

APPRAISAL OF REAL PROPERTY

LOCATED AT:

17124 Toepfer Dr See Addendum Eastpointe, MI 48021

FOR:

Colony American Finance 4 Park Plaza Irvine, CA 92614

AS OF:

06/08/2017

BY:

Larry Andrew Odom 37459 Lakeshore Dr. Harrison Township, MI. 48045 Accredited Appraisers

Uniform Residential Appraisal Report

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Type X Det. Att. S-Det/End Unit Basement Area 896 sq.ft. Roof Surface Asphalt /Good Trim/Finish Wood/ Good X stisting Proposed Under Const. Basement Finish 0 % Gutters & Downspouts Metal/Good Bath Ploor Ceramic/Good Design (Style) Bungalow Outside Entry/Exit Sump Pump Window Type Vinyl/Dblhng/Good Bath Wainscot Ceramic/Good Year Buit 1947 Evidence of Infestation None Storm Sast/Insulated Sash /Good Car Storage None Effective Age (Yrs) 70 Dampness Settlement Screens Mesh /Good Driveway # of Cars 1 Attic None Heating X FWA HWBB Radiant Amenites Woodstore(s) # 0 Driveway # of Cars 0 Prop Stair Stairs Other Fuel Gas Fireplace(s) # 1 Fence Chain Garage # of Cars 0 Prop Stair Stairs Other Pool None Other Concrete Carpot 0 AptionZee Kongarator Refrigerator Range/Oven Dishwasher </th <th>SITE</th> <th>Is the highest and best use of subject property a Utilities Public Other (describe) Electricity Gas Gas Gas Gas Gas Gas Gas Gas Gas Gas</th> <th>AS IMPROVED (or No FE al for the marke I factors (easen</th> <th>r as proposed per plans and spe Public Other Water Sanitary Sewer S Sanitary S Sanitary Sewer S Sanitary S</th> <th>ning Illegal (describe ifications) the present use? (describe) FEMA Map # 2612 No If No, describe ental conditions, land uses, Exterior Description</th> <th>Off-site Impro Street Aspl Alley Non 47C0426D , etc.)?</th> <th>ovements - Ty nalt e Ye s/condition</th> <th>pe FEMA Map s 🕅 No Interior</th> <th>Public Date 09/29/2 If Yes, describe materials</th> <th>2013 s/condition</th>	SITE	Is the highest and best use of subject property a Utilities Public Other (describe) Electricity Gas	AS IMPROVED (or No FE al for the marke I factors (easen	r as proposed per plans and spe Public Other Water Sanitary Sewer S Sanitary S Sanitary Sewer S Sanitary S	ning Illegal (describe ifications) the present use? (describe) FEMA Map # 2612 No If No, describe ental conditions, land uses, Exterior Description	Off-site Impro Street Aspl Alley Non 47C0426D , etc.)?	ovements - Ty nalt e Ye s/condition	pe FEMA Map s 🕅 No Interior	Public Date 09/29/2 If Yes, describe materials	2013 s/condition
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Design (Style) Bungalow Outside Entry/Exit Sump Pump Vindv/ Type Vinyl/Dblhng/Good Bath Wainscot Ceramic/Good Year Built 1947 Evidence of Infestation None Storm Sash/Insulated Sash /Good Car Storage None Effective Age (Yrs) 70 Dampness Settlement Screens Mesh /Good Driveway # of Cars 1 Attic Done Heating FWA HWBB Radiant Amenities Woodstove(s) # 0 Driveway Surface Concrete Drop Stair Stairs Other Fuel Gas Fireplace(s) # 1 Fence Chain Garage # of Cars 0 Floor Scuttle Cooling Central Air Conditioning Patio/Deck None Washer/Dryer Other (describe) Finished Heated Individual Other Pool None 1,320 Square Feet of Gross Living Area Above Grade Additional features (special energy efficient items, etc.). Subject seems to be in Good condition. C3;No updates in the prior 15 years;House is in good condition. Bescribe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;No updates in the prior 15 years;House i	SITE	Is the highest and best use of subject property a Utilities Public Other (describe) Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typica Are there any adverse site conditions or externa General Description Units One One with Accessory Unit # of Stories 2	AS IMPROVED (OF NO FE Al for the marke I factors (easen Concrete Full Base	r as proposed per plans and spe Public Other Water Sanitary Sewer Public Other Sanitary Sewer Public Other Sanitary Sewer Public Other Public Other	ning Illegal (describe ifications) the present use? (describe) FEMA Map # 2612 No If No, describe ental conditions, land uses, Exterior Description Foundation Walls Exterior Walls	? Off-site Impro Street Aspt Alley Non 47C0426D , etc.)? material Block / Goo Vinyl / Good Vinyl / Good	pvements - Ty nalt e Ye s/condition d	PE FEMA Map s X No Interior Floors Walls	Public Public Public Model Public Public	S/condition sicondition
Year Built 1947 Evidence of Infestation None Storm Sash/Insulated Sash /Good Car Storage None Effective Age (Yrs) 70 Dampness Settlement Screens Mesh /Good Driveway # of Cars 1 Attic None Heating X FWA HWBB Radiant Amenities Woodstove(s) # 0 Driveway # of Cars 0 Prop Stair Stairs Other Fuel Gas Fireplace(s) # 1 Fence Chain Garage # of Cars 0 Floor Scuttle Cooling X Central Air Conditioning Patio/Deck None Porch concrete Carport # of Cars 0 Garage Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe) Finished Heated Individual Other Pool None 2.0 Bath(s) 1,320 Square Feet of Gross Living Area Above Grade Additional features (special energy efficient items, etc.). Subject seems to be in Good condition. C3;No updates in the prior 15 years;House is in good condition. Subject seems to be in Good condition. Goad condition. It is not a site condo. Water, Gas and electrical were on and working at time of inspecti	SITE	Is the highest and best use of subject property a Utilities Public Other (describe) Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typica Are there any adverse site conditions or externa General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit	AS IMPROVED (OF NO FE Al for the marke I factors (easen Concrete K Full Base Basement Ard	r as proposed per plans and spe Public Other Water	ning Illegal (describe ifications) the present use? (describe) FEMA Map # 2612 No If No, describe ental conditions, land uses, Exterior Description Foundation Walls Exterior Walls ft. Roof Surface	? Off-site Impro Street Aspl Alley Non 47C0426D , etc.)? material Block / Goo Vinyl / Good Vinyl / Good Asphalt /Good	provements - Ty malt e ye ye s/condition d d d bood	PE FEMA Map s X No Interior Floors Walls Trim/Finish Bath Floor	Public Public Public Model Public Public Pub	s/condition s/condition et/Tile/Gd iood od ood
