### **APPRAISAL OF**



### LOCATED AT:

22534 Shakespeare Ave Eastpointe, MI 48021-2490

### 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-221350 File No. 060617Shakespeare

Appraisal Services Rendered Appraisal Nation Colony American Finance 4 Park Plaza, Suite 1950 Irvine, CA 92614 File Number: 060617Shakespeare In accordance with your request, I have appraised the real property at: 22534 Shakespeare Ave Eastpointe, MI 48021-2490 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: \$80,000 Eighty 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.

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

dariusappraisals@aol.com

# Uniform Residential Appraisal Report

he purpose of this summ									
Property Address 22534				Eastpointe				Zip Code <b>48021-</b>	2490
Borrower Rudalev MI			ner of Public Record Ru				unty Mac	omb	
Legal Description KEYS Assessor's Parcel # 143		ALFWAY SMALI		Year 2016	I 4 LIBER 4,		E. Taxes \$	2,458	
Neighborhood Name KE		HALFWAY SM	ALL FARMS Map	Reference MS	SA SUB/ <u>476</u> 4	<b>14</b> Cer	nsus Tract	2587.00	
Occupant Owner	X Tenant Vacant		cial Assessments \$ 31		P	PUD HOA \$ 0		per year	per month
Property Rights Appraised			ther (describe)						
<del> </del>		Refinance Transactio							
Lender/Client Colony A			ress 4 Park Plaza,						
Is the subject property cur						aisal? Y	es XN	0	
Report data source(s) use	d, offering price(s), and da	te(s). PRD/City/	Realcomp LTD/ N	/liRealSour	ce				
Ididdid not an	alyze the contract for sale	for the subject purchase	e transaction. Explain the	e results of the a	nalysis of the contr	act for sale or why	the analysi	s was not performed	1.
Contract Price \$	Date of Con	ract	Is the property seller	the owner of nu	ıhlic record?	Yes No	Data Sourc	e(s)	
Is there any financial assis								Yes No	
If Yes, report the total dollar		•	paye.ii assistanse, s		, any party on bond	0. 0.0 20.1011011			
Note: Race and the racia	Il composition of the nei	ghborhood are not ap	praisal factors.						
	od Characteristics		One-Unit Housi	<u> </u>		One-Unit Hou	sing	Present Land U	Use %
	X Suburban Rura	Property Value	es X Increasing	Stable	Declining	PRICE	AGE	One-Unit	96 %
Built-Up X Over 75%		r 25% Demand/Supp		X In Balance	Over Supply	\$(000)	(yrs)	2-4 Unit	1 %
	X Stable Slow		e X Under 3 mths	3-6 mths	Over 6 mths	15 Low	~ .	Multi-Family	2 %
Neighborhood Boundaries				ot Ave. Wes		120 High		Commercial	0 %
Road South and K						<b>65</b> Pred.	65		1 %
Neighborhood Description			neighborhood wit	h a vast va	riety of profes				
	ate and private en								
civic centers in Cit			,			., ,	,,	,	
Market Conditions (includi	•		tached Addendu	m					
Warker Corrations (moraul	ng support for the above o	<u> </u>							
Dimensions 105.00 W	/idth x 1/0 00 Doc	th Area 14	700 sf	Chana	Rectangular		View N;	Res:	
					Rectangular		view in,	res,	
Specific Zoning Classificat			Description Residenti						
		conforming (Grandfathe			al (describe)				
Is the highest and hest use	e of the subject property as	s improved (or as propo	sed per plans and specif	ications) the pro	contuco2 IV	Yes No	If No, desc	riha	
13 the highest and best use	, , , ,	p (o p p .	ood por plano and opoon	ications) the pre	selli use: (V	Yes No	ii No, uesc		
						<del>-</del>			
Utilities Public	Other (describe)		Public (	Other (describe		Off-site Improve	ements—T	ype Public	Private
Utilities Public Electricity X		Water	Public (			Off-site Improve	ements—T		Private
Utilities Public Electricity X Gas X	Other (describe)	Water Sanitary S	Public C	Other (describe	)	Off-site Improve Street Concre Alley None	ements—T ete	Type Public X	Private
Utilities Public Electricity X Gas X FEMA Special Flood Haza	Other (describe)	Water Sanitary S No FEMA Flood Zor	Public C X ewer X ne X	Other (describe		Off-site Improve Street Concre Alley None	ements—T ete	ype Public	Private
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		perties currently of									129,0			
	rable sale	es in the subject ne					ing in sale p	orice from S	\$ '	15,000		20,000		
FEATURE		SUBJECT		MPARAB		LE NO. 1	COMPARABLE SALE NO. 2				COMPARABLE SALE NO. 3			
22534 Shakespear			23790 P	•			18035 Oak Ave			16135 Lincoln Ave				
Address Eastpointe,	MI 480	21-2490	Eastpointe, MI 48021			Eastpointe, MI 48021			Eastpointe, MI 48021					
Proximity to Subject			0.48 mile	es NE			0.80 m	iles SE			0.58 m	iles SW		
Sale Price	\$				\$	69,000			\$	87,500			\$	83,000
Sale Price/Gross Liv. Area	\$	0.00 sq. ft.		<b>78</b> sq. ft.				.20 sq. ft.				.43 sq. ft.		
Data Source(s)						861;DOM 18				658;DOM 07				757;DOM 13
Verification Source(s)					<u>alSro</u>	c/City/PRD		•	alS	rc/City/PRD		•	alS	rc/City/PRD
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCR	RIPTION		+(-) \$ Adjustment		CRIPTION		+(-) \$ Adjustment		CRIPTION		+(-) \$ Adjustment
Sale or Financing			ArmLth				ArmLth	1			ArmLtl	า		
Concessions			Cash;0				Conv;0				Conv;0			
Date of Sale/Time			s11/16;c	07/16		2,070	s11/16	;c09/16		2,625		;c12/16		0
Location	N;Res	<b>;</b>	N;Res;				N;Res;				N;Res;			
Leasehold/Fee Simple		Simple	Fee Sim	ple			Fee Sir				Fee Si			
Site	14700		4360 sf			5,000		sf		1,500				4,000
View	N;Res	<b>;</b>	N;Res;				N;Res;				N;Res;			
