross living area is adjusted at \$6 per sqft.

Comp 1 is a recent sale that is similar in style, gla and utility, but inferior in the condition and superior in the 2 car garage. The listing states highest and best and investment property. In need of updates. Comp 1 has exceeded the 10% condition adjustment.

Comp 2 is a recent sale that is similar in style, condition, gla and utility. According to the listing agent the correct sales price is \$65,000 and not \$68,500 as listed on the MLS. No adjustments were warranted.

Comp 3 is a sale that is similar in style, condition, gla and utility. The comp is superior in the 2 car garage and number of bathrooms. The recent updates include: remodeled main bathroom, furnace, roof, central air, siding, windows and electrical.

Comp 4 is a listing used as additional support to the subject's value.

The value opinion is weighted at the middle due to the condition, within the range of adjusted prices and reflecting current market conditions. Comps 1 and 2 are given the most weight in value due to the least amount of adjustments and most similarities.

Conditions of Appraisal

This appraisal is made "as is". Appraisers are required to be licensed in the State of Michigan and are regulated by the Department of Licensing and Regulatory Affairs, P.O. Box 30018, Lansing, Michigan 48909.

ADDENDUM

Borrower: Rudalev MI II	File No.: ANS-	221361
Property Address: 21321 Universal Ave	Case No.:	
City: Eastpointe	State: MI	Zip: 48021
Lender: Colony American Finance		
I have performed no services, as an appraiser or in any other capacity, reg report within the three year period immediately preceding acceptance of this	arding the property that is the	subject of this
report within the three year period immediately preceding acceptance of the	is assignment.	
A reasonable exposure time for the subject property developed independen	atly from the stated marketing	time is 1.00 days
A reasonable exposure time for the subject property developed independen	Tilly ITOTTI the Stated marketing	time is 1-90 days.

Appraisal Report

Market Conditions Addendum to the Appraisal Report File No. ANS-221361

The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cor	nditio	ns prevalent in	the su	ibject neighborh	ood.	rnis is a required
addendum for all appraisal reports with an effective date on or af	ter April 1, 2009.	O!! F 4					NAL 71 0	4.0	1004
Property Address 21321 Universal Ave		City East	pointe			State	MI Zip Cod	e 4 8	3021
Borrower Rudalev MI II									
Instructions: The appraiser must use the information require							_	-	-
overall market conditions as reported in the Neighborhood sectio									
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				s se	<u>asonal markets</u>			reclo	sures, etc.
Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			1	Overall Trend	10.)
Total # of Comparable Sales (Settled)	14	6	10	Ų	Increasing	<u> </u>	Stable	<u> X</u>	Declining
Absorption Rate (Total Sales/Months)	2.33	2.00	3.33		Increasing	-	Stable	1	Declining
Total # of Comparable Active Listings	16	17	15		Declining	<u> X</u>	Stable	1	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	6.87	8.50	4.50	(X)	Declining		Stable		Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months				Overall Trend	1	
Median Comparable Sale Price	\$62,700	\$80,250	\$66,750	ı	Increasing		Stable	1	Declining
Median Comparable Sales Days on Market	78	77	52	X	Declining		Stable	1	Increasing
Median Comparable List Price	\$69,900	\$69,900	\$69,900	\bigsqcup	Increasing	<u> X</u>	Stable	1	Declining
Median Comparable Listings Days on Market	92	105	198		Declining		Stable	<u> X</u>	Increasing
Median Sale Price as % of List Price	94%	96%	98%	X	Increasing		Stable		Declining
Seller-(developer, builder, etc.)paid financial assistance prevalen	t? Yes X	No			Declining	X	Stable		Increasing
Explain in detail the seller concessions trends for the past 12 m									
The Realcomp MLS indicates there were 30 of									
which is 33% of the total transactions in this r	narket area. Th	e concessions	ranged betweer	1 \$ 5	500 and \$5,	400	. The media	an c	oncession
amount is \$3,000.									
Are foreclosure sales (REO sales) a factor in the market?	Yes X No If	yes, explain (including	the trends in listings a	ind s	ales of foreclose	ed pro	perties).		
				_					
Cite data sources for above information. Realcomp, LTD	./MIrealsource								
Summarize the above information as support for your conclus	ions in the Neighbor	hood section of the a	ppraisal report form.	If vo	u used anv add	litiona	al information, s	uch a	as an analysis of
Summarize the above information as support for your conclus	•			-	•	litiona	al information, s	uch a	as an analysis of
pending sales and/or expired and withdrawn listings, to formulate	your conclusions, pro	ovide both an explana	tion and support for yo	ur cc	onclusions.				·
pending sales and/or expired and withdrawn listings, to formulate The analysis of the subject neighborhood incl	your conclusions, pro luded similar co	ovide both an explana mpeting prope	tion and support for yo	ur co	onclusions. e sales volu	mes	over the la	ıst 1	2 months
pending sales and/or expired and withdrawn listings, to formulate The analysis of the subject neighborhood incl there is an approximate 4.5 month supply. The	your conclusions, pro luded similar co nere has been a	ovide both an explana Impeting proper a decrease in s	tion and support for yo ties. Based on ales with an abs	ur co the sorp	onclusions. e sales volu otion rate at	mes	over the la	ist 1 ve l	2 months istings has
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SUBJECT PROPERTY PHOTO ADDENDUM

