



EMPLOYEE RELOCATION COUNCIL SUMMARY APPRAISAL REPORT

Client: _____ Client File #: _____
 Client Address: _____ Suite #: _____
 City: _____ State: _____ Zip Code: _____
 Homeowner: _____
 Subject Property Address: _____ County: _____
 City: _____ State: _____ Zip Code: _____
 Appraiser Company Name: TOMAINO APPRAISAL Appraiser File #: _____
 Appraiser(s): _____ Ph. #: (_____) _____
 Appraiser Address: _____ Suite #: _____
 City: _____ State: _____ Zip Code: _____
 Fax #: (_____) _____ E-mail: _____

SALIENT FACTS AND CONCLUSIONS

Anticipated Sales Price	\$ _____ (p. 5)	Mandatory Inspections	Yes <input type="checkbox"/> No <input type="checkbox"/> (p. 2)
Date of Appraisal (Inspection)	_____ (p. 5)	Adverse Conditions Requiring Inspections	Yes <input type="checkbox"/> No <input type="checkbox"/> (p. 3)
Is the subject property currently listed?	Yes <input type="checkbox"/> No <input type="checkbox"/> (p. 2)	Recommended Repairs and/or Improvements	Yes <input type="checkbox"/> No <input type="checkbox"/> (p. 3)
• Current List Price	\$ _____ (p. 2)	Adverse Easements/Encroachments	Yes <input type="checkbox"/> No <input type="checkbox"/> (p. 2)
• Days-on-market	_____ (p. 2)	Adverse External/Environmental Conditions	Yes <input type="checkbox"/> No <input type="checkbox"/> (p. 2)
Description of Improvements	_____ (p. 3)	Adverse Financing Conditions	Yes <input type="checkbox"/> No <input type="checkbox"/> (p. 4)
• Actual Age (Yrs.) _____	• Attached <input type="checkbox"/> Detached <input type="checkbox"/>	New Construction Competition	Yes <input type="checkbox"/> No <input type="checkbox"/> (p. 4)
• No. of Stories _____	• Architectural Style _____	REO/Foreclosure Competition	Yes <input type="checkbox"/> No <input type="checkbox"/> (p. 4)
• Room Count _____	• Gross Living Area _____		

Historic Price Trend:	Current Supply/Demand:	Forecasted Price Trend:
<input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Decreasing (p. 4)	<input type="checkbox"/> Under Supply <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply (p. 4)	<input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Decreasing (p. 4)

DEFINITIONS AND GUIDELINES

Intended Use and Purpose of the Relocation Appraisal: The intended use of the appraisal is to assist an employer in facilitating the employee relocation process. The intended users of the appraisal are only the appraiser's client and the employer. The purpose of the appraisal is to develop an opinion of the Anticipated Sales Price for a relocating employee's residence.

Definition of Anticipated Sales Price*: The price at which a property is anticipated to sell in a competitive and open market, assuming an arm's length transaction whereby:

- The analysis reflects the subject property "as is" and is based on its present use as a residential dwelling. (For new construction not completed see Guideline #1d.)
- Both buyer and seller are typically motivated; both parties are well-informed or well-advised and acting in what they consider their best interests.
- Payment is made in cash or its equivalent.
- A reasonable marketing period, not to exceed 120 days and commencing on the date of appraisal (inspection), is allowed for exposure in the open market. The analysis assumes an adequate effort to market the subject property.
- Forecasting is applied to reflect the anticipated trend of market conditions and prices during the subject property's prospective marketing period.

Definition of Forecasting: Forecasting is the process of analyzing historical trends and current factors as a basis for anticipating market trends. A forecasting adjustment is then applied to reflect any impact these trends will have on the subject property's marketing time and sales price.

Scope of the Appraisal: The scope of the appraisal includes an interior and exterior inspection of the subject property; collecting, verifying and analyzing pertinent data; considering market trends; developing an opinion of the subject property's Anticipated Sales Price and communicating the findings in this Summary Appraisal Report. The appraisal is to be developed utilizing only the Sales Comparison Analysis, which most accurately reflects the actions of typical buyers and sellers in the market place. This approach must include an analysis of competing properties, pending sales and closed sales, resulting in a reliable opinion of Anticipated Sales Price. The cost approach, income approach, and highest and best use analysis are excluded as they are not necessary to develop a credible opinion of Anticipated Sales Price.