Design (Style)	DT1.5	;Bungalow	DT2;Col	lonial		0	DT1.5;	Bungalo	)W		DT1.5;	Bungalo	ow	
Quality of Construction	Q3		Q4			4,000	Q4			4,000	Q3			
Actual Age	87		97			0	76			0				-3,000
Condition	C4		C3			-5,000	C3			-5,000	C4			
Above Grade	Total Bdi	rms. Baths	Total Bdrms.	Baths	5		Total Bdrm:	s. Baths	;		Total Bdrm	ns. Baths		
Room Count	7 4	4 2.0	7 4	1.1		500	8 4	1.1		500	8 4	1.1		500
Gross Living Area 30.00		1,757 sq. ft.	1	<b>,576</b> so	q. ft.	5,400		<b>1,936</b> so	q. ft.	-5,400		<b>1,911</b> s	q. ft.	-4,600
Basement & Finished	10619	sf0sfin	968sf0sf	fin		0	1106sf	0sfin		0	1092sf	0sfin		0
Rooms Below Grade	L		L						_				_	
Functional Utility	Avera	 ige	Average	)			Averag	е			Averag	ge		
Heating/Cooling		No Central	GFA/ No		ral			lo Centi	ral			entral A	ir	-2,000
Energy Efficient Items	1	Known	None Kn				None k				None k			•
Garage/Carport	2gd1d		1gd1dw			1.000	1gd1dv			1.000	2gd1d			
Porch/Patio/Deck		red Porch	Standard		:h		Covere		1	.,		ard Porc	h	0
Updates		st Updates	Updates				Modest				No Up			2,000
- C P didition		<u> </u>				_,,,,,					110 0			_,,,,,
Net Adjustment (Total)			X +	<u> </u>	T <sub>\$</sub>	10,970	П <sub>+</sub>	X -	\$	775	<b>—</b>	X -	\$	3,100
Adjusted Sale Price				15.9%	+ -	10,370	Net Adi.	-0.9%	+	113	Net Adj.	-3.7%	_	3,100
Aujusteu Sale Frice				36.2%										79,900
of Comparables						70 070	Crocc Adi			96 775		10 / 10/		
of Comparables	soarch the	salo or transfor h				79,970						19.4%		
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The Subject has been given an opinion of value that is Above the N size. The estimated/opinion of value should not have a negative afficommercial property, although no negative effect on marketability w Comparables #1 and #2 have closing dates outside of the last 6 mc	fect on marketability; The Subject has a large lot that corners vas discerned. Comparable #1 exceeds Net and Gross adjustments.
rate of (+3%) when contract and closing dates were outside of the land more relevant Comparables to bracket the Subject's bathroom 1,000 square foot difference. Actual age adjustments were only de Comparables are discussed below.	ast 6 months. The appraiser was unable to locate any additional count or lot size; Lot size adjustments were applied at \$500.00 per
The Subject's superior GLA, lot size, bathroom count and actual ag	e contributed to the challenges of arriving at an opinion of value.
Equal weight was given to all Comparables after adjustments and a sales analysis. Comparables #1 and #2 provide properties that bra exterior construction type. Comparable #1 is noted to be tenant occu inferior GLA Comparable #3 offers a property that has a superior typically brick homes have higher sales prices South of Toepher Dr. to properties in excess of 1,600 square feet. Comparable #3 provides Dr. Comparable #3 offers a brick exterior home that was rated equal good indicators of value given current market conditions.	ckets the Subject's GLA and actual age and both have an inferior upied and rated to be in a superior condition, although has an GLA and has a lot size that is above 11,000 square feet; Although there are appears to be little to no difference in value, with respect
COST APPROACH TO VALU	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est	
vary by market area. Land value are typical for the area. Additional which is scarce in this community.	
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	OPINION OF SITE VALUE
Source of cost data RS Means Square Foot Cost & The Craftsman NBC  Quality rating from cost service Average Effective date of cost data 01/2017	Dwelling         1,757 Sq. Ft. @ \$         108
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Prch Fnc Furn 14,500
The improvements were measured to the nearest six inches in	Garage/Carport 488 Sq. Ft. @ \$ 42 = \$ 20,496
calculation of the Subject Property's GLA .Functional and External Obsolescence are estimated from observation and therefore may	Total Estimate of Cost-New 235,362  Less 75 Physical Functional External
vary from neighborhood to neighborhood. Depreciation Schedules	Depreciation \$138,079 \$0 \$10,067 = \$( 148,146)
and Reproduction or Replacement cost approaches are derived	Depreciated Cost of Improvements
from the R S Means Square Foot Costs & The Craftsman National Building Cost Manual.	"As-is" Value of Site Improvements = \$ 1,000 The Cost Approach is less reliable with older homes in this area
	INDICATED VALUE BY COST APPROACH = \$ 105,200
	UE (not required by Fannie Mae)
Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$	
under Final Reconciliation	nts on the Income Approach, which are addressed in the Addendum,
	N FOR PUDs (if applicable)
	No Unit type(s) Detached Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA	and the subject property is an attached dwelling unit.
Legal name of project  Total number of phases  Total number of units	Total number of units sold
Total number of units rented Total number of units for sale	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)  As the units common elements and regrestion facilities complete?	5
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?	