 Borrower: Rudalev MI II
 File No.: ANS-221361

 Property Address: 21321 Universal Ave
 Case No.:

 City: Eastpointe
 State: MI
 Zip: 48021

 Lender: Colony American Finance



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: June 1, 2017 Appraised Value: \$65,000



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

Borrower: Rudalev MI II
Property Address: 21321 Universal Ave
City: Eastpointe
Lender: Colony American Finance

File No.: ANS-221361

Case No.:

Zip: 48021

Lender: Colony American Finance





living room kitchen





bathroom bedroom





bedroom 2nd floor bedroom

Borrower: Rudalev MI II
Property Address: 21321 Universal Ave
City: Eastpointe
Lender: Colony American Finance

File No.: ANS-221361
Case No.:

Zip: 48021

Zip: 48021





front side view rear side view





basement garage

COMPARABLE PROPERTY PHOTO ADDENDUM

 Borrower: Rudalev MI II
 File No.: ANS-221361

 Property Address: 21321 Universal Ave
 Case No.:

 City: Eastpointe
 State: MI
 Zip: 48021

 Lender: Colony American Finance



COMPARABLE SALE #1

21003 Universal Ave Eastpointe, MI 48021 Sale Date: s03/17;c02/17 Sale Price: \$ 59,900



COMPARABLE SALE #2

21018 Universal Ave Eastpointe, MI 48021 Sale Date: s05/17;c05/17 Sale Price: \$ 65,000



COMPARABLE SALE #3

21771 Nevada Ave Eastpointe, MI 48021 Sale Date: s07/16;c05/16 Sale Price: \$ 72,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Rudalev MI II	File No	o.: ANS-221361	
Property Address: 21321 Universal Ave	Case	No.:	
City: Eastpointe	State: MI	Zip: 48021	
Lender: Colony American Finance		•	



COMPARABLE SALE #4

15360 Sprenger Ave Eastpointe, MI 48021 Sale Date: Active Sale Price: \$ 64,900

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COMPARABLE SALE #5

Sale Date: Sale Price: \$

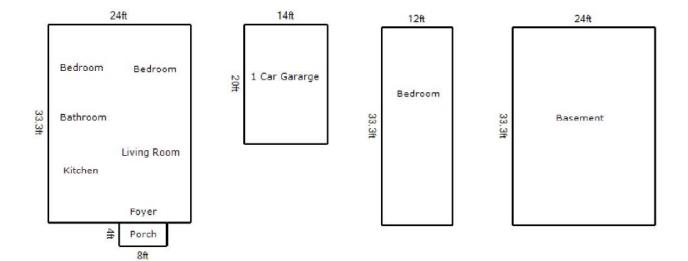
COMPARABLE SALE #6

Sale Date: Sale Price: \$

FLOORPLAN SKETCH

Borrower: Rudalev MI II	File No.: ANS-221361		
Property Address: 21321 Universal Ave	Case No.:		
City: Eastpointe	State: MI	Zip: 48021	
Lender: Colony American Finance		,	

