Uniform Residential Appraisal Report

File No. **TJ's UAD Helper**

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	Property Addr							- Harri	(5.11)		Tinley Par	k			State IL	Zip Code (60477	,
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ĕΥ	Contract Price	\$ 30	0,00	0 <mark>(\</mark>	<mark>VN)</mark> Da	ate of Cont	ract 0	7/27/2011	Is the pro	perty seller	the owner of pul	olic record?	X	Yes No	Data So	urce(s)		
CONTRACT	Is there any fir	nancial	assist	ance	(loan char	rges, sale	conces	sions, gift or down	payment as	ssistance, et	tc.) to be paid by	any party on	behal	f of the borrow	er?	X Yes N	10	
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Uniform Residential Appraisal Report File No. TJ's UAD Helper

There are compare		tered for sale in the subje			to \$			
There are compar	rable sales in the subject no	COMPARABLE		COMPARABLE S	SALENO 2	to \$ COMPARABLE S		
	FEATURE SUBJECT 2345 S McCarthy Road			6578 Wrong Roa		12259 Perfect Road		
Address Tinley Park		12568 Wright Ro Tinley Park, IL 6		Tinley Park, IL 60		Tinley Park, IL 60477		
Proximity to Subject	, 12 00477	.75 miles E	30411	.25 miles SE	,411	.55 miles S	,411	
Sale Price	\$ 300,000	\$	330,000	\$	279,000	\$	314,000	
Sale Price/Gross Liv. Area	\$ 100.00 sq. ft.	\$ 103.13 sq. ft.		\$ 93.00 sq. ft.	2.0,000	\$ 103.80 sq. ft.	0.1.,000	
Data Source(s)	Ф 100100 34.1а	M.L.S.# 125468:	DOM 220	Assessor;DOM U	Ink	M.L.S.# 154786;	OOM 186	
Verification Source(s)		Doc.#123549	,DOM 220	Doc.#456987	71IK	Doc.#332749	70 III 100	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sale or Financing	ArmLth	ArmLth	+(-) \$ Aujustinent	ArmLth	+(-) \$ Aujustment	ArmLth	+(-) \$ Aujustinent	
Concessions	Conv;5000	FHA;5000	-5,000			VA;4000	-4,000	
Date of Sale/Time	07/27/2011	s04/11;c02/11	3,000	s03/11;Unk		s05/11;c02/11	4,000	
Location	N;Res	N;Res		B;WtrFr	-10,000	N;Res		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	10,000	Fee Simple		
Site	12000 sf	18000 sf	-15,000	•	0			
View	B;Mtn;Wtr	B;Mtn;GlfCse	0			B;Mtn;Res	+10,000	
Design (Style)	Colonial	Colonial		Colonial		Colonial	110,000	
Quality of Construction	Q3	Q3		Q4	+10,000	Q3	-5,000	
Actual Age	33 years	~30 years	0	35 years	0	33 years		
Condition	C3	C3		C3	+5,000	C4	+10,000	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	10,000	Total Bdrms. Baths	,	
Room Count	8 4 3.2	8 4 3.1	+3,000	8 4 3.2		8 4 3.2		
Gross Living Area	3,000 sq. ft.	3,200 sq. f		3,000 sq. ft.		3,025 sq. ft.	-1,500	
Basement & Finished	3000sf1500sfin	3200sf1400sfin	0	3000sf0sfwo	+5,000	3025sf1512 sfin	0	
Rooms Below Grade	1rr1br1.0ba20	1rr1br0.0ba0o	+2,000	0rr0br0.0ba0o		1rr2br1.0ba1o	Ö	
Functional Utility	Average	Average	. 2,000	Average	1.12,000	Average		
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC		
Energy Efficient Items	None	None		None		None		
Garage/Carport	3 Car Garage	2 Car Garage	+10,000		±10 000	3 Car Garage		
Porch/Patio/Deck	Deck/Patio	Scrn. Porch	0	Deck		Deck/Patio		
Amenities	No Fireplace	No Fireplace		1 Fireplace	·	1 Fireplace	-3,000	
Amenities	No i irepiace	140 Theplace		ТТПСРІЙОС	3,000	ТТПСРІЙСС	3,000	
Net Adjustment (Total)		+ X - \$	15,000	X + - \$	30,000	X + - \$	6,500	
Adjusted Sale Price		Net Adj4.5%	10,000	Net Adj. 10.8%		Net Adj. 2.1 %	0,000	
of Comparables		Gross Adj. 13.6% \$	315,000	Gross Adj. 20.1% \$	309 000	Gross Adj. 10.7% \$	320,500	
	search the sale or transfer h					energy efficient ite		
'None') (If a feature								
							_	
)				tive date of this appra	aisal.		
My research X did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.								
Data source(s) MRED - MLS								
Data source(s) MRED	- MLS	les or transfers of the con	nparable sales for the	vear prior to the date of sal	e of the comparable	sale.		
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Uniform Residential Appraisal Report File No. TJ's UAD Helper