### **Uniform Residential Appraisal Report**

ANS-221350 File No. 060617Shakespeare

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.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Muius M. Raghad	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 06/13/2017	Date of Signature
Effective Date of Appraisal 06/06/2017	State Certification #
State Certification # 1201006408	or State License #
or State License # State #	State
or Other (describe) State #	StateExpiration Date of Certification or License
State MI	
Expiration Date of Certification or License 07/31/2019	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
22534 Shakespeare Ave	Did not inspect subject property
Eastpointe, MI 48021-2490	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 80,000	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 <u>4 Park Plaza</u> , Suite 1950	Did inspect exterior of comparable sales from street
Irvine, CA 92614	Date of Inspection
Email Address	

### Uniform Appraisal Dataset Definitions

ANS-221350 File No. 060617Shakespeare

#### Condition Ratings and Definitions

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

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

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

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

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

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

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

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

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

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

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

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

#### **Quality Ratings and Definitions**

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

#### Definitions of Not Updated, Updated, and Remodeled

### Not Updated

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

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

#### Updated

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

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

#### Remodeled

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

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

#### **Explanation of Bathroom Count**

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

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# Uniform Appraisal Dataset Definitions

Abbreviati	ons Used in Data Star	ndardization Text			
Abbrev.	Full Name	Appropriate Fields	Abbrev.	Full Name	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
A	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style) Basement & Finished Rooms Below Grade	Mtn N	Mountain View	View Location & View
ba br	Bathroom(s) Bedroom	Basement & Finished Rooms Below Grade	NonArm	Neutral 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	m .	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
cv CrtOrd	Covered Court Ordered Sale	Garage/Carport Sale or Financing Concessions	REO Res	REO Sale Residential	Sale or Financing Concessions 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
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 Un Basement	Basement & Finished Rooms Below Grade
GR GlfCse	Garden Structure Golf Course	Design(Style) Location	wu WtrFr	Walk Up Basement Water Frontage	Basement & Finished Rooms Below Grade 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
Otner App	raiser-Defined Abbrev	viations			
			I		
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#### **ADDENDUM**