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□ Drop Stair □ Stairs □ Other Fuel Gas ➡ Fireplace(s) # 1 ➡ Fence Chain □ Garage # of Cars 0 □ Floor ▲ Scuttle Cooling ▲ Central Air Conditioning □ Patio/Deck None ▲ Porch concrete □ Carport # of Cars 0 □ Finished □ Heated □ Individual □ Other □ Pool None □ Other None □ Att. □ Det. □ Buil ■ Finished area above grade contains: 7 Rooms 4 Bedrooms 2.0 Bath(s) 1,320 Square Feet of Gross Living Area Above Grade ■ Additional features (special energy efficient items, etc.). Subject seems to be in Good condition. ■	SITE	Is the highest and best use of subject property a Utilities Public Other (describe) Electricity ▲ □ Gas ▲ □ FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typica Are there any adverse site conditions or externa Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit ✓ Existing Proposed Under Const. Design (Style) Bungalow Year Built	As improved (or No FE al for the marke I factors (easen Concrete Concrete Basement Arn Basement Fir Outside I Evidence of	Public Other Public Other Water ▲ Sanitary Sewer ▲ EMA Flood Zone × et area? ▲ Yes _ nents, encroachments, environn e Slab Crawl Space ement Partial Basement ea 896 st nish O Entry/Exit Sump Pump Infestation None	ining Illegal (describe) ifications) the present use? (describe) FEMA Map # 2614 No If No, describe ental conditions, land uses, Exterior Description Foundation Walls Exterior Walls ft. Roof Surface % Gutters & Downspouts Window Type Storm Sash/Insulated	Off-site Impro Street Aspt Alley Non Alley Non 47C0426D etc.)? material Block / Goo Vinyl / Gooc Vinyl / Gooc Asphalt /Go Metal/Good Vinyl/Dblhn	pvements - Ty nalt e ye s/condition d d bod g/Good	PE FEMA Map s X No Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco Car Storage	Public Public Publ	s/condition s/condition et/Tile/Gd iood od ood
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Describe the conduction of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;No updates in the prior 15 years;House is in good condition. It is not a site condo. Water, Gas and electrical were on and working at time of inspection. No evidence of present or past infestation. Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes X No If Yes, describe None	/EMENTS SIT	Is the highest and best use of subject property a Utilities Public Other (describe) Electricity Gas Gas FEMA Special Flood Hazard Area Yes FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typica Are there any adverse site conditions or externa Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit # Existing Proposed Under Const. Design (Style) Bungalow Year Built 1947 Effective Age (Yrs) 70 Attic None Drop Stair Stairs Floor Scuttle Finished Heated Appliances Refrigerator Range/Over	As improved (or As improved (or No FE al for the marke I factors (easen Concrete Concrete Full Base Basement Arr Basement Fir Outside I Evidence of Dampnes Heating Colling I other Cooling Dishwa 7 Rooms	Public Other Public Other Water Image: Colspan="2">Image: Colspan="2">Image: Colspan="2" Sanitary Sewer Image: Colspan="2">Image: Colspan="2" Foundation Partial Basement Sanitary Sewer Sanitary Corawl Space Sement Partial Basement Eat 896 Some Some Pump Infestation None Ss Settlement FWA HWBB Radi Fuel Gas Image: Colspan="2">Other asher Disposal Mi Santary Colspan="2">A Bedrooms	ining Illegal (describe) ifications) the present use? (describe) FEMA Map # 2614 No If No, describe ental conditions, land uses, Exterior Description Foundation Walls Exterior Walls ft. Roof Surface % Gutters & Downspouts Window Type Storm Sash/Insulated Screens Int Amenities Fireplace(s) # Pool None rowave Washer/Dry 2.0 Bath(s)	? Constant in the second seco	sycements - Ty nalt e ye s/condition d d d bood g/Good i d ye(s) # 0 Chain concrete None describe)	PE FEMA Map S X No Interior Floors Walls Trim/Finish Bath Floor Bath Vainsco Car Storage X Driveway Driveway Surf Garage Carport Att.	Public Public Public Public Public Public Public Public Public Public	s/condition et/Tile/Gd iood ood ood ood 1 ncrete 0 0 0 Built-in
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Freddie Mac Form 70 March 2005 UAD Version 9/2011 Page 1 of 6 Fannie Mae Form 1004 March 20	/EMENTS SIT	Is the highest and best use of subject property a Utilities Public Other (describe) Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typica Are there any adverse site conditions or externa General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Bungalow Year Built 1947 Effective Age (Yrs) Floor Finished Heated Appliances Refrigerator Range/Over Finished rea above grade contains: Additional features (special energy efficient item Describe the condition. It is not a site cond infestation. Are there any physical deficiencies or adverse c	As improved (or A No FE al for the marke I factors (easen Concrete Concrete Full Base Basement Arin Basement Fir Outside I Evidence of Dampnes Heating C I Other Cooling C Individua Dishwa 7 Rooms s, etc.). I needed repairs o. Water, G Onditions that a	Public Other Public Other Sanitary Sewer Image: Colspan="2">Image: Colspan="2" Foundation Image: Colspan="2">Image: Colspan="2" Foundation Image: Colspan="2">Image: Colspan="2" Image: Colspan="2" Image: Colspan="2" Image: Colspan="2" Image: Colspan="2" Image: Colspan="2" Image: Colspan="2" <th>ning ☐ Illegal (describe ifications) the present use? (describe) FEMA Map # 2614 No If No, describe ental conditions, land uses, Exterior Description Foundation Walls Exterior Walls Exterior Walls Exterior Walls Exterior Walls fit. Roof Surface % Gutters & Downspouts Window Type Storm Sash/Insulated Screens Int Amenities X Fireplace(s) # Pool None rowave ☐ Washer/Dry 2.0 Bath(s) Good condition. odeling, etc.). n and working at time</th> <th>? Off-site Impro Street Aspt Alley Non Alley Non ATCO426D , etc.)? material Block / Goo Vinyl / Gooc Asphalt /Goo Vinyl/Dblhn Sash /Good Vinyl/Dblhn Sash /Good Mesh /Good Mesh /Good Mesh /Good Cood Nesh /Good Mesh /Good Cood Nesh /Good Other N Cood Other N Ver □ Other (1,320 Cood Cood Cood Cood Cood Cood Cood Coo</th> <th>pvements - Ty halt e s/condition d d bod g/Good l bod g/Good l bod chain concrete Jone describe) 0 Square Fe dates in the n. No evide</th> <th>Pe FEMA Map s</th> <th>Public Public Public</th> <th>s/condition et/Tile/Gd iood ood ood ood 1 ncrete 0 0 Built-in Grade s in</th>	ning ☐ Illegal (describe ifications) the present use? (describe) FEMA Map # 2614 No If No, describe ental conditions, land uses, Exterior Description Foundation Walls Exterior Walls Exterior Walls Exterior Walls Exterior Walls fit. Roof Surface % Gutters & Downspouts Window Type Storm Sash/Insulated Screens Int Amenities X Fireplace(s) # Pool None rowave ☐ Washer/Dry 2.0 Bath(s) Good condition. odeling, etc.). n and working at time	? Off-site Impro Street Aspt Alley Non Alley Non ATCO426D , etc.)? material Block / Goo Vinyl / Gooc Asphalt /Goo Vinyl/Dblhn Sash /Good Vinyl/Dblhn Sash /Good Mesh /Good Mesh /Good Mesh /Good Cood Nesh /Good Mesh /Good Cood Nesh /Good Other N Cood Other N Ver □ Other (1,320 Cood Cood Cood Cood Cood Cood Cood Coo	pvements - Ty halt e s/condition d d bod g/Good l bod g/Good l bod chain concrete Jone describe) 0 Square Fe dates in the n. No evide	Pe FEMA Map s	Public Public	s/condition et/Tile/Gd iood ood ood ood 1 ncrete 0 0 Built-in Grade s in