EXPANDED SCOPE OF WORK STATEMENT At the request of the client, this appraisal report has been prepared in confredule Mac. The UAD requires the appraiser to use standardized responsacronyms. The appraiser attempted to obtain an adequate amount of information in a properties. Some of the standardized responses required by the UAD, especify personally or measure, could mistakenly imply greater precision at course of business. Examples include condition and quality ratings as we representations, guarantees or warranties, express or implied, regarding life. Not every element of the subject property was viewable. The appraisacrottential damage to the property, to disclose or reveal any unapparent or the structure to observe enclosed, encased, or otherwise concealed areas.	ses that include specific formats, definitions, abbreviations, and the normal course of business regarding the subject and comparable secially those in which the appraiser has NOT had the opportunity to
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including but not limited to the local MLS, County Assessor, Township A	sessor, online resources and additional public data sources.
Consequently, this information should be considered and "estimate" unle	ss otherwise noted by the appraiser.
(Scope of Work Disclosure courtesy of Heyn, Molitor-Gennrich, LLC)	
INTENDED USER CLARIFICATION	
Recognizing that there may be confusion in the appraisal community abo	ut the distinction between parties who 'use' and parties who 'rely' on
appraisal reports. Fannie Mae has developed the following additional sta	
"The Intended User of this appraisal report is the Lender/Client. The Inte	
for a mortgage finance transaction, subject to the stated Scope of Work,	
form, and Definition of Market Value. No additional Intended Users are id	
for any reason is not an intended user; nor does receiving a copy of this	eport result in an appraiser-client relationship. Use of this report by any
other party(ies) is not intended by the appraiser.	
INTENDED USER CLARIFICATION (Illinois Only - when the client is an All	<mark>(C)</mark>
The appraisal assignment has been ordered by an appraisal management	company. They have been identified as the Client in the
LENDER/CLIENT section on the Name line on the Signature Page. The le	nder has been identified in the SUBJECT section on the Lender/Client line
on page one of the appraisal report. The intended user of this appraisal r	eport is the client and the lender. No additional intended users are
identified by the appraiser. "Recognizing that there may be confusion in	-
and parties who 'rely' on appraisal reports." Fannie Mae has developed t	· · · · · · · · · · · · · · · · · · ·
the only Intended User: "The Intended User of this appraisal report is the	
subject of this appraisal for a mortgage finance transaction, subject to the	
of this appraisal report form, and Definition of Market Value. No additional	
receiving a copy of this report for any reason is not an intended user; no	
relationship. Use of this report by any other party(ies) is not intended by	he appraiser.
COST APPROACH TO VALUE	(not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculating	ons.
Support for the opinion of site value (summary of comparable land sales or other methods for est	
	mating site value)
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$
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ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data	OPINION OF SITE VALUE = \$ Dwelling Sq. Ft. @ \$ = \$ Sq. Ft. @ \$ = \$ Garage/Carport Sq. Ft. @ \$ = \$ Total Estimate of Cost-New = \$ Less Physical Functional External Depreciation = \$ (Depreciated Cost of Improvements = \$
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data	OPINION OF SITE VALUE = \$ Dwelling Sq. Ft. @ \$ = \$ Sq. Ft. @ \$ = \$ Garage/Carport Sq. Ft. @ \$ = \$ Total Estimate of Cost-New = \$ Less Physical Functional External Depreciation = \$ (