Sketch



 Living Area
 Area Calculation

 First Floor
 799.2 ft² First Floor
 x 1.00 − 799.2 ft²

 Second Floor
 399.6 ft² Second Floor
 24ft x 1.00 = 799.2 ft²

 Nonliving Area
 Second Floor
 x 1.00 = 399.6 ft²

 Porch
 32.00 ft² Second Floor
 33.3ft x 12ft x 1.00 = 399.6 ft²

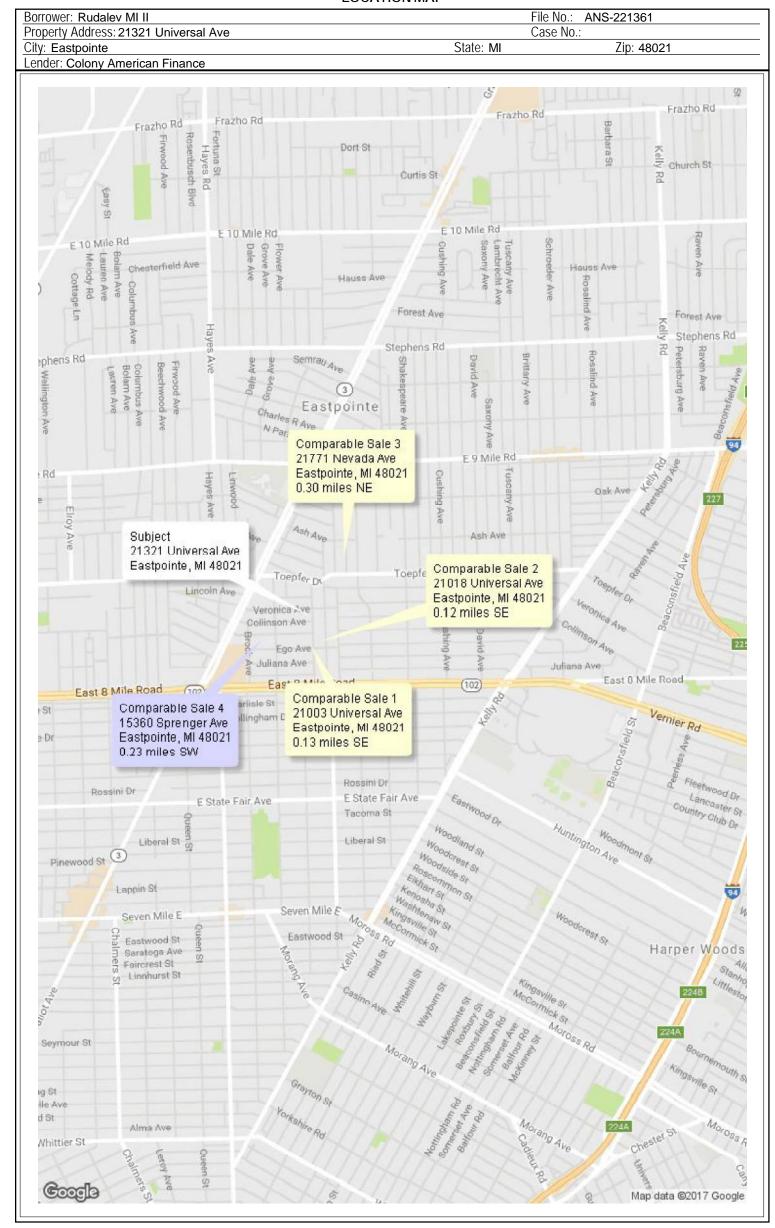
 1 Car Detached
 280 ft²

 Basement
 799.20 ft²

 Total Living Area (rounded):
 1199 ft²

14 ft

LOCATION MAP



Borrower: Rudalev MI II	File N	File No.: ANS-221361	
Property Address: 21321 Universal Ave	Case	Case No.:	
City: Eastpointe	State: MI	Zip: 48021	
Lender: Colony American Finance			



REAL ESTATE SERVICES ERRORS & OMISSIONS INSURANCE

PART 1.

DECLARATIONS PAGE

1. Named Insured / Address:

Policy Number:

QCR-3038155-01

Individual Licensee: Syrra Mortier 49747 Willowood Rd Macomb, MI 48044

2. Policy Period:

From 06/26/2016 to 06/26/2017 (12:01 AM at address #1)

3. Retroactive Date: Real Estate

Match Prior

4. Insured Services:

Covered Insured Services are those listed, conducted by the Named Individual Licensee (where a license is required) and their unlicensed employees.