Fannie Mae Form 1004 March 2005

Uniform Residential Appraisal Report

		l	Jniform Re	sidential Ap	praisal Re	port	File#A	NS-22137	73
				the subject neighborho				to\$ 112	2,000 .
				the past twelve mont					. 92,900
	FEATURE	SUBJECT		LE SALE # 1		LE SALE # 2			LE SALE # 3
	Address 17124 Toepfer D		15514 Ego Ave		21051 Universal			Jniversal	
	Eastpointe, MI 48 Proximity to Subject	3021	Eastpointe, MI 4	8021	Eastpointe, MI 4	8021		nte, MI 48	8021
	Sale Price	\$	0.88 MILES SW	\$ 65,000	0.73 MILES SW	\$ 62,000		LES SW	\$ 59,900
	Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 44.16 sq.ft.	Φ 05,000	\$ 51.16 sq.ft.	φ <u>02,000</u>		9.79 sq.ft.	Φ 59,900
	Data Source(s)	• • • • • •	RICPMLS#2161)2998:DOM 39	RICPMLS#21603	37308:DOM 84	· ·		12163;DOM 7
	Verification Source(s)		Realcomp/ Eastpoir		Realcomp/ Eastpoir			p/ Eastpoin	· · · · · · · · · · · · · · · · · · ·
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment		RIPTION	+(-) \$ Adjustment
	Sales or Financing		ArmLth		ArmLth		ArmLth		
	Concessions		Cash;0		Cash;0		Cash;0		
	Date of Sale/Time		s01/17;c11/16		s06/16;c05/16		s03/17;	c02/17	
	Location	N;Res;	N;Res;		N;Res;		N;Res;		
	Leasehold/Fee Simple Site	Fee Simple	Fee Simple		Fee Simple	0	Fee Sin	-	
	View	4400 sf N;Res;	7700 sf N;Res;	0	4366 sf N;Res;	0	4366 sf N;Res;		0
	Design (Style)	DT2;Bungalow	DT2;Bungalow		DT2;Bungalow		DT2;Bu	naalow	
	Quality of Construction	Q3	Q3		Q3		Q3	ingulow	
	Actual Age	70	71	0	74	0	74		0
	Condition	C3	C3		C3		C3		
	Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bd	rms. Baths	
	Room Count	7 4 2.0	6 3 1.0	+4,000		+4,000		3 1.0	+4,000
	Gross Living Area	1,320 sq.ft.		-4,712		+3,348		203 sq.ft.	+3,627
	Basement & Finished	896sf0sfin	981sf0sfin	-1,000	808sf400sfin		802sf0s	sfin	+1,000
	Rooms Below Grade	A	A		1rr0br0.1ba1o	0			
Ŧ	Functional Utility Heating/Cooling	Average GFA/CAC	Average GFA	14 500	Average GFA/CAC		Average GFA	e	+1,500
M	Energy Efficient Items	Window,insol	Window,insol	+1,500	Window,insol		Windov	vincol	+1,500
PRO	Garage/Carport	1dw	1dw		2gd2dw	-5 000	2gd2dw	- ·	-5,000
AP	Porch/Patio/Deck	Porch	Porch		Porch/Deck		Porch		3,000
NO	Fireplace	1 Fireplace	None	+500	None		None		+500
RIS	Updated Kitchen Bath	None	Kitchen Bath	-10,000	Kitchen Bath	-10,000	None		
٩РА									
	Net Adjustment (Total)		<u> </u>	\$ -9,712		\$-8,652			\$ 5,627
ပ္ပ	Adjusted Sale Drice		Net Adj. 14.9 %		Net Adj. 14.0 %		Net Adj.	9.4 %	
ES CO	Adjusted Sale Price					A			
SALES COMPARISON APPROACH	of Comparables	ha aala ar transfar biate	Gross Adj. 33.4 %		Gross Adj. 39.3 %				
SALES CO	of Comparables I 🗙 did 🗌 did not research t		ory of the subject prope	rty and comparable sale	Gross Adj. 39.3 % s. If not, explain	Subject is r	not for sa	le. Last kr	nown Listing/Sale
	of Comparables		ory of the subject prope	rty and comparable sale	Gross Adj. 39.3 % s. If not, explain	Subject is r	not for sa	le. Last kr	nown Listing/Sale
	of Comparables I 🛛 did 🗌 did not research t within the last 36 months. G	Grantor: Rudalec Ll	bry of the subject prope	rty and comparable sale ec Finance LLC 06,	Gross Adj. 39.3 % s. If not, explain (19/2015, Per Re	Subject is r alcomp MLS and E	not for sa Eastpoint	le. Last kr	nown Listing/Sale
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ADDITIONAL COMMENTS						
MMC						
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ADI						
	COST APPROACH TO VALUE	(not required by Fannie Mae)				
	Provide adequate information for the lender/client to replicate the below cost figures and calculation					
	Support for the opinion of site value (summary of comparable land sales or other methods for estin		Value was	from tax records		
	Support for the opinion of site value (summary of comparable land sales or other methods for estin		Value was	from tax records		
	Support for the opinion of site value (summary of comparable land sales or other methods for estin		Value was	from tax records		
CH	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE			=\$	6,480
ROACH	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall and Swift	OPINION OF SITE VALUE DWELLING 1,320	Sq.Ft. @ \$	102.00	=\$	134,640
APPROACH	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall and Swift Quality rating from cost service Avg. Effective date of cost data 09/2013	OPINION OF SITE VALUE DWELLING 1,320			=\$ =\$	
ST APPROACH	ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall and Swift Quality rating from cost service Avg. Effective date of cost data 09/2013 Comments on Cost Approach (gross living area calculations, depreciation, etc.)	DPINION OF SITE VALUE DWELLING 1,320 Basement 896	Sq.Ft. @ \$ Sq.Ft. @ \$	102.00 15.00	=\$ =\$ =\$	134,640 13,440
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PUD INFORMATION INCOME COST APPROAC	ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW Source of cost data Marshall and Swift Quality rating from cost service Avg. Effective date of cost data 09/2013 Comments on Cost Approach (gross living area calculations, depreciation, etc.) The subject was built in 1947. A minimal amount of accrued depreciation due to normal wear and tear of the structure would have to be estimated using the Cost approach. Remaining economic life is 30 years. Estimated Remaining Economic Life (HUD and VA only) 30 Years INCOME APPROACH TO VALU Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes 1 Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA at Legal Name of Project Total number of units Total number of units Total number of units rented Total number of units Total number of units No Data Source Are the common elements, leased to or by the Homeowners' Association? Yes No No Are the common elements leased to or by the Homeowners' Association? Yes I	nating site value) Site OPINION OF SITE VALUE	Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Inctional ACH ACH ACH dwelling unit. ion.	102.00 15.00 25.00 External	=\$ =\$ =\$ =\$ =\$ =\$ =\$ e by Incon	134,640 13,440 22,500 170,580 119,406) 51,174 2,000 59,654 10 10 10 10 10 10 10 10 10 10

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Ann Mon	Signature
Name Larry Andrew Odom	Name
Company Name Accredited Appraisers	Company Name
Company Address 37459 Lakeshore Dr	Company Address
Harrison Township, MI 48045	
Telephone Number <u>313-820-7482</u>	Telephone Number
Email Address accreditedappraisers@yahoo.com	Email Address
Date of Signature and Report 06/12/2017	Date of Signature
Effective Date of Appraisal 06/08/2017	State Certification #
State Certification # 1201072698	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State MI	
Expiration Date of Certification or License 07/31/2018	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
17124 Toepfer Dr	Did inspect exterior of subject property from street
Eastpointe, MI 48021	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 59,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name Appraisal Nation	
Company Name Colony American Finance	COMPARABLE SALES
Company Address 4 Park Plaza, Suite 1950, Irvine, CA 92614	Did not inspect exterior of comparable sales from street
	 Did inspect exterior of comparable sales from street
Email Address	Date of Inspection
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Freddie Mac Form 70 March 2005

Fannie Mae Form 1004 March 2005

Uniform Residential Appraisal Report

FEATURE	SUBJECT		sidential Ap	-		_E SALE # 5	File # ANS-22137 COMPARABL	
Address 17124 Toepfer		22055 Tuscany	· · · · · · · · · · · · · · · · · · ·	20852 Univ		-	22435 Brittany A	-
Eastpointe, MI		Eastpointe, MI 4		Eastpointe			Eastpointe, MI 48	
Proximity to Subject		0.32 MILES NE		0.75 MILES			0.51 MILES NE	
Sale Price	\$		\$ 54,000			\$ 89,900		\$ 58,900
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 38.24 sq.ft.			3 sq.ft.		\$ 48.84 sq.ft.	
Data Source(s)		RICPMLS#21608	87590;DOM 161			24568;DOM 30	RICPMLS#21402	27245;DOM 134
Verification Source(s)		Realcomp/ Eastpoir	te T.R.	Realcomp/ E	astpoin	te T.R.	Realcomp/ Eastpoin	te T.R.
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT		+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		Listing			Listing	
Concessions		Cash;0						
Date of Sale/Time		s03/17;c02/17		Active			Active	
Location	N;Res;	N;Res;		N;Res;			N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	9		Fee Simple	
Site	4400 sf	6660 sf	0	4760 sf		0	4800 sf	
View	N;Res;	N;Res;		N;Res;			N;Res;	
Design (Style)	DT2;Bungalow	DT2;Bungalow		DT2;Bunga	alow		DT2;Bungalow	
Quality of Construction	Q3	Q3		Q3			Q3	
Actual Age	70	74	0	74		0	75	(
Condition	C3	C3		C3	-		C3	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total Bdrms. Baths	
Room Count	7 4 2.0	7 4 1.0	+4,000		1.0	+4,000		+2,000
Gross Living Area	1,320 sq.ft.	1,412 sq.ft.	-2,852			+310		+3,534
Basement & Finished	896sf0sfin	1071sf0sfin	-2,000	911sf911sf			809sf0sfin	+1,000
Rooms Below Grade		•		1rr0br0.0ba	a10	0	•	
Functional Utility	Average	Average		Average			Average	
Heating/Cooling	GFA/CAC	GFA	+1,500	GFA/CAC			GFA	+1,500
Energy Efficient Items	Window,insol	Window,insol		Window,ins	sol		Window,insol	
Garage/Carport	1dw	2gd2dw	-5,000	2gd2dw			1gd1dw	-2,500
Porch/Patio/Deck	Porch	Porch		Porch/Patio	D	-1,000		
Fireplace	1 Fireplace	None		None	<i>u</i> .		None	+500
Updated Kitchen Bath	None	Kitchen	-8,000	Kitchen Ba	th	-10,000	None	
Net Adjustment (Total)		□ + X -	\$ -11,852		Χ-	\$ -14.190	X +	\$ 6.034
			\$ -11,852					\$ 6,034
Adjusted Sale Price of Comparables		Net Adj. 21.9 % Gross Adj. 44.2 %	\$ 10.110		15.8 % 26.5 %		Net Adj. 10.2 % Gross Adj. 18.7 %	\$ 0100
Report the results of the researc	h and analysis of the prior	GIUSS AUJ. 44.2 %	⊅ 42,148	and comparabl	20.5 %	Φ 75,710 (report additional prior (GIUSS AUJ. 18.7 %	\$ 64,934
Effective Date of Data Source(s) Analysis of prior sale or transfe			06/01/2017 sales		06/01	/2017	06/01/2017	
Analysis/Comments								

Borrower	Rudalev MI I			
Property Address	17124 Toepfer Dr			
City	Eastpointe	County Macomb	State MI	Zip Code 48021
Lender/Client	Colony American Finance			

<u>URAR : Neighborhood - Market Conditions</u>

The subject neighborhood seems economically stable. Supply in shortage. Non-realty items have no effect on value. FHA, VA & Conventional financing are typical of the area. Market conditions are currently good with interest rates for conventional mortgages at their lowest levels in years. Marketing times for homes in the area are generally 0 to 3 months. Values in the subject's area have increased over the past year, and are considered likely to continue increasing over the next year. Concessions are not typical, although they do occur occasionally. Concessions are typical at 3-6 % of sales value.

URAR : Neighborhood - Description

The subject neighborhood is located in Port Huron, Michigan. Shopping is available within Minutes of the neighborhood. The neighborhood consists of mostly 1 and 2 story single-family homes. There are no conditions noted which may negatively affect marketability. The subject is serviced by the Port Huron Public School District.