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.)	OPINION OF SITE VALUE = \$ Dwelling Sq. Ft. @ \$ = \$ Sq. Ft. @ \$ = \$ Garage/Carport Sq. Ft. @ \$ = \$ Total Estimate of Cost-New = \$ \$ Less Physical Functional External Depreciation = \$(Depreciated Cost of Improvements = \$ "As-is" Value of Site Improvements = \$
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) Estimated Remaining Economic Life (HUD and VA only) Years	OPINION OF SITE VALUE = \$ Dwelling Sq. Ft. @ \$ = \$ Sq. Ft. @ \$ = \$ Garage/Carport Sq. Ft. @ \$ = \$ Total Estimate of Cost-New = \$ Less Physical Functional External Depreciation = \$(Depreciated Cost of Improvements = \$ "As-is" Value of Site Improvements = \$ INDICATED VALUE BY COST APPROACH = \$
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) Estimated Remaining Economic Life (HUD and VA only) Years INCOME APPROACH TO VALUE	OPINION OF SITE VALUE = \$ Dwelling Sq. Ft. @ \$ = \$ Sq. Ft. @ \$ = \$ Total Estimate of Cost-New = \$ Less Physical Functional External Depreciation = \$ (Depreciated Cost of Improvements = \$ "As-is" Value of Site Improvements = \$ INDICATED VALUE BY COST APPROACH = \$ IE (not required by Fannie Mae)
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ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) Estimated Remaining Economic Life (HUD and VA only) 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	OPINION OF SITE VALUE
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ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) Estimated Remaining Economic Life (HUD and VA only) 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	OPINION OF SITE VALUE
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ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) Estimated Remaining Economic Life (HUD and VA only) Years INCOME APPROACH TO VALUE 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 X Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project	OPINION OF SITE VALUE
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ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) Estimated Remaining Economic Life (HUD and VA only) Years INCOME APPROACH TO VALUE 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 X Incompared to the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Total number of units rented Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data source(s)	OPINION OF SITE VALUE
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ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) Estimated Remaining Economic Life (HUD and VA only) Years INCOME APPROACH TO VALUE 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 X Income approach (Income Approach of the Hoad Legal name of project Total number of phases Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data source(s)	OPINION OF SITE VALUE

Uniform Residential Appraisal Report

File No. TJ's UAD Helper

- 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.

Signature	Signature
Name Timothy J. McCarthy, SRA, IFA	Name (If there is no supervisor, leave this entire section)
Company Name	Company Name blank, do not enter 'None', 'N/A', etc.)
Company Address	Company Address
Telephone Number	Telephone Number
Email Address	Email Address
Date of Signature and Report	Date of Signature
Effective Date of Appraisal 08/06/2011 (mm/dd/yyyy)	State Certification #
State Certification # 553.0000000 (Must match the ASC)	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State Illinois	· — — — — — — — — — — — — — — — — — — —
Expiration Date of Certification or License 09/30/2011	
(mm/dd/yyyy)	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
12345 S. McCarthy Road	Did not inspect subject property
Tinley Park, IL 60477	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 315,000	Did inspect interior and exterior of subject property Date of Inspection
LENDER/CLIENT	
Name AMC Name (If none state 'No AMC')	COMPARABLE SALES
Company Name (Lender Name - AMC not allowed)	Did not inspect exterior of comparable sales from street
Company Address (Insert Lender's address)	Did inspect exterior of comparable sales from street

Freddie Mac Form 70 March 2005

Email Address