Guidelines: In developing an opinion of the Anticipated Sales Price, the appraiser must observe the following:

- Consider the property "as is" on the date of the appraisal (inspection) with adjustments made to reflect reactions from a typical buyer's point of view. These adjustments should reflect the comparative differences between the subject property's appearance and similar properties in that market. The actual cost to cure may not be the appropriate measure for this adjustment. Consider the effect on value (positive or negative) of the following items:
 - condition (e.g., modernization, restoration, repairs, necessary improvements, etc.);
 - appeal (e.g., construction upgrades, personalized décor, etc.);
 - In instances where the appraiser is unable to determine the "as is" condition and appeal for work in progress or suspected adverse physical conditions, notify the client immediately;
 - For new construction not completed as of the date of the appraisal (inspection), the Anticipated Sales Price should be based on the assumption improvements will be completed in a workmanlike manner according to the Description of Improvements on Page 3 and any construction documentation provided to the appraiser.
- Develop and support the price the property is anticipated to sell for during its reasonable (not to exceed 120 days) marketing period, giving particular attention to the analysis of comparable sales, pending sales, competing

properties, supply and demand, availability and terms of financing, location, and overall market conditions. Also, consider and make necessary adjustments for other pertinent factors.

- The sales prices of the comparables should be adjusted for seller concessions to reflect a cash equivalent price. Dollar adjustments should be made for concessions such as: seller-paid points, buyer's closing costs, interest rate buydowns, seller financing, or any other terms that influence the final sales price. These adjustments are not necessarily dollar for dollar and should reflect the impact on the sales price resulting from the concession.
- Assume the property is free and clear of all liens with the owner responsible for satisfying any unpaid installments of special assessments.
- Gross Living Area (GLA) is the calculation of the total living area in the residence, expressed in square footage. This is calculated using exterior measurements (except condominiums and cooperatives), and is generally limited to the habitable above-grade living area only. Basement and attic areas (finished and unfinished) are not included in GLA, room and bath counts. However, they may make a valuable and significant contribution to the property value, and should be calculated and shown separately in the report.
- When rating the Appeal of the various attributes of the subject property, and using the terms "Excellent," "Good," "Average," "Fair," and "Poor," compare the characteristics to those of competing properties and neighborhoods (e.g., a luxury, custom-designed home may be rated "average" as compared with competing properties that also are luxury, custom-designed homes). The ratings are defined as follows:
 - Excellent: the amenity or characteristic is superior to the same characteristic found in competing properties and neighborhoods;
 - Good: the amenity or characteristic is better than the same characteristic found in competing properties and neighborhoods;
 - Average: the amenity or characteristic is comparable to the same characteristic found in competing properties and neighborhoods;
 - Fair: the amenity or characteristic is not as good as the same characteristic found in competing properties and neighborhoods; and
 - Poor: the amenity or characteristic is inferior to the same characteristic found in competing properties and neighborhoods.
- Include the following exhibits:
 - photos of the front, rear, street scene, and interior views of the subject property;
 - photos of the subject property depicting any adverse conditions and inspection concerns;
 - photos of factors within view from the subject property that significantly affect marketability either favorably or unfavorably;
 - photos of all comparable sales;
 - sketch of the dwelling indicating all measurements and calculations necessary to determine Gross Living Area. Sketch should also show room locations; and,
 - map depicting locations of the subject property, competing properties and comparable sales.
- Do not accept an appraisal assignment if there is a conflict of interest (e.g., recently appraised the house for another party, an association with the listing agent/company, etc.) without informing the client and obtaining the client's prior consent.
- Do not solicit a listing or generate a referral as a result of an appraisal assignment.
- Do not discuss appraisal opinions or reveal sensitive information to anyone other than the client.

Note: Departure from the Definitions and Guidelines is not permitted without client approval and must be specifically disclosed in this report.

**EMPLOYEE RELOCATION COUNCIL
SUMMARY APPRAISAL REPORT**

Client File #: _____
Appraiser File #: _____

SUBJECT INFORMATION

Homeowner: _____ Occupant: Homeowner Tenant Vacant

Subject Property Address: _____ County: _____

City: _____ State: _____ Zip Code: _____

Legal Description: _____

Assessor's Parcel #: _____

Property Rights Appraised: Fee Simple Leasehold Subtype: PUD Condominium Cooperative

Is the subject property currently listed? Y N Orig. List Price: \$ _____ Cur. List Price: \$ _____ Date of Last Price Rev.: _____

Days-on-market: _____ Listing Company/Agent: _____ Ph.#: (____) _____

Last Sale Date: _____ Last Sale Price: \$ _____

Analysis of any current agreement of sale, option on or listing of the subject property as well as prior sales of the subject property within three years of the date of appraisal: _____