Comments Regarding Sales Comparison Approach

In the adjustment grid, where no dollar amount adjustments were made, the difference in market value for each feature was concluded not to be high enough to warrant a specific adjustment for appraisal purposes. The lack of a dollar amount adjustment for any particular feature is not intended to imply that any feature of a comparable sale is identical to the subject property.

Extraordinary Assumptions and Limiting Conditions

USPAP defines an extraordinary assumption as "an assumption, directly related to a specific assignment, which, if found to be false, could alter the appraisers opinions or conclusions." (USPAP2004, Page 3) The following extraordinary assumption applies to this appraisal: No Extraordinary Assumptions.

ADDITIONAL GENERAL ASSUMPTIONS AND LIMITING CONDITIONS

1. It is understood that this appraisal will be used by the client for Assessing Valuation Purposes. This appraisal report has been prepared for the exclusive use of Mortgage Center LLC. The appraisers responsibility is limited to that client. Possession of this report, or a copy there of, does not with it the right of publication or use. This report may not be used for any purpose by any person other than the party to whom it is addressed without the written consent of the appraiser, and in any event only with the proper written qualification and only in its entirety. Any party who uses or relies upon any information in this report, without the appraiser's written consent, does so at his own risk.

2. The appraiser is not a home or environmental inspector and does not qualified to detect hazardous waste and/or

toxic materials. Any comment by the appraiser that might suggest the possibility of the presence of such substances should not be taken as confirmation of their presence. Such determination would require investigation by a qualified expert in the field of environmental assessment. The existence of potentially hazardous material used in the construction or maintenance of the building, such as urea formaldehyde foam insulation, asbestos insulation, and lead-based paint, may affect the value of the property. The appraiser's value estimate is predicated on the assumption that there is no such material on or in or near the property that would cause a loss in value unless otherwise stated in this report. No responsibility is assumed for any environmental conditions, or for any expertise or engineering knowledge required to discover such conditions. The appraiser's descriptions and resulting comments are the result of routine observations made during the appraisal process.

3. The appraiser has not conducted tests to determine the presence of, or absence of, radon. The appraiser is not qualified to detect the presence of radon gas, which requires special tests and therefore must suggest that if the client or any user of this report is concerned with the presence of radon or any other potentially hazardous substances, he or she should take steps to have proper testing done by a qualified professional who has the equipment and expertise to determine the presence of this substance in the property.

4. The appraiser looks at visible and accessible areas only. Mold or mildew was not observed during the appraiser's inspection. However, mold may be present in areas the appraiser cannot see. A professional home inspection or environmental inspection is recommended if the presence or absence of mold must be determined with certainty.

5. The physical condition of any improvements and mechanical systems described herein was based on visual inspection only. Electrical, heating, cooling, plumbing, sewer and/or septic system, mechanical equipment and water supply were not specifically tested, but were assumed to be in good working order, and adequate, unless otherwise specified. No

liability is assumed for the soundness of structural members of the building or decks, since no engineering test were made of same. The roof(s) of structures described herein are assumed to be in good repair unless otherwise noted.

APPRAISER'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.

- The report analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

I have no present or prospective interest in the property that is the subject of this report, and I have no personal interest with respect to the parties involved.

- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results

- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.

- My analyses, opinions, and conclusions were developed, and his report has been prepared, in conformity with the Uniform

Supplemental A	Addendum
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Borrower	Rudalev MI I			
Property Address	17124 Toepfer Dr			
City	Eastpointe	County Macomb	State MI	Zip Code 48021
Lender/Client	Colony American Finance			

Standards of Professional Appraisal Practice (USPAP) and the Financial Institutions Reform Recovery and Enforcement Act of 1989 (FIRREA).

Appraisers are required to be licensed and are regulated by the Michigan Department of Licensing and Regulatory Affairs, P.O. Box 30018, Lansing, MI 48909

Exposure Time: The estimated length of time the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal; a retrospective estimated based on an analysis of past events assuming a competitive and open market. Exposure time is always presumed to occur prior to the effective date of the appraisal. The overall concept of reasonable exposure encompasses not only adequate, sufficient and reasonable time but also adequate, sufficient and reasonable effort. (Appraisal Standards Board of The Appraisal Standards No. 6, "Reasonable Exposure Time in Real Property and Personal Property Market Value Opinions"). Effective 01/01/2012 the appraiser must include the results of the exposure time analysis in the appraisal report.

Market value estimates imply that an adequate marketing effort and reasonable time for exposure occurred prior to the effective date of the appraisal.

After analyzing the market data in the subject marketing area during the time period that the subject would have been exposed to the market prior to the effective date of valuation, it is this appraiser's opinion that the reasonable exposure time for the subject property would have been 0-3 months.

Additional Certification: 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.

The appraiser has NOT performed a previous appraisal assignment on the subject within 36 months of the effective date of inspection

The intended User of this appraisal report are the client and any intended users identified by the client at the time of engagement who have been specifically name along with the client and are the only intended users of this valuation report. Other parties who choose to rely on this report, including those that receive the report through established processes of disclosure or regulation, are not intended users of this report. While the appraiser recognizes that other parties may choose to rely on this report, see item 23 of attached certification, the appraiser does not intend user of the report by these parties, and to avoid misleading them, they are hereby notified that they are neither the client nor intended user(s) in the development of the assignment.

• URAR : Sales Comparison Analysis - Summary of Sales Comparison Approach

The comparables utilized reflect the subject and its area, consequently, all the adjustments are justifiable in determining indicated values. All sales were considered in arriving at the concluded value. These comparables were selected because they are the closest geographic proximity to the subject and are similar in terms of physical size, characteristics, age, foundation and located. These comparables are the best comparables available within the subjects marketing area and within 12 months sale date of this appraisal. Adjustment for living space was given at \$31 a Sq. Ft. and was extracted form the market . There was a 28.0% increase in the median sales price for the past year in Clay Township, Per Realcomp MLS. Adjustment for sale date was not warranted. 28.0% is for all home sold in Clay Township. There is no credible data for each comparable with different size, foundation, ages etc. to give a creditable adjustment. Comp 1-4 were given equal weight with the final value given at mid range. Also due to limited comparables net and gross adjustments exceed the norm. All adjustments were derived using matched paired analysis. Where matched pairs were not available, appraiser used his experience in the area.

Order Form: Legal Description

JOHN BOLDT'S AVON PARK SUBDIVISION LOT 58 & 59 INCL 1/2 VAC ALLEY ADJ REAR LIBER 9, PAGE 60

AMC asks 06/12/2017

Property Values Increasing Declining. 1004 MC sht states at bottom "**The number above do not reflect the market area. Number of sales are not enough to support the true market in this area." reconsiliation states "**There was a 28.0% increase in the median sales price for the past year in Clay Township, Per Realcomp MLS."

	Conditions Adde				ANS-22137	5
The purpose of this addendum is to provide the lender/c				prevalent in the sub	iject	
neighborhood. This is a required addendum for all appra	isal reports with an effective			Stata N41	7ID Code 400	04
Property Address 17124 Toepfer Dr Borrower Rudalev MI I		City Eastpoir	nte	State MI	ZIP Code 480	21
Instructions: The appraiser must use the information re	quired on this form as the ba	asis for his/her conclusion	ons, and must provide suppor	rt for those conclus	ions, regarding	
housing trends and overall market conditions as reported	•					
it is available and reliable and must provide analysis as i	ndicated below. If any requir	ed data is unavailable or	is considered unreliable, the	appraiser must pro	vide an	
explanation. It is recognized that not all data sources wil						
in the analysis. If data sources provide the required infor	-		•	-	-	
average. Sales and listings must be properties that comp	, , , , ,		•	sed by a prospectiv	e buyer of the	
subject property. The appraiser must explain any anoma Inventory Analysis			Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)	Prior 7–12 Months 15	Prior 4–6 Months 3	5	Increasing	Stable	X Declining
Absorption Rate (Total Sales/Months)	2.50	1.00	1.67	Increasing	Stable	Declining Declining
Total # of Comparable Active Listings	5	1	3	Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.0	1.0	1.8	Declining	Stable	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	-
Median Comparable Sale Price	71,000	59,900	59,900	Increasing	Stable	X Declining
Median Comparable Sales Days on Market	14	48	7	Declining	X Stable	Increasing
Median Comparable List Price Median Comparable Listings Days on Market	59,900	58,900	58,900	Increasing	Stable	Declining
Median Sale Price as % of List Price	161	216	40	Declining Increasing	Stable Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance	94.79 prevalent? Yes	100.00	99.83		Stable	Increasing
Explain in detail the seller concessions trends for the pas			m 3% to 5%, increasing use o]		
fees, options, etc.). Concessions are typic			-	-	-	
% of sales value.					,	
Are foreclosure sales (REO sales) a factor in the market			iding the trends in listings and			
Foreclosure typically sell for less then man			at a discounted rate for	orces the sale	of arms lengt	h
transactions to be lowered do to a supply	of cheaper homes on	market,				
Cite data sources for above information. Real (Comp MLS Eastpointe	e assessor				
Cite data sources for above information. Real (Comp MLS Eastpointe	e assessor				
Summarize the above information as support for your co	onclusions in the Neighborho	ood section of the apprai		-		
Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw	onclusions in the Neighborho wn listings, to formulate your	ood section of the apprai r conclusions, provide b	oth an explanation and suppo	rt for your conclusi	ons.	
Summarize the above information as support for your co	onclusions in the Neighborho wn listings, to formulate your	ood section of the apprai r conclusions, provide b	oth an explanation and suppo	rt for your conclusi	ons.	
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Borrower	Rudalev MI I				
Property Address	17124 Toepfer Dr				
City	Eastpointe	County Macomb	State N	/I Zip Code	48021
Lender/Client	Colony American Finance				