Appraisal of residential real estate, meaning 1-4 residential units, excluding Desk Reviews

Brokerage of residential real estate, meaning 1-4 residential units

5. Limit of Liability:

a. Each Wrongful Act

\$1,000,000

b. Aggregate c. Discrimination \$1,000,000

\$1,000,000

d. Lockbox

None

e. Contingent Bodily Injury

None

6. Retention:

\$2,500

(see endorsements for reductions / enhancements)

7. Premium:

\$123.00

Page 2 of 20

QBPL-EO1009 (02-15)

Borrower: Rudalev MI II
Property Address: 21321 Universal Ave
City: Eastpointe
Colony American Finance

File No.: ANS-221361
Case No.:

City: 48021

Lender: Colony American Finance

RICK SNYDER GOVERNOR STATE OF MICHIGAN L837392
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
CORPORATIONS, SECURITIES & COMMERCIAL LICENSING BUREAU

CERTIFIED RESIDENTIAL APPRAISER LICENSE

SYRRA JENA MORTIER 49747 WILLOWOOD DR MACOMB MI 48044

PERMANENT I.D. NO. 1201071394

EXPIRATION DATE

ON TIGUA

UNDER THE LAWS OF THE STATE

Borrower: Rudalev MI II
Property Address: 21321 Universal Ave
City: Eastpointe
Colony American Finance

File No.: ANS-221361
Case No.:

City: 48021

Lender: Colony American Finance

RICK SNYDER GOVERNOR STATE OF MICHIGAN L837392
DEPARTMENT OF LICENSING AND REGULATORY AFFAIRS
CORPORATIONS, SECURITIES & COMMERCIAL LICENSING BUREAU

CERTIFIED RESIDENTIAL APPRAISER LICENSE

SYRRA JENA MORTIER 49747 WILLOWOOD DR MACOMB MI 48044

1201071394

EXPIRATION DATE

ON TIGUA SOLEPPS

UNDER THE LAWS OF THE STATE

 Borrower: Rudalev MI II
 File No.: ANS-221361

 Property Address: 21321 Universal Ave
 Case No.:

 City: Eastpointe
 State: MI
 Zip: 48021

Lender: Colony American Finance

Appraisal Nation, LLC

DODD-FRANK ACT AND APPRAISER INDEPENDENCE REQUIREMENTS COMPLIANCE CERTIFICATE

In compliance with the Dodd-Frank Act and Appraiser Independence Requirements, Appraisal Nation LLC, an independent third party appraisal management company, certifies that the above referenced property appraisal report was completed in compliance with the Dodd-Frank Act as well as the Appraiser Independence Requirements and has metall of the following:

All appraisers are licensed or certified by the state in which the subject property is located in.

No predetermined estimate of value was provided to the appraiser. The only exception being for purchase transactions. A copy of the purchase contract is provided to the appraiser in accordance with USPAP standards rule 1-5a.

The appraiser has had no confect with the client/lender, or interview was influenced in any manner pertaining to the appraisal process of determining valuation of the subject propegly

With the exception of FHA appraisals which require gistosule of appraisers name and license number to obtain FHA case number, lender dientiwas not allowed by Appraisan Nation to extermine or discover the name of the appraiser engaged in an assignment until the final signed product was delivered.

Appraiser selection was performed at the sole discretion of Appraisal Nation LLC's vendor management department utilizing criteria of: quality ranking, experience, performance hum time, availability, proximity guidelines, and performance metrics.

Appraisal Nation's vendor database is considered proposed in Microsoft and its power publicly disclosed.

Appraisal Nation prohibits appraisers from communicating With the Lender Client and the borrower/property dwine to obtain market and/or loan values?

Appraisal Nation is not owned in whole or in part by any lender, broker, or correspondent lending institution. Appraisal Nation is an independent 3rd party.

To prevent fraud and alterations of reports, Appraisal Nation LLC maintains a copy of all original reports provided by the assigned independent appraiser on secure servers. A copy of any report including its compliance certificate can be provided to the original client, lender, successors or assignee. Please contact Appraisal Nation LLC to obtain this information.

Michael A. Tedesco, CEO Appraisal Nation, LLC

Tubel A Taken

Appraisal Nation, LLC

500 Gregson Dr Suite 120, Cary, NC 27511

Tel. (866)735-0901

Fax (866) 227-1659

www.appraisal-nation.com

AERIAL MAP

Borrower: Rudalev MI II File No.: ANS-221361
Property Address: 21321 Universal Ave Case No.:

City: Eastpointe State: MI Zip: 48021

Lender: Colony American Finance