Annual real estate taxes: \$ _____ Are taxes typical for the area and price range? Yes No Monthly HOA Fees: \$ _____

Discuss atypical taxes, homeowner association fees and known pending special assessments, and comment on their effect on marketability. _____

Are there any **mandatory** inspections to transfer title? Yes No If Yes, describe: _____

NEIGHBORHOOD

Location Type: <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	Present land use:
Built Up: <input type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	1 Family: _____ % Commercial: _____ %
Development Rate: <input type="checkbox"/> Rapid <input type="checkbox"/> Stable <input type="checkbox"/> Slow	Multi-Family: _____ % Industrial: _____ %
Change in Present Land Use: <input type="checkbox"/> Not Likely <input type="checkbox"/> Likely <input type="checkbox"/> Taking Place	Condo: _____ % _____: _____ %

Single Family Price Range: \$ _____ to \$ _____ Predominant Price: \$ _____

Single Family Age: _____ Years to _____ Years Predominant Age: _____ Years Predominant Occupancy: Owner Tenant % Vacant: _____

Discuss positive and negative **neighborhood** characteristics impacting the subject property's marketability such as employment, environmental conditions, external obsolescence, property compatibility, schools, and transportation. _____

Overall Neighborhood Appeal Rating: Excellent Good Average Fair Poor

SITE

Dimensions: _____	Street Access: <input type="checkbox"/> Public <input type="checkbox"/> Private
Site Area: _____ Corner Lot: <input type="checkbox"/> Yes <input type="checkbox"/> No	Street Maintenance: <input type="checkbox"/> Public <input type="checkbox"/> Private
Zoning Classification: _____	Gated: <input type="checkbox"/> Yes <input type="checkbox"/> No
Is present use permitted by zoning regulations? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> No Zoning	Adverse Easements/Encroachments: <input type="checkbox"/> Yes <input type="checkbox"/> No
FEMA Special Flood Hazard Area? <input type="checkbox"/> Yes <input type="checkbox"/> No	Adverse External/Environ. Cond's: <input type="checkbox"/> Yes <input type="checkbox"/> No

UTILITIES	Topography: _____	Sidewalk: <input type="checkbox"/> Yes <input type="checkbox"/> No
Public <input type="checkbox"/> Other (Describe) _____	Shape: _____	Curbs/Gutters: <input type="checkbox"/> Yes <input type="checkbox"/> No
Electric: <input type="checkbox"/> _____	View: _____	Street Lighting: <input type="checkbox"/> Yes <input type="checkbox"/> No
Gas: <input type="checkbox"/> _____	Landscaping: _____	Street Surface: _____
Water: <input type="checkbox"/> _____	Drainage: _____	Driveway Surface: _____
San. Sewer: <input type="checkbox"/> _____		Alley: _____

Discuss positive and negative **site** characteristics impacting the subject property's marketability. _____

Overall Site Appeal Rating: Excellent Good Average Fair Poor

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General

New Construction:
Completed: Y N
Existing Construction:
Actual Age (Yrs.): _____
Effective Age (Yrs.): _____
Attached:
Detached:
No. Units: _____
No. Stories: _____
Manufact. Housing: Y N
If yes, type: _____

Exterior

Architectural Style: _____
Roofing Material: _____
Wall Material: _____
Window Type: _____
Storm Sash:
Screens:
Insulated:
Gutters/Downspouts:
Exterior Amenities
Patio: Spa: Fence:
Pool: Deck: Porch:
Other: _____

Interior

Floors
Carpet:
Vinyl:
Ceramic:
Hardwood:
Other: _____
Bath Floors
Carpet:
Vinyl:
Ceramic:
Hardwood:
Other: _____
Walls
Drywall:
Plaster:
Other: _____
Bath Wainscot
Ceramic:
Fiberglass:

Kitchen Built-ins

Refrigerator:
Range:
Oven:
Cooktop:
Microwave:
Dishwasher:
Compactor:
Disposal:
Other: _____
Heating
Type: _____
Fuel: _____

Car Storage

Cars
Garage: Attached: _____
Detached: _____
Built-in: _____
Carpport: Attached: _____
Detached: _____
Built-in: _____
Other: _____
None:
Adequate: Y N

Foundation and Basement

Material: _____
Slab:
Crawl Space:
Basement:
Sq.Ft. _____
% Finished: _____
Floor: _____
Ceiling: _____
Wall: _____
Outside Entry:
Sump:
Floor Drain:

Interior Amenities

Security System: Intercom:
Jetted Tub: Fireplace(s): _____
Other: _____

Air Conditioning

Central Air:
Other: _____
Attic Y N
Scuttle:
Drop Stair:
Stairway:
Finished:

Personal Property: Is personal property included in the Anticipated Sales Price? Yes No If yes, please describe: _____

DESCRIPTION OF IMPROVEMENTS

Room Count	Living	Dining	Kitchen	Family	Bedrooms	Baths	Other Rooms	List of Other Rooms	GLA
Level 1									
Level 2									
Basement (Not included in GLA or Room Count.)									
Attic (Not included in GLA or Room Count.)									