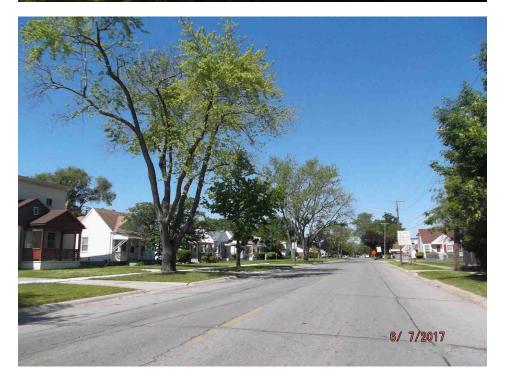
Subject Front

17124 Toepfer Dr					
Sales Price					
Gross Living Area	1,320				
Total Rooms	7				
Total Bedrooms	4				
Total Bathrooms	2.0				
Location	N;Res;				
View	N;Res;				
Site	4400 sf				
Quality	Q3				
Age	70				



Subject Street

Subject Rear



Borrower	Rudalev MI I							
Property Address	17124 Toepfer Dr							
City	Eastpointe	County	Macomb	State	MI	Zip Code	48021	
Lender/Client	Colony American Finance							



Subject Living

17124 Toepfer I Sales Price	Dr
Gross Living Area	1,320
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	4400 sf
Quality	Q3
Age	70



Subject Kitchen

Subject Dining



Borrower	Rudalev MI I				
Property Address	17124 Toepfer Dr				
City	Eastpointe	County Macomb	State MI	Zip Code 48021	
Lender/Client	Colony American Finance				



Subject Bath

17124 Toepfer Dr		
Sales Price		
Gross Living Area	1,320	
Total Rooms	7	
Total Bedrooms	4	
Total Bathrooms	2.0	
Location	N;Res;	
View	N;Res;	
Site	4400 sf	
Quality	Q3	
Age	70	







Subject Bed

Borrower	Rudalev MI I				
Property Address	17124 Toepfer Dr				
City	Eastpointe	County Macomb	State MI	Zip Code 48021	
Lender/Client	Colony American Finance				



Subject Bed

	-	
17124 Toepfer Dr		
Sales Price		
Gross Living Area	1,320	
Total Rooms	7	
Total Bedrooms	4	
Total Bathrooms	2.0	
Location	N;Res;	
View	N;Res;	
Site	4400 sf	
Quality	Q3	
Age	70	

Subject Bed





Subject Bed

Borrower	Rudalev MI I
Property Address	17124 Toepfer Dr
City	Eastpointe
Lender/Client	Colony American Finance

County Macomb



Subject Basement

17124 Toepfer Dr		
Sales Price		
Gross Living Area	1,320	
Total Rooms	7	
Total Bedrooms	4	
Total Bathrooms	2.0	
Location	N;Res;	
View	N;Res;	
Site	4400 sf	
Quality	Q3	
Age	70	





Subject Lh Side

Subject Furnace W/Tank

Borrower	Rudalev MI I				
Property Address	17124 Toepfer Dr				
City	Eastpointe	County Macomb	State MI	Zip Code 48021	
Lender/Client	Colony American Finance				



Subject Rh Side

17124 Toepfer Dr		
1,320		
7		
4		
2.0		
N;Res;		
N;Res;		
4400 sf		
Q3		
70		

Comparable Photo Page

Borrower	Rudalev MI I				
Property Address	17124 Toepfer Dr				
City	Eastpointe	County Macomb	State MI	Zip Code 48021	
Lender/Client	Colony American Finance				



Cor	nparable 1
15514 Ego Ave	
Prox. to Subject	0.88 MILES SW
Sales Price	65,000
Gross Living Area	1,472
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	7700 sf
Quality	Q3
Age	71





Comparable 2

21051 Universal	Ave
Prox. to Subject	0.73 MILES SW
Sales Price	62,000
Gross Living Area	1,212
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	4366 sf
Quality	Q3
Age	74

Comparable 3

	-
21003 Universal	Ave
Prox. to Subject	0.74 MILES SW
Sales Price	59,900
Gross Living Area	1,203
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	4366 sf
Quality	Q3
Age	74

Comparable Photo Page

Borrower	Rudalev MI I			
Property Address	17124 Toepfer Dr			
City	Eastpointe	County Macomb	State MI	Zip Code 48021
Lender/Client	Colony American Finance			



Comparable 4

22055 Tuscany	Ave
Prox. to Subject	0.32 MILES NE
Sale Price	54,000
Gross Living Area	1,412
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	6660 sf
Quality	Q3
Age	74





Listing 1 Comp 5

20852 Universa	l Ave
Prox. to Subject	0.75 MILES SW
Sale Price	89,900
Gross Living Area	1,310
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	4760 sf
Quality	Q3
Age	74

Listing 2 Comp 6

22435 Brittany A	Ave
Prox. to Subject	0.51 MILES NE
Sale Price	58,900
Gross Living Area	1,206
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	1.1
Location	N;Res;
View	N;Res;
Site	4800 sf
Quality	Q3
Age	75

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

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.

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.

C4

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.

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.

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.

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 residence 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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

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

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear					
ac	Acres	Area, Site					
AdjPrk	Adjacent to Park	Location					
AdjPwr	Adjacent to Power Lines	Location					
A	Adverse	Location & View					
ArmLth	Arms Length Sale	Sale or Financing Concessions					
ba	Bathroom(s)	Basement & Finished Rooms Below Grade					
br	Bedroom	Basement & Finished Rooms Below Grade					
B	Beneficial	Location & View					
Cash	Cash	Sale or Financing Concessions					
CtySky	City View Skyline View	View					
CtyStr	City Street View	View					
Comm	Commercial Influence	Location					
C	Contracted Date	Date of Sale/Time					
Conv	Conventional	Sale or Financing Concessions					
CrtOrd	Court Ordered Sale	Sale or Financing Concessions					
DOM	Days On Market	Data Sources					
e	Expiration Date	Date of Sale/Time					
Estate	Estate Sale	Sale or Financing Concessions					
FHA	Federal Housing Authority	Sale or Financing Concessions					
GlfCse	Golf Course						
Glfvw	Golf Course View	View					
Ind	Industrial	Location & View					
in	Interior Only Stairs	Basement & Finished Rooms Below Grade					
Lndfl		Location					
LtdSght		View					
-	Limited Sight						
Listing	Listing Mountain View	Sale or Financing Concessions View					
Mtn N	Mountain View	Location & View					
	Neutral						
NonArm	Non-Arms Length Sale	Sale or Financing Concessions					
BsyRd	Busy Road Other	Location Basement & Finished Rooms Below Grade					
0							
Prk	Park View	View					
Pstrl	Pastoral View	View					
PwrLn	Power Lines	View					
PubTrn	Public Transportation	Location					
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade					
Relo	Relocation Sale	Sale or Financing Concessions					
REO	REO Sale	Sale or Financing Concessions					
Res	Residential	Location & View					
RH	USDA - Rural Housing	Sale or Financing Concessions					
S	Settlement Date	Date of Sale/Time					
Short	Short Sale	Sale or Financing Concessions					
sf	Square Feet	Area, Site, Basement					
sqm	Square Meters	Area, Site					
Unk	Unknown	Date of Sale/Time					
VA	Veterans Administration	Sale or Financing Concessions					
W	Withdrawn Date	Date of Sale/Time					
WO	Walk Out Basement	Basement & Finished Rooms Below Grade					
wu	Walk Up Basement	Basement & Finished Rooms Below Grade					
WtrFr	Water Frontage	Location					
Wtr	Water View	View					
Woods	Woods View	View					