Borrower: Rudalev MI I		File No.: 060617Shakespeare
Property Address: 22534 Shakespeare Ave		Case No.: ANS-221350
City: Eastpointe	State: MI	Zip: 48021-2490
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)

#### **FLOOD ZONE**

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

#### Photo for Comparables #1 thru #3

At the time of the exterior inspections there were residents and or home owners located outside of the property who requested or prevented the properties from being photographed...For these reasons MLS photos have been provided.

### Market Conditions Addendum to the Appraisal Report

ANS-221350 File No. 060617Shakespeare

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009. Property Address 22534 Shakespeare Ave City Eastpointe State **MI** Zip Code **48021-2490** Borrower Rudalev MI I Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend **Inventory Analysis** X Stable Total # of Comparable Sales (Settled) 33 Increasing Declining 60 29 Absorption Rate (Total Sales/Months) Increasing  $\left[ \mathbf{X}\right]$ Stable Declining 10.0 9.7 11.0 Declining X Stable Increasing 25 Total # of Comparable Active Listings 37 25 X Declining Months of Housing Supply (Total Listings/Ab.Rate) 3.7 2.6 2.3 Stable Increasing Median Sale & List Price, DOM, Sale/List % Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Declining Median Comparable Sale Price 50,750 61,000 65,000 Stable Declining Stable Median Comparable Sales Days on Market X Increasing 20 21 23 Median Comparable List Price 59,999 64,900 72,900 X Increasing Stable Declining Median Comparable Listings Days on Market Stable Increasing 44 X Declining 122 112 Median Sale Price as % of List Price Increasing Declining 96.0% 102.0% 100.0% Stable Seller-(developer, builder, etc.)paid financial assistance prevalent? Yes X No Declining X Stable Increasing Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller concessions remain between 1% and 3%. Are foreclosure sales (REO sales) a factor in the market? X Yes ☐ No If yes, explain (including the trends in listings and sales of foreclosed properties). Information is provided as evidence of statistical data. Search parameters were based on 2 MLS map areas covering an average of 2.5 square miles. Specific search criteria included, Various sizes of Non-Ranch styled homes in the immediate market area. Out of 256 analyzed over a 1 year period. 226 were privately owned dwellings, 30 were bank or government owned properties and 04 were short sale transactions. Cite data sources for above information. MiRealsource ,Real Comp II LTD., City records, and PRD. Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions. To provide relative quantifiable and qualifiable data all information analyzed is Subject property and market specific. Typical neighborhood boundaries were not expanded and are noted in the 1004 form. Information was collected from within and surrounding the Subject's market area. A total of 2 MLS map areas were analyzed of Various sizes of Non-Ranch styled homes in the immediate market area; Appealing to the same potential buyer. The extent of data collected included, Pending sales, expired listings, Listings which might have duplicates with different list prices. Withdrawn listings and properties that have sold as leased properties which are common place in the market at the present time. All data was collected to provide the most accurate depiction of overall market specific trends If the subject is a unit in a condominium or cooperative project, complete the following: Project Name: Subject Project Data Current - 3 Months Prior 7-12 Months Prior 4-6 Months Overall Trend Total # of Comparable Sales (Settled) N/A N/A N/A Increasing Stable Absorption Rate (Total Sales/Months) Stable Declining Increasing Total # of Active Comparable Listings Declining Stable Months of Unit Supply (Total Listings/Ab. Rate) Declining Stable Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties. The Subject is not a condominium therefor this specific section does not apply. Summarize the above trends and address the impact on the subject unit and project. The Subject is not a condominium therefor this specific section does not **APPRAISER** SUPERVISORY APPRAISER (ONLY IF REQUIRED) Signature\_ Signature Name Darius M Ragland Company Name Anointed Appraisals, Inc. Company Name Company Address 18100 Chandler Park Dr. Company Address \_ Detroit, MI 48224 State License/Certification # State License/Certification # 1201006408 State MI State Email Address <u>DariusAppraisals@aol.com</u> Email Address