Total Rooms: _____ **Bedrooms:** _____ **Baths:** _____ **Gross Living Area:** _____ **Sq.Ft.** _____

Relevant Characteristics: Describe and discuss features and improvements affecting marketability. (Only significant features affecting the Anticipated Sales Price should be considered in the Sales Comparison Analysis grid on page 5.)

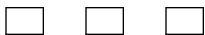
Evidence of any adverse conditions which require inspection (e.g., dampness, termites, settlement, etc.): Yes None Observed
If yes, list any recommended inspections and why (e.g., structural, materials, mechanical, roof, etc.). _____

Recommended Repairs/Improvements:

Are any repairs and/or improvements recommended to enhance the subject property's marketability? Yes No
If yes, list below and provide a total estimated cost to cure. _____

Total Estimated Cost to Cure: \$ _____

Overall Improvement Appeal Ratings:	Excellent	Good	Average	Fair	Poor
Exterior Appeal	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Quality of Construction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Condition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interior Appeal/Décor	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Functional Utility	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



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Adverse Financing Conditions: Yes No
New Construction Competition: Yes No
REO/Foreclosure Competition: Yes No

Historic Price Trend: Increasing Stable Decreasing
Current Supply/Demand: Under Supply In Balance Over Supply
Mortgage Interest Rates: Decreasing Stable Increasing
Neighborhood Normal Marketing Time: Under 30 days 30-120 days Over 120 days

Forecasted Price Trend: Increasing Stable Decreasing
Forecasted Sales Activity (not to exceed 120 days): Increasing Stable Decreasing
Subject Property's Estimated Normal Marketing Time: Under 30 days 30-120 days Over 120 days

Analyze historic trends and current factors relevant to developing the Market Change Adjustment in the Sales Comparison Analysis on page 5.

MARKET TRENDS ANALYSIS

ITEM	SUBJECT			COMPETING PROPERTY #1			COMPETING PROPERTY #2			COMPETING PROPERTY #3		
	Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths	Total	Bdrms	Baths
Address												
Proximity to Subject												
Original List Price	\$			\$			\$			\$		
Current List Price	\$			\$			\$			\$		
Last Price Revision Date												
Days-on-market												
Neighborhood Appeal												
Site Area												
Site Appeal												
Arch. Style/Ext. Appeal												
Quality of Construction												
Actual Age (Yrs.)												
Condition												
Interior Appeal/Décor												
Room Count												
Gross Living Area			sq.ft.			sq.ft.			sq.ft.			sq.ft.
Basement Area												
Basement Finish												
Functional Utility												
Heating/Cooling												
Car Storage												
Fireplace(s)												
Significant Features												

For each competing property, explain subjective differences for which the rationale may not be readily apparent and analyze their relevance to the Competitive List Price Range for the subject property.

Competing Property #1: _____

Competing Property #2: _____

Competing Property #3: _____

Reconciliation of Market Trends Analysis: Analyze the anticipated trend of market conditions and prices during the subject property's prospective marketing period. This discussion should explain and support the Forecasting Adjustment on page 5. _____

Competitive List Price Range for Subject Property \$ _____ to \$ _____

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Appraiser File #:

The appraiser has analyzed those sales considered to be most representative of the subject property. The following descriptions include a dollar adjustment, reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to, or better than, the subject property, a minus (-) adjustment is made, thus reducing the indicated value of subject; if a significant item in the comparable is not as good as, or is inferior to, the subject property, a plus (+) adjustment is made, thus increasing the indicated value of the subject.