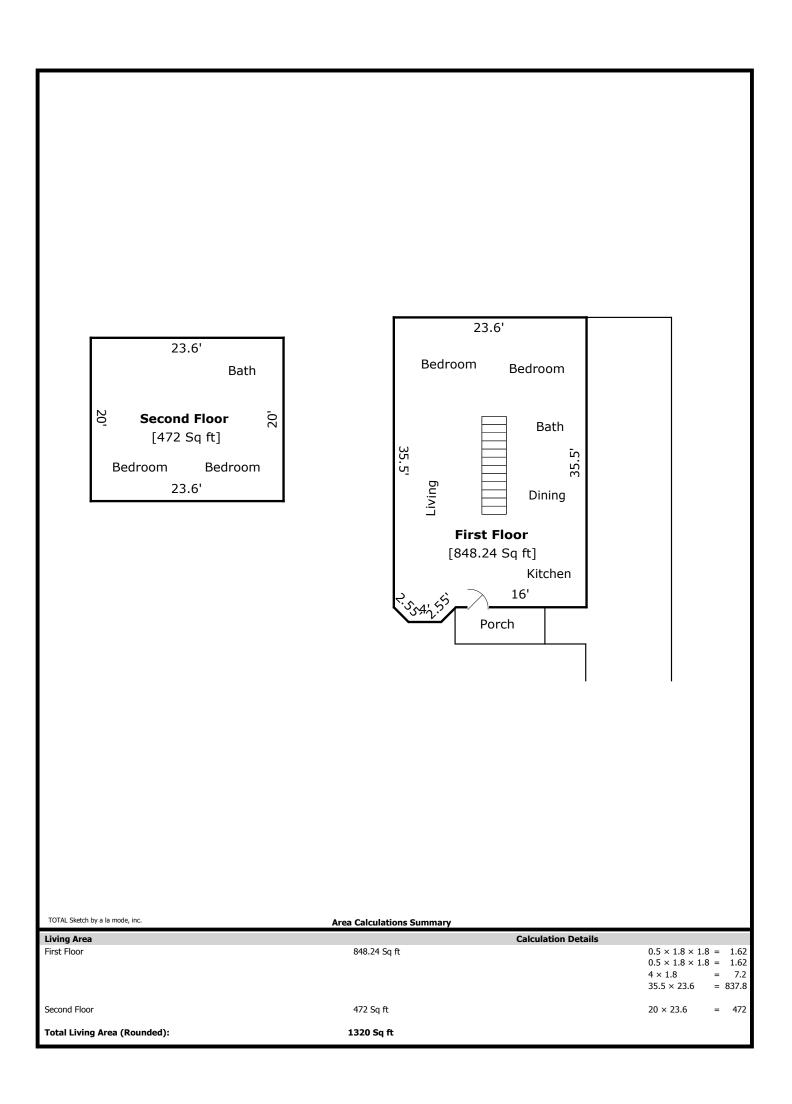
Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

UAD Version 9/2011

Building Sketch

Borrower	Rudalev MI I				
Property Address	17124 Toepfer Dr				
City	Eastpointe	County Macomb	State MI	Zip Code 48021	
Lender/Client	Colony American Finance				



Plat Map

Macomb County GIS

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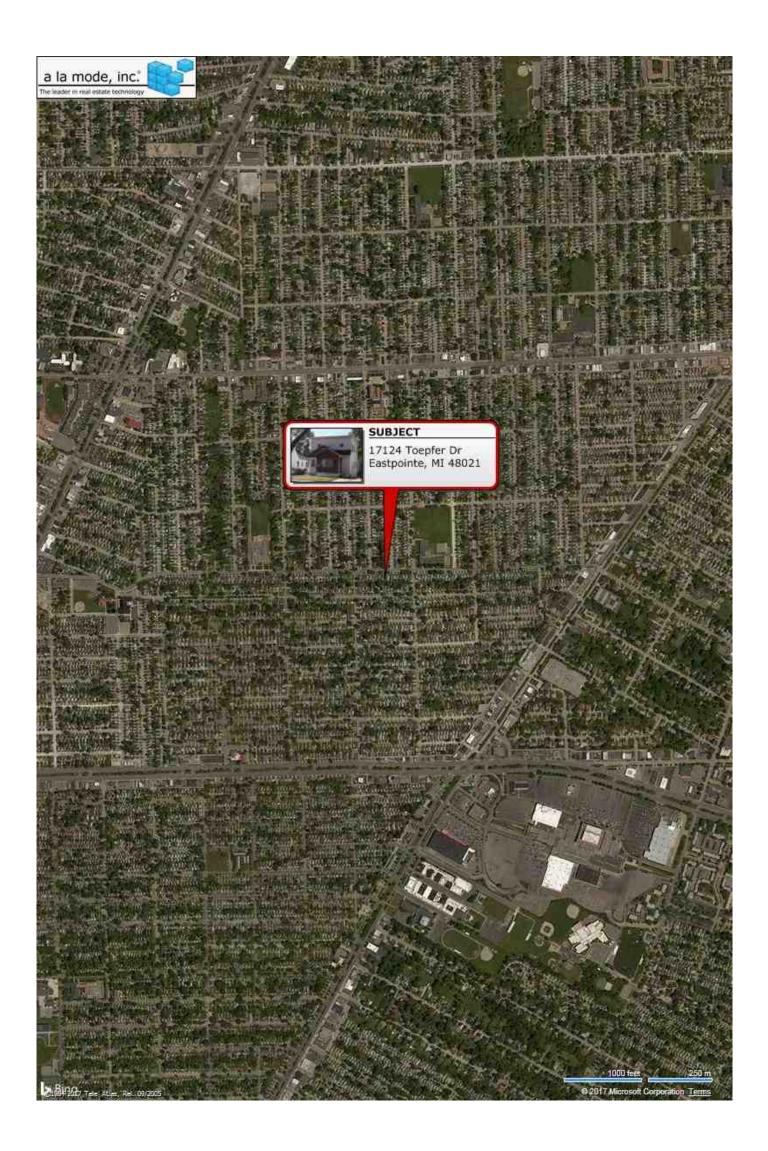
Comparable Sales Map

Borrower	Rudalev MI I						
Property Address	17124 Toepfer Dr						
City	Eastpointe	County Macomb	State	MI	Zip Code	48021	
Lender/Client	Colony American Finance						



Community Map

Borrower	Rudalev MI I							
Property Address	17124 Toepfer Dr							
City	Eastpointe	County	Macomb	State	MI	Zip Code	48021	
Lender/Client	Colony American Finance							



12 Month CMA - Page 1

Real comp Online

					Criteria Map Results
Previous - Next - 1-23 of 23	Checked 0 All None Page	e Full Large w/	Map & PRD d	Display Thum	bnail 🔲 at 25 🗍 per page
	22133 DONALD Avenue, Eastpoir MLS#: 217003544 County: Macomb School D: East Detroit Prop Type: Residential Style: Bungalow Office: Keller Williams Realty-Great Office Ph: (586) 541-4000	Status: SOLD Area: 03161 Beds: 3 Baths: 1.0 Sum Tx: \$2,127	Stat Dt: 04/20/ Sqft Abv: 1,210 Yr Built: 1947 Fireplace: No	S Price: DOM: Acreage: Grg Size: Bsmt: Agent: Agent Ph:	
	20844 UNIVERSAL, EASTPOINTE MLS#: 58031303831 County: Macomb School D: East Detroit Prop Type: Residential Style: Bungalow Office: Real Living Kee Realty-SCS Office Ph: 5867742300	48021 Status: SOLD Area: 03161 Beds: 3 Baths: 1.0 Sum Tx: \$96	Stat Dt: 10/07/ Sqft Abv: 1,200 Yr Built: 1943 Fireplace: Wntr Tx: \$1,533	DOM: Acreage: Grg Size: Bsmt: Agent:	\$37,000 <u>\$36,900</u> N/4/ 0.11 21/2 Car Yes <u>FLO ABKE</u> (313) 378-3376
	17394 SPRENGER Avenue, Eastprint MLS#: 216106616 County: Macomb School D: East Detroit Prop Type: Residential Style: Colonial Office: Innovative Realty & Investment Office Ph: (248) 809-2481	Status: SOLD Area: 03161 Beds: 3 Baths: 1.1 Sum Tx: \$2,032	110 Stat Dt: 11/28 Sqft Abv: 1,463 Yr Built: 1947 Fireplace: Yes Wntr Tx: \$360	DOM: Acreage: Grg Size: Bsmt: Agent:	
	18019 OAK, Eastpointe 48021-26 MLS#: 216110699 County: Macomb School D: East Detroit Prop Type: Residential Style: Bungalow Office: Real Estate One-St Clair Shrip Office Ph: (586) 771-1100	Status: SOLD Area: 03161 Beds: 3 Baths: 1.1 Sum Tx: \$2,363	Stat Dt: 01/24 Sqft Abv: 1,399 Yr Built: 1950 Fireplace: No Wntr Tx: \$189	DOM: Acreage: Grg Size: Bsmt: Agent:	
	22480 LAMBRECHT, EASTPOINTE MLS#: 58031299037 County: Macomb School D: East Detroit Prop Type: Residential Style: Bungalow Offlice: REY.MAX First Offlice: Philosof	E 48021 Status: SOLD Area: 03161 Beds: 3 Baths: 1.0 Sum Tx: \$669	Stat Dt: 08/19/ Sqft Abv: 1,222 Yr Built: 1947 Fireplace: Wntr Tx: \$1,587	DOM: Acreage: Grg Size: Bsmt: Agent:	\$44,900 <u>\$44,900</u> N/1/ 0.1 11/2 Car Yes <u>CHARLES LUTZ</u> (586) 202-3487
	21516 REDMOND AVENUE, EASTI MLS#: 58031299741 County: Macomb School D: East Detroit Prop Type: Residential Style: Bungalow Office: Keller Williams Macomb St C Office Ph: 5869490200	Status: SOLD Area: 03161 Beds: 3 Baths: 1.0 Sum Tx: \$97	Stat Dt: 08/30/ Sqft Abv: 1,329 Yr Built: 1947 Fireplace: Yes Wntr Tx: \$1,565	DOM: Acreage: Grg Size: Bsmt: Agent:	\$45,000 <u>\$50,000</u> N/15/ 0.11 Yes <u>MICHELE MCLEMORE</u> (586) 879-1129
	16408 TOEPFER, EASTPOINTE 48 MLS#: 58031301614 County: Macomb School D: East Detroit Prop Type: Residential Style: Bungalow Office: RE/ MAX First Office Ph: 5867928000	3021 Status: SOLD Area: 03161 Beds: 3 Baths: 1.1 Sum Tx: \$341	Stat Dt: 09/28/ Sqft Abv: 1,341 Yr Built: 1946 Fireplace: Wntr Tx: \$2,128	DOM: Acreage: Grg Size: Bsmt: Agent:	\$50,000 \$59,900 N/10/ 0.13 1 1/2 Car Yes <u>CHARLES LUTZ</u> (586) 202-3487
PRD RL M N 🗎	22055 TUSCANY Avenue, Eastpol MLS#: 216087590 County: Macomb School D: East Detroit Prop Type: Residential Style: Bungalow Office: Keller Williams Rochester Office Ph: (248) 609-8000	Status: SOLD Area: 03161 Beds: 4 Baths: 1.0	Stat Dt: 04/01/	DOM: Acreage: Grg Size: Bsmt: Agent:	
	22030 NEVADA, EASTPOINTE 480 MLS#: 58031288265 County: Macomb School D: East Detroit Prop Type: Residential Style: Bungalow Office: Real Living Kee Realty-SCS Office Ph: 5867742300	021 Status: SOLD Area: 03161 Beds: 3 Baths: 1.0 Sum Tx: \$81	Stat Dt: 12/29 Sqft Abv: 1,200 Yr Built: 1942 Fireplace: Wntr Tx: \$1,552	DOM: Acreage: Grg Size:	
	21003 UNIVERSAL Avenue, East MLS#: 217012163 County: Macomb	olnte 48021-: Status: SOLD Area: 03161	Stat Dt: 05/23/	S Price: 17 L Price: DOM:	\$59,900 <u>\$59,500</u> N/7/7

