

UNIFORM RESIDENTIAL APPRAISAL REPORT

Property Description

Property Address	City	State	Zip Code
Legal Description	County		
Assessor's Parcel No.	Tax Year	R.E. Taxes \$	Special Assessments \$
Borrower	Current Owner	Occupant	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant
Property rights appraised	<input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold	Project Type	<input type="checkbox"/> PUD <input type="checkbox"/> Condominium (HUD/VA only) HOA\$ /Mo.
Neighborhood or Project Name		Map Reference	Census Tract
Sale Price \$	Date of Sale	Description and \$ amount of loan charges/concessions to be paid by seller	
Lender/Client		Address	
Appraiser MICHAEL TOMAINO		Address	

SUBJECT

Location	<input type="checkbox"/> Urban	<input type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Predominant occupancy	Single family housing PRICE \$(000) AGE (yrs)	Present land use %	Land use change
Built up	<input type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%				
Growth rate	<input type="checkbox"/> Rapid	<input type="checkbox"/> Stable	<input type="checkbox"/> Slow	<input type="checkbox"/> Owner	Low	One family	<input type="checkbox"/> Not likely <input type="checkbox"/> Likely
Property values	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining	<input type="checkbox"/> Tenant	High	2-4 family	<input type="checkbox"/> In process
Demand/supply	<input type="checkbox"/> Shortage	<input type="checkbox"/> In balance	<input type="checkbox"/> Over supply	<input type="checkbox"/> Vacant (0-5%)	<input checked="" type="checkbox"/> Predominant	Multi-family	To:
Marketing time	<input type="checkbox"/> Under 3 mos.	<input type="checkbox"/> 3-6 mos.	<input type="checkbox"/> Over 6 mos.	<input type="checkbox"/> Vacant (over 5%)		Commercial	

NEIGHBORHOOD

Note: race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood boundaries and characteristics: _____

Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.): _____

Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.): _____

PUD

Project Information for PUDs (If applicable -- Is the developer/builder in control of the Home Owner's Association (HOA)? Yes No)

Approximate total number of units in the subject project _____ Approximate total number of units for sale in the subject project _____

Describe common elements and recreational facilities: _____

SITE

Dimensions _____ Site area _____ Corner Lot <input type="checkbox"/> Yes <input type="checkbox"/> No Specific zoning classification and description _____ Zoning compliance: <input type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (Grandfathered use) <input type="checkbox"/> Illegal <input type="checkbox"/> No Zoning Highest & best use as improved: <input type="checkbox"/> Present use <input type="checkbox"/> Other use (explain) _____	Topography _____ Size _____ Shape _____ Drainage _____ View _____ Landscaping _____ Driveway Surface _____ Apparent easements _____ FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input type="checkbox"/> No FEMA Zone _____ Map Date _____ FEMA Map No. _____																																										
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th>Utilities</th> <th>Public</th> <th>Other</th> <th>Off-site Improvements</th> <th>Type</th> <th>Public</th> <th>Private</th> </tr> <tr> <td>Electricity</td> <td><input type="checkbox"/></td> <td></td> <td>Street</td> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Gas</td> <td><input type="checkbox"/></td> <td></td> <td>Curb/gutter</td> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Water</td> <td><input type="checkbox"/></td> <td></td> <td>Sidewalk</td> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Sanitary sewer</td> <td><input type="checkbox"/></td> <td></td> <td>Street lights</td> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Storm sewer</td> <td><input type="checkbox"/></td> <td></td> <td>Alley</td> <td></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	Utilities	Public	Other	Off-site Improvements	Type	Public	Private	Electricity	<input type="checkbox"/>		Street		<input type="checkbox"/>	<input type="checkbox"/>	Gas	<input type="checkbox"/>		Curb/gutter		<input type="checkbox"/>	<input type="checkbox"/>	Water	<input type="checkbox"/>		Sidewalk		<input type="checkbox"/>	<input type="checkbox"/>	Sanitary sewer	<input type="checkbox"/>		Street lights		<input type="checkbox"/>	<input type="checkbox"/>	Storm sewer	<input type="checkbox"/>		Alley		<input type="checkbox"/>	<input type="checkbox"/>	
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Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning use, etc.): _____

IMPROVEMENTS

GENERAL DESCRIPTION		EXTERIOR DESCRIPTION				FOUNDATION			BASEMENT			INSULATION	
No. of Units		Foundation				Slab			Area Sq. Ft.		Roof	<input type="checkbox"/>	
No. of Stories		Exterior Walls				Crawl Space			% Finished		Ceiling	<input type="checkbox"/>	
Type (Det./Att.)		Roof Surfaces				Basement			Ceiling		Walls	<input type="checkbox"/>	
Design (Style)		Gutters & Dwnspts.				Sump Pump			Walls		Floor	<input type="checkbox"/>	
Existing/Proposed		Window Type				Dampness			Floor		None	<input type="checkbox"/>	
Age (Yrs.)		Storm/Screens				Settlement			Outside Entry		Unknown	<input type="checkbox"/>	
Effective Age (Yrs.)		Manufactured House				Infestation							

ROOMS	Foyer	Living	Dining	Kitchen	Den	Family Rm.	Rec. Rm.	Bedrooms	# Baths	Laundry	Other	Area Sq. Ft.
Basement												
Level 1												
Level 2												

DESCRIPTION OF IMPROVEMENTS

Finished area **above** grade contains: _____ Rooms; _____ Bedroom(s); _____ Bath(s); _____ Square Feet of Gross Living Area

INTERIOR	Materials/Condition	HEATING	KITCHEN EQUIP.	ATTIC	AMENITIES	CAR STORAGE
Floors		Type	Refrigerator <input type="checkbox"/>	None <input type="checkbox"/>	Fireplace(s) # <input type="checkbox"/>	None <input type="checkbox"/>
Walls		Fuel	Range/Oven <input type="checkbox"/>	Stairs <input type="checkbox"/>	Patio <input type="checkbox"/>	Garage # of cars
Trim/Finish		Condition	Disposal <input type="checkbox"/>	Drop Stair <input type="checkbox"/>	Deck <input type="checkbox"/>	Attached _____
Bath Floor		COOLING	Dishwasher <input type="checkbox"/>	Scuttle <input type="checkbox"/>	Porch <input type="checkbox"/>	Detached _____
Bath Wainscot		Central	Fan/Hood <input type="checkbox"/>	Floor <input type="checkbox"/>	Fence <input type="checkbox"/>	Built-In _____
Doors		Other	Microwave <input type="checkbox"/>	Heated <input type="checkbox"/>	Pool <input type="checkbox"/>	Carport _____
		Condition	Washer/Dryer <input type="checkbox"/>	Finished <input type="checkbox"/>		Driveway _____

COMMENTS

Additional features (special energy efficient items, etc.): _____

Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction, remodeling/additions, etc.: _____

Adverse environmental conditions (such as, but not limited to, hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property.: _____