SALES COMPARISON ANALYSIS

ITEM	SUBJECT		COMPARABLE SALE #1		COMPARABLE SALE #2		COMPARABLE SALE #3	
Address								
Proximity to Subject								
Final List Price			\$		\$		\$	
Sales-to-List Price Ratio								
Sales Price			\$		\$		\$	
Closing Date								
Days-on-market								
Data Sources								
	DESCRIPTION		DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION	+(-)\$ Adjustment	DESCRIPTION	+(-)\$ Adjustment
Sales and/or Financing								
Concessions								
Market Change	Inspection Date		Contract Date		Contract Date		Contract Date	
Neighborhood Appeal								
Site Area								
Site Appeal								
Arch. Style/Ext. Appeal								
Quality of Construction								
Actual Age (Yrs.)								
Condition								
Interior Appeal/Décor								
Room Count	Total	Bdrms	Total	Bdrms	Total	Bdrms	Total	Bdrms
	Baths		Baths		Baths		Baths	
Gross Living Area	sq.ft.		sq.ft.		sq.ft.		sq.ft.	
Basement Area								
Basement Finish								
Functional Utility								
Heating/Cooling								
Car Storage								
Fireplace(s)								
Significant Features								
Forecasting								
Net Adj. (Total)			<input type="checkbox"/> Plus <input type="checkbox"/> Minus	\$	<input type="checkbox"/> Plus <input type="checkbox"/> Minus	\$	<input type="checkbox"/> Plus <input type="checkbox"/> Minus	\$
Adjusted Sales Price			N=0% G=0%	\$	N=0% G=0%	\$	N=0% G=0%	\$

Discuss the selection of each comparable sale and explain the basis for individual adjustments. Explain subjective adjustments for which the rationale may not be readily apparent.

Comparable Sale #1: _____

Comparable Sale #2: _____

Comparable Sale #3: _____

Reconciliation of Sales Comparison Analysis: _____

ANTICIPATED SALES PRICE

Analyze additional factors considered in arriving at the Anticipated Sales Price. Also comment on market data provided by the homeowner. _____

The **Anticipated Sales Price** of the subject property as of _____ is estimated to be \$ _____
 effective date of the appraisal (inspection)

Homeowner: _____ Appraiser Name: **MICHAEL TOMAINO**

STATEMENT OF LIMITING CONDITIONS AND APPRAISER CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS:

The Appraiser Certification that appears in this appraisal report is subject to the following 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. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
2. The appraiser has provided a sketch in the appraisal report, to show approximate dimensions of the improvements. The sketch is included only to assist the reader of the report 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 the appraisal report whether 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, expressed 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.
5. The appraiser has noted in the appraisal report any adverse conditions (such as needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property and that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, expressed or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser has made no survey of the property. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
7. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
8. For new construction not completed as of the date of the appraisal (inspection), the appraisal report and valuation conclusion is based on the hypothetical condition that the improvements have been completed as of the date of the appraisal in a workmanlike manner according to the Description of Improvements on page 3 and any construction documentation provided to the appraiser. Because the proposed improvements have not been completed, the value of the property that actually exists as of the date of the appraisal may be

different from the value with the proposed improvements completed. The appraisal does not address unforeseeable events that could alter the proposed property improvements and/or the market conditions reflected in the analysis.

9. The intended users of the appraisal are only the appraiser's client and the employer. The appraiser assumes no responsibility or liability for unauthorized use of this report. The appraiser must provide his or her prior written consent before all (or any part) of the content of the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraiser organizations or the firm with which the appraiser is associated) can be used for any purposes by anyone except: the client specified in the report; professional appraisal organizations; or any department, agency, or instrumentality of the United States, any state, or the District of Columbia. The appraiser's written consent and approval also must be obtained before the appraisal (or any part of it) can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
10. For the purpose of this appraisal, the effective date of the appraisal is contemporaneous with the date of report.

APPRAISER CERTIFICATION:

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

1. The statements of fact contained in this report are true and correct.
2. The reported 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.
3. I have no present or prospective interest in the property that is the subject of this report, and no personal interest with respect to the parties involved.
4. I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
5. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
6. 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.
7. My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
8. I have made a personal inspection of the property that is the subject of this report.
9. No one provided significant professional assistance to the person signing this report. If there are exceptions, the name of each individual providing significant professional assistance is stated.

CO-APPRAISER CERTIFICATION:

If a co-appraiser signed the appraisal report, he or she certifies and agrees that:

I have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, and am taking full responsibility for the appraisal and the appraisal report.

Subject Property's Address: _____

APPRAISER

CO-APPRAISER (if applicable)

Signature: _____

Signature: _____

Name: MICHAEL TOMAINO

Name: _____

Date of Report (Inspection): _____

Date of Report (Inspection): _____

State License/Certification #: _____

State License/Certification #: _____

State of License/Certification: _____

State of License/Certification: _____

Expiration Date of License/Certification: _____

Expiration Date of License/Certification: _____

Did Did Not personally inspect the subject property