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Real comp Online

Q	PRO RL M N E	School D: Prop Type: Style: Office: Office Ph:	East Detroit Residential Bungalow John Graham Resity, LLC (586) 799-4700	Beds: Baths: Sum Tx:	3 1.0 \$1,986	Yr Built: Fireplace: Wntr Tx:	No	Acreage: Grg Size: Bamt: Agent: Agent Ph:	0.1 2 Car Yes <u>SHANON THOMAS</u> (586) 799-4700
	PEO AL M N	21051 U MLS#: County: School D: Prop Type: Style: Office: Office Ph:	niversal Avenue, Eastpo 215037308 Macomb East Detroit Residential Bungalow Kellar Williams Rity Northvil (248) 380-8800	Status: Area: Beds: Baths: Sum Tx:	SOLD 03161 3 1.1 \$2,158	Stat Dt: Sqft Abv: Yr Built: Fireplace: Wntr Tx:	1943 No	DOM: Acreage: Grg Size: Bsmt: Agent:	\$62,000 <u>\$65,000</u> Y/ 84/ 84 0.1 2 Car Yes <u>MARK ZAW AIDEH</u> [248] 380-8800
	PRO RL M N	MLS# : County: School D:	GO Avenue, Eastpointe 4 216102998 Macomb East Detroit Residential Bungalow <u>RE/ MAX Metropolitan</u> (586) 997-9900		SOLD 03161 3 1.0	Stat Dt: Sqft Abv: Yr Built: Fireplace: Wntr Tx:	1946 No	DOM: Acreage: Grg Size: Bsmt: Agent:	\$65,000 <u>\$69,900</u> Y/39/39 0.18 No Gerage Yes <u>TONY DABALDO</u> (586) 997-9900
		16160 Te MLS#: County: School D: Prop Type: Style: Office: Office Ph:	DEPFER Drive, Eastpoint 216051340 Macomb East Detroit Residential Bungalow <u>Prefarred Realty Pros</u> (248) 641-0142	Status: Area: Beds: Baths:	I-2362 SOLD 03161 3 2.0 \$2,282	Stat Dt: Sqft Abv: Yr Built: Fireplace: Wntr Tx:	1947 No	S Price: L Price: DOM: Acreage: Grg Size: Bsmt: Agent: Agent Ph:	\$67,000 <u>\$74,900</u> N/64/64 0.12 2 Car Yes MARY T YOVICH (248) 641-0142
	90 RL M N 🗎	21833 C MLS#: County: School D: Prop Type: Style: Office: Office Ph:	ushing Avenue, Eastpoin 217016427 Macomb East Detroit Residential Bungalow Keller Williams Realty Centr (586) 979-4200	Status: Area: Beds: Baths: Sum Tx:	SOLD 03161 3 2.0	Stat Dt: Sqft Abv: Yr Built: Fireplace: Wntr Tx:	1947 No	DOM: Acreage: Grg Size: Bsmt: Agent:	\$68,000 <u>\$67,900</u> N/7/7 0.09 2 Car Yes <u>JONNIE LEWANDOWSKI</u> (586) 979-4200
	PRO RL M N 🖹	15548 V MLS#: County: School D: Prop Type: Style: Office: Office Ph:	ERONI CA Avenue, Eastp 216024235 Macomb East Detroit Residential Bungalow Karon Michael Realty, Inc (586) 873-9498	Status: Area: Beds: Baths:	3021-29 SOLD 03161 3 2.0 \$2,045		1,322 1942 No	S Price: L Price: DOM: Acreage: Grg Size: Bsmt: Agent: Agent Ph:	\$71,000 <u>\$78,900</u> N/ 25/ 25 0.11 1 Car Yes MICHAEL J BELCASTRO \$\$6\$ 873-9498
		16524 To MLS#: County: School D: Prop Type: Style: Office: Office Ph:	oepfer, Eastpointe 4802 215112544 Macomb East Detroit Residential Bungalow OMG Realty Company (248) 420-9992	Status: Area: Beds: Baths:	SOLD 03161 3 1.1 \$4,017	Stat Dt: Sqft Abv: Yr Built: Fireplace: Wntr Tx:	1945 No	S Price: L Price: DOM: Acreage: Grg Size: Bsmt: Agent: Agent Ph:	
		MLS# : County: School D:	OLLI NSON AVENUE, EAS 58031294585 Macomb East Detroit Residential Bungalow Keller Williams Macomb St (5869490200	Status: Area: Beds: Baths: Sum Tx:	SOLD 03161 3 1.0		1948	DOM: Acreage: Grg Size: Bsmt: Agent:	\$74,400 \$69,900 N/9/ 11 1 Car Yes JOSEPH SFAIR, JR. (586) 222-1612
		MLS# : County: School D:	JLIANA, Eastpointe 4802 216044453 Macomb East Detroit Residential Bungalow Coldwell Banker Weir Manue (248) 347-3050	Status: Area: Beds: Baths: Sum Tx:		Stat Dt: Sqft Abv: Yr Built: Fireplace: Wntr Tx:	1948 No	S Price: L Price: DOM: Acreage: Grg Size: Bsmt: Agent: Agent Ph:	
	PRO RL. M. N.	20826 R MLS#: County: School D: Prop Type: Style: Office: Office Ph:	EDMOND, Eastpointe 480 216048181 Macomb East Detroit Residential Bungalow <u>CSW Realty</u> (586) 822-1121	021-297 Status: Area: Beds: Baths: Sum Tx:	SOLD 03161 3 1.1	Stat Dt: Sqft Abv: Yr Built: Fireplace: Wntr Tx:	1947 Yes	S Price: L Price: DOM: Acreage: Grg Size: Bsmt: Agent: Agent Ph:	