### **USPAP ADDENDUM**

Borrower: Rudalev MI I Property Address: 22534 Shakespeare Ave	
City: Eastpointe County: Macomb Lender: Colony American Finance	State: MI Zip Code: 48021-2490
Reasonable Exposure Time	
My opinion of a reasonable exposure time for the subject property at the m	narket value stated in this report is: 1 to 3 months
consummation of a sale at market value on the effective date of the analysis of past events assuming an open and competitive r	praised would have been offered on the market prior to the hypothetical f the appraisal. It should be viewed as a retrospective opinion based on market. And in many situations is reflective of the Comparables used to ed on if the Subject was/is properly and competitively listed within an
open and component manten	
Additional Certifications	
	city, regarding the property that is the subject of this report within the three-year
☐ I HAVE performed services, as an appraiser or in another capacity, reperiod immediately preceding acceptance of this assignment. Those services in the capacity of the c	regarding the property that is the subject of this report within the three-year services are described in the comments below
period ininiculately preceding deceptance of this dissignment. Priode s	services are described in the comments below.
Additional Comments	
APPRAISER:	SUPERVISORY APPRAISER (only if required):
	, J - 11/
Signature: Muse M. Ragland	Signature:
Name: Darius M Ragland  Date Signed: 06/13/2017	Name: Date Signed:
State Certification #: 1201006408	State Certification #:
or State License #: State #: State #:	or State License #: State:
State: MI	Expiration Date of Certification or License:
Expiration Date of Certification or License: 07/31/2019 Effective Date of Appraisal: 06/06/2017	<ul><li>Supervisory Appraiser inspection of Subject Property:</li><li>Did Not</li><li>Exterior-only from street</li><li>Interior and Exterior</li></ul>

### SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Rudalev MI I
Property Address: 22534 Shakespeare Ave
City: Eastpointe
Lender: Colony American Finance

File No.: 060617Shakespeare
Case No.: ANS-221350

Zip: 48021-2490



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: June 6, 2017 Appraised Value: \$ 80,000



REAR VIEW OF SUBJECT PROPERTY

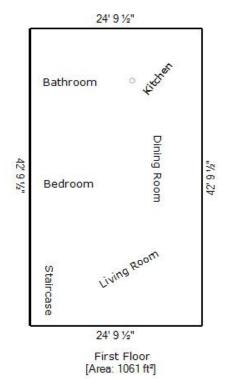


STREET SCENE

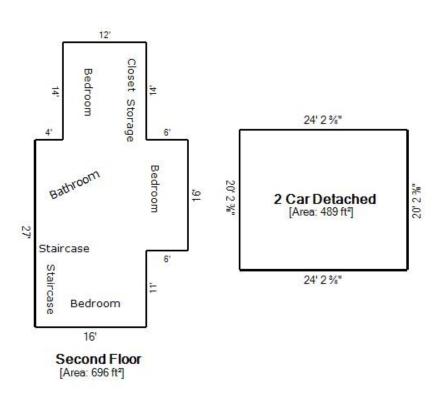
#### **FLOORPLAN SKETCH**

Borrower: Rudalev MI IFile No.: 060617ShakespeareProperty Address: 22534 Shakespeare AveCase No.: ANS-221350City: EastpointeState: MIZip: 48021-2490

Chatch



Lender: Colony American Finance



12 ft

Living Area	Area Ca	alculation			
New Area	1061.44 ft <sup>2</sup> New Ar	ea		x 1.0	0 = 1061.44 ft
Second Floor	696 ft² □	42" 9 1/2" x	24" 9 1/2" x	1.00 =	1061.44 ft <sup>2</sup>
Nonliving Area	Second	Floor		01	x 1.00 = 696 ft <sup>2</sup>
2 Car Detached	488.84 ft²	6' x	16' x	1.00 =	96 ft²
	60 50000 to desc.	16' x	27° x	1.00 =	432 ft <sup>2</sup>
Total Living Area (rounded):	1757 ft² ■	14' x	12' x	1.00 =	168 ft²

Borrower: Rudalev MI I	File N	0.: 060617Shakespeare
Property Address: 22534 Shakespeare Ave	Case	No.: ANS-221350
City: Eastpointe	State: MI	Zip: 48021-2490
Lender: Colony American Finance		