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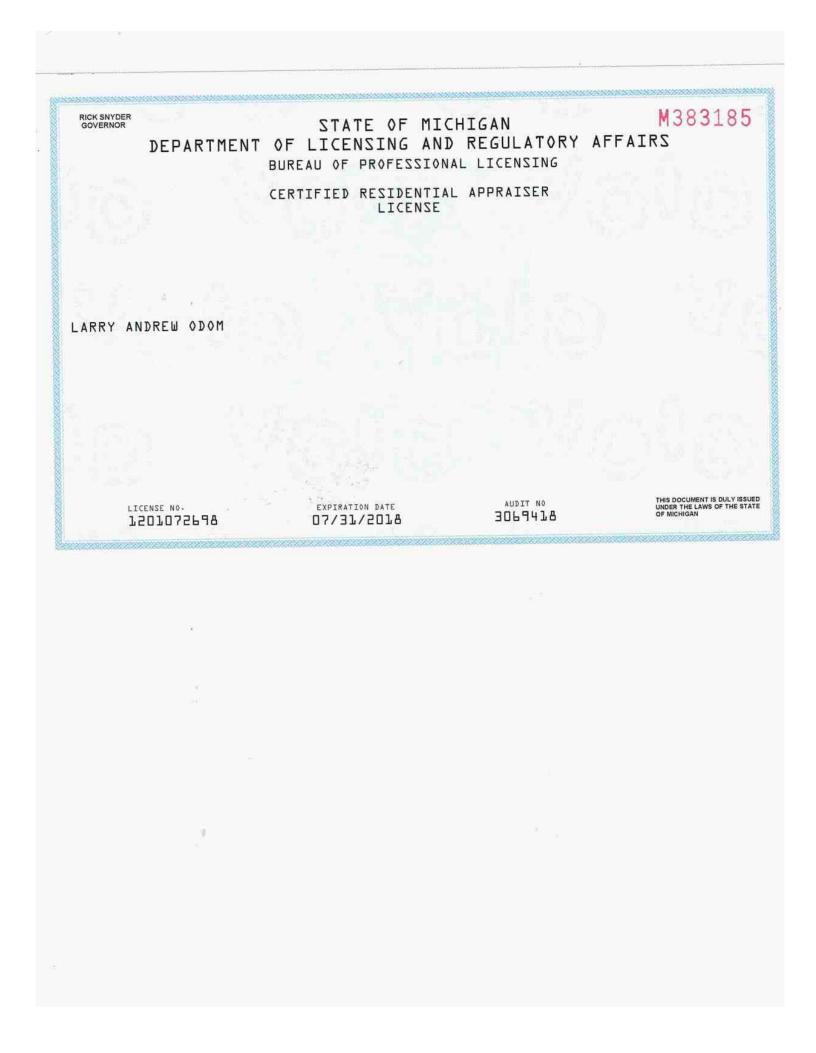
Page 3 of 3

Sector Sector		AVID, EASTPOINTE 480:					S Price:	\$82,500
1	MLS#:	58031315449	Status:	SOLD	Stat Dt:	05/05/17		\$89.900
ALC: NOT	County:	Macomb	Area:	03161	Sqft Abv:		DOM:	N/ 7/
	School D:	East Detroit	Beds:	3	Yr Built:	1946	Acreage:	0.09
And Annual Voters	Prop Type:		Baths:	1.0	Fireplace:		Grg Size:	1 1/2 Car
States of the local division of the	Style:	Bungalow	Sum Tx:	\$78	Wntr Tx:	\$1,117	Bsmt:	Yes
	Office:	Michigan Homes Group Inc					Agent:	JENNI FER HACKETT
PRO RL M N	Office Ph:	5863819989					Agent Ph:	
	15645 0	OLLINSON Avenue, East	nointe 4	8021-3	650		S Price:	\$84.000
The second	MLS#:	216075401	Status:	SOLD	Stat Dt:	11/04/16		\$89,996
a on the	County:	Macomb	Area:	03161	Saft Aby:		DOM:	N/ 27/ 27
T-T-T-R	School D:	East Detroit	Beds:	3	Yr Built:	1948	Acreage:	0.11
States in the local division of the		Residential	Baths:	1.0	Fireplace:		Grg Size:	2 Car
Oliver Street	Style:	Bungalow	Sum Tx:	\$1,694	Wntr Tx:		Bsmt:	Yes
	Office:	RE/ MAX Dream Properties		- -			Agent:	DAVE GARBARINO
	Office Ph:	(734) 462-3600						(734) 462-3600
		((,
		AMBRECHT, EASTPOINTE					S Price:	\$89,900
- 737	MLS#:	58031294968	Status:	SOLD	Stat Dt:	07/14/16		\$89,900
1000	County:	Macomb	Area:	03161	Sqft Abv:		DOM:	N/ 14/
	School D:	East Detroit	Beds:	3	Yr Built:	1943	Acreage:	0.16
	Prop Type:		Baths:	2.0	Fireplace:		Grg Size:	
in the second second	Style:	Bungalow	Sum Tx:	\$82	Wntr Tx:	\$1,220	Bsmt:	Yes
and and a state of the state of	Office:	RE/ MAX First					Agent:	BRIAN GABBEART
PRD RL M N	Office Ph:	5867812900					Agent Ph:	(734) 368-2741
1000	15524 E	GO Avenue, Eastpointe 4	8021-2	910			S Price:	\$92,900
h	MLS#:	216026298	Status:		Stat Dt:	06/17/16	L Price:	\$92,900
Change and	County:	Macomb	Area:	03161	Sqft Abv:		DOM:	N/ 41/ 41
and the second	School D:	East Detroit	Beds:	4	Yr Built:	1946	Acreage:	0.18
-	Prop Type:		Baths:	1.0	Fireplace:		Grg Size:	2 Car
	Style:	Bungalow	Sum Tx:	\$2,785		\$146	Bsmt:	Yes
	Office:	Adams Realty Services		- Anna ann ann ann ann ann ann ann ann an		and the first of the	Agent:	WILLIAM JADAMS
PRO RL M N	Office Ph:	(248) 582-3300					Agent Ph:	CONTRACTOR OF A STATE OF A S

Status is 'Sold' Status Contractual Search Date is 06/10/2017 to 06/10/2016 Est Fin Abv Grd SqFt is 1200 to 1500 Latitude, Longitude is around 42.46, -82.95 Listing Type is one of 'Exclusive Right to Sell', 'Exclusive Agency', 'Unknown (Data Share Listing)' Level of Service is one of 'Full Service', 'Limited Service', 'MLS Entry Only', 'Unknown/Data Share Listings' Current Price is 3000+ Transaction Type is 'Sale' Beds Total is 3+ Year Built is 1942 to 1952 Short Sale is 'No' Architecture Level is one of '1 1/2 Story', '2 Story' Architecture Style is in this list (click to view) Foundation is 'Basement' Ownership is 'Private - Owned' Ordered by Status, Current Price, City Found 23 results in 0.50 seconds.

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License



LEXINGTON INSURANCE COMPANY

WILMINGTON, DELAWARE Administrative Offices – 99 High Street, Floor 23, Boston, Massachusetts 02110-23110

Certificate Number:			011964019-04	011964019-04				
This Certificate forms a pa Renewal of Master Policy I			umber:	018389876-04 018389876-03				
YOUR RIS			OUP MASTER PO CHED MASTER P			E POLICY.		
THE	AMERI	CAN ACAD	EMY OF STATE	CERTIFIED AF	PRAISE	ERS		
		CERT	IFICATE DECLA	RATIONS				
1. Name and Address of C	ertificate	e Holder:	Accredited Appra	aisers, LLC				
			37459 Lakeshore Harrison Townsl	CONTRACTOR INC.	МІ	48045		
2 Certificate Period:	Effec	tive Date:	04/06/17 12:01 a.m. Local Time	to Expiration at the Address of th		04/06/18		
2a. Retroactive Date:	04/06 12:01	12	at the Address of the I	nsured.				
3. Limit of Liability:	\$ \$	1.55	each claim aggregate limit					
4. Deductible:		\$1,000) each claim					
5. Professional Covered S	ervices i	nsured by th	nis policy are: <u>RE</u>	AL ESTATE APP	RAISAL	SERVICES		
6. Advance Certificate Hol	der Pren	nium:	\$	721				
7. Minimum Earned Premi	um:	25% or	\$	180				
Forms and Endorsements: PRG 3512 (12/15) Real Esta Declarations, PRG 3935 (2/1 Endorsement, 91222 (09/16) Appraisers Professional Liab	ate Apprai 16) Premi) Policyhc	ses Liability (older Notice, *	Coverage Amendate 118477 (03/15) Poli	ory Endorsement	, 89644 (6/13) Economic Sanctions		
Additional Endorsements a	applicabl	e to this Cer	rtificate only:					
Agency Name and Address	5:		INTERCORP, INC 1438-F West Main Ephrata, PA 1752	n Street				
IT IS HEREBY UNDERSTOOD SET FORTH IN THE ATTACHE			HE CERTIFICATE H	OLDER AGREES	TO ALL TI	ERMS AND CONDITIONS AS		
THIS POLICY IS ISSUED BY Y INSURANCE LAWS AND REG AVAILABLE FOR YOUR RISK	ULATION	S OF YOUR S	TATE. STATE INSU					
	8	C	20en Barry I	\$	Count	y: Macomb		
Counter PRG 3152 (10/05)	rsignature		thorized Representa here applicable)	ative OR	Date	e: March 9, 2017		