Address Verification

Additional Rear Side View

Garage







Living Room

Dining Room

Kitchen







First Floor Bedroom

First Floor Bathroom

Second Floor Bathroom







Second Bedroom

Second Bedroom

Second Bedroom







**Enclosed Front Porch** 

Additional Opposite Side Street Scene

Basement Mechanical Area

### COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Rudalev MI I
Property Address: 22534 Shakespeare Ave
City: Eastpointe
Lender: Colony American Finance

File No.: 060617Shakespeare
Case No.: ANS-221350

Zip: 48021-2490



### COMPARABLE SALE #1

23790 Piper Ave Eastpointe, MI 48021 Sale Date: \$11/16;c07/16 Sale Price: \$69,000



#### COMPARABLE SALE #2

18035 Oak Ave Eastpointe, MI 48021 Sale Date: s11/16;c09/16 Sale Price: \$ 87,500



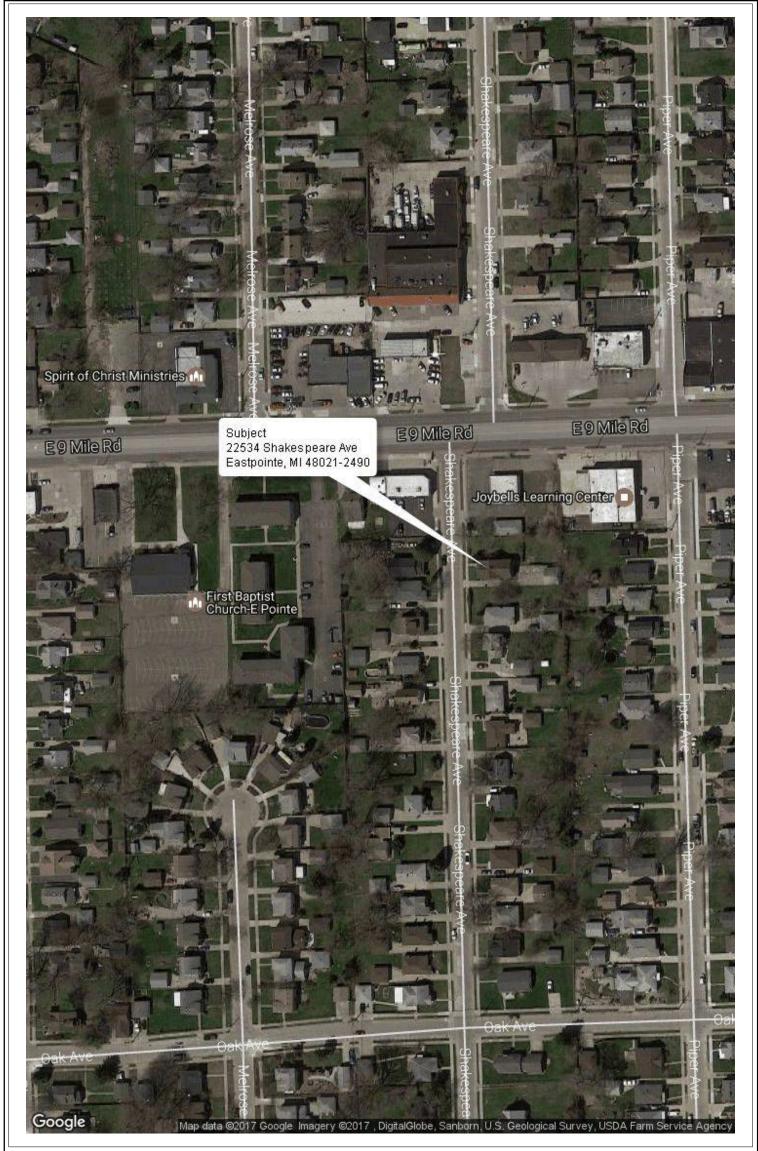
### COMPARABLE SALE #3

16135 Lincoln Ave Eastpointe, MI 48021 Sale Date: s01/17;c12/16 Sale Price: \$83,000

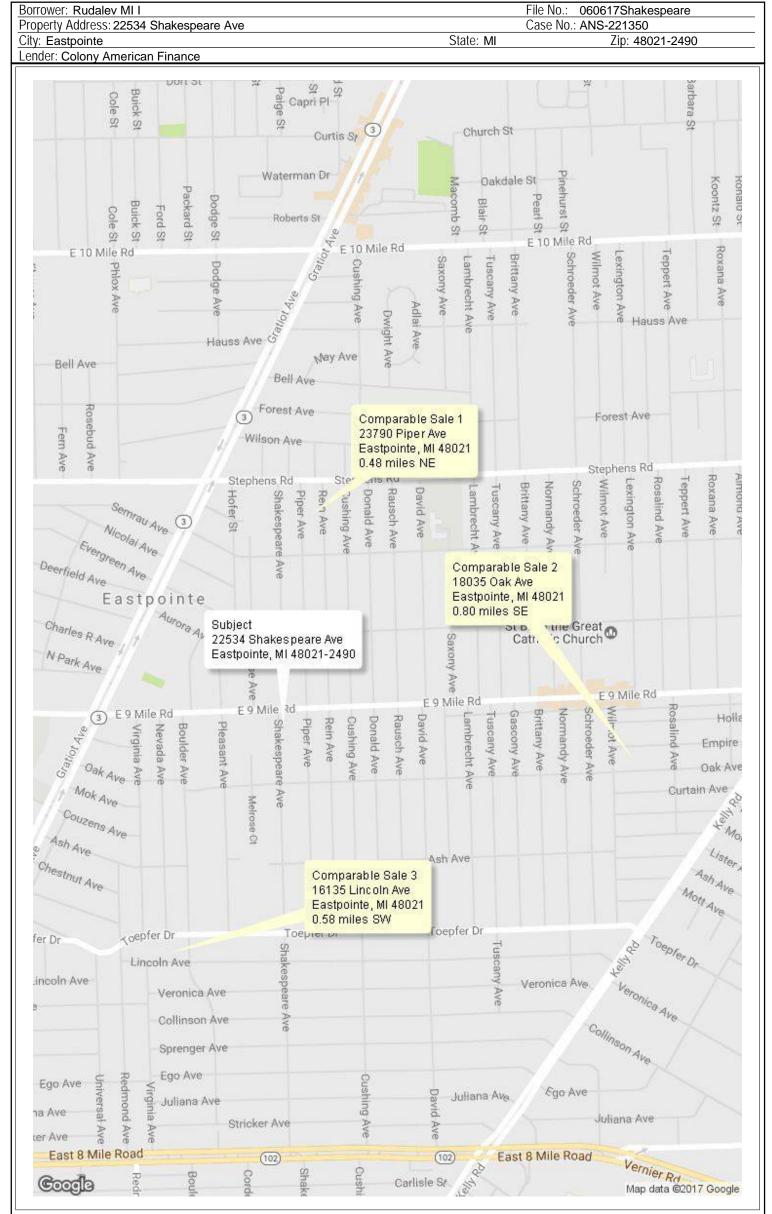
#### **AERIAL MAP**

Borrower: Rudalev MI I File No.: 060617Shakespeare
Property Address: 22534 Shakespeare Ave Case No.: ANS-221350
City: Eastpointe State: MI Zip: 48021-2490

Lender: Colony American Finance



#### **LOCATION MAP**



### LICENSE PAGE

dalev MI I ress: 22534 Shakespeare Ave		File No.: Case No.	060617Shakespeare : ANS-221350
nte ny American Finance	State	e: <b>MI</b>	Zip: 48021-2490
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DEPARTMEN	T OF LICENSING AND	REGULATORY	M79200
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	CERTIFIED RESIDENTIAL LICENSE	APPRAISER	
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DARTHS M RAGLAND			
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Borrower: Rudalev MI I	File	No.: 060617Shakespeare
Property Address: 22534 Shakespeare Ave	Cas	se No.: ANS-221350
City: Eastpointe	State: MI	Zip: 48021-2490
Lender: Colony American Finance		



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

# REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY

#### **DECLARATIONS PAGE**

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

Policy Number: NJA313847B Renewal of Number: NJA313847A

1. NAMED INSURED: Darius M. Ragland

STREET ADDRESS:

18100 Chandler Park Dr. Detroit, MI 48224

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

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

3. LIMITS OF LIABILITY:

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

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

Aggregate: \$1,000,000

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

5. RETROACTIVE DATE: 02/09/2015

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

6. ANNUAL PREMIUM: \$635.00

TOTAL Premium and Taxes/Surcharge: \$635.00

7. ENDORSEMENTS:

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

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

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

Des Moines, IA 50306-8146

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

MCL 500.2236.

Authorized Representative

Insty Pelle

Producer Code: 26460

Date: 01/17/2017 AP 10 0001 06 11

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Class Code: 73128