Uniform Residential Appraisal Report

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<u>The purpose of this summary appraisal repo</u>	rt is to provide the lender/client with an acc	urate, and adequately supported, opi	nion of the market value	of the subject property.							
Property Address 3705 W Memorial Rd		City Oklahoma City	State OK	Zip Code 73134-1512							
Borrower Smith, Bob & Emma	Owner of Public Record		County OKL								
Legal Description Lot 15, Block 2 - OR	ANGE GROVE ESTATES	,,	•								
Assessor's Parcel # 407-1534FVC		Tax Year 2004	R.E. Taxes \$	1,082.16							
Neighborhood Name Hillcrest Estates		Map Reference 36420	Census Tract	•							
Occupant 🛛 Owner 🗌 Tenant 🗌 Vaca	ant Special Assessments \$			per year per month							
Property Rights Appraised 🖂 Fee Simple	Leasehold Other (describe)										
Assignment Type Purchase Transaction		ooribo)									
			Oldahama Oitu O	NK 70404							
Lender/Client Baytown Mortgage Company Address 3705 W Memorial Road, BUILDING 402, Oklahoma City, OK 73134 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No											
Report data source(s) used, offering price(s), and date(s).											
1 🛄 did _ 🗌 did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not											
performed.											
Contract Price \$ N/A Date of Cor	tract N/A Is the property seller th	e owner of public record? Yes	No Data Source(s)								
Is there any financial assistance (loan charges			behalf of the borrower?	Yes No							
If Yes, report the total dollar amount and descr											
Note: Deep and the resid commendation of the	he neighborhood are not annu to the st										
Note: Race and the racial composition of the				_							
Neighborhood Characteristics		ousing Trends	One-Unit Housing	Present Land Use %							
	Rural Property Values 🖂 Increasing	Stable Declining	PRICE AGE	One-Unit 100 %							
Built-Up 🛛 Over 75% 🗌 25-75% 🗌	Under 25% Demand/Supply Shortage	🛛 In Balance 🗌 Over Supply	\$ (000) (yrs)	2-4 Unit 0 %							
	Slow Marketing Time 🔀 Under 3 mt		150 Low 2	Multi-Family 0 %							
	s within the platted bounds of the neig		300 High 10	Commercial 0 %							
*	h by Pershing avenue, on the East by		270 Pred. 5	Other %							
	hood is primarily a residential area, c										
	ood appears to have reasonable acco										
	ocal CBD, and supporting services. T										
Market Conditions (including support for the a	· · · · · · · · · · · · · · · · · · ·	n the area is stable, with supply									
	ow and points typically range from 0-3										
	remained relatively low. This neighbo										
Dimensions 110x65x95x65	Area 6,662.50 sq	ft Shape Typical for a	area View Ty	ypical for area							
Specific Zoning Classification R-1A	Zoning Description										
Zoning Compliance 🖂 Legal 🦳 Legal Non	conforming (Grandfathered Use) 🗌 No Zonin	g 🗌 Illegal (describe)									
	v as improved (or as proposed per plans and s		Yes 🗌 No If No, de	scribe							
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Utilities Public Other (describe)	Public Other (de	scribe) Off-site Impr	ovements - Type	Public Private							
Utilities Public Other (describe)	Public Other (de	, , ,	ovements - Type	Public Private							
Electricity 🛛 🗌 OUC	Water 🖂 🗌 OL	JC Street Asph	nalt	Public Private							
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Electricity OUC Gas OUC FEMA Special Flood Hazard Area Yes	Water ⊠ OL Sanitary Sewer ⊠ □ Cit ⊠ No FEMA Flood Zone X	JC Street Aspr y of Orlando Alley None FEMA Map # 40109C0202G	alt e								
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Electricity OUC Gas OUC FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typi Are there any adverse site conditions or extern Site improvement and landscaping ar inspection other than typical utility east General Description Units One One One with Accessory Unit # of Stories 1 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Ranch Year Built Year Built 1995 Effective Age (Yrs) 5 Attic None [2] Drop Stair Stairs [3] Floor Scuttle [4] Finished Heated Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient iter This is now a finished SUN ROOM. Describe the condition of the property (includir been well maintained by the current conormal wear & tear on the property.	Water OL Sanitary Sewer Cit Sanitary Sewer Cit No FEMA Flood Zone X cal for the market area? Yes No nal factors (easements, encroachments, enviror retypical for area. No apparent encrosements. Foundation Concrete Slab Crawl Space Full Basement Partial Basement Basement Area None sq.ft. Basement Finish N/A Outside Entry/Exit Sump Pump Evidence of Infestation Dampness Settlement Heating FWA HWBB Radiant Other Fuel Elec. Cooling Central Air Conditioning Individual Other Zoishwasher Disposal Microw 3 Rooms 3 Bedrooms ms, etc.). The rear patio has been en ng needed repairs, deterioration, renovations, reovertions, reovertions, reovertions, are co conditions that affect the livability, soundness,	JC Street Aspr JC Street Aspr y of Orlando Alley None FEMA Map # 40109C0202G If No, describe Imental conditions, land uses, etc.)? Dachments, easements, or othe Date: The state sta	FEMA Map FEM	Date 7/2/2002 If Yes, describe ons noted at time of materials/condition Carpet & Tile/Avg. Sheetrock/Avg. Wood/Avg. Tile/Avg. ot Tile/Avg. ot Tile/Avg. ot Tile/Avg. i None y # of Cars fface Concrete # of Cars							

Fannie Mae Form 1004 March 2005

	Uniform Residential Appraisal Report File # SAMPLE								
There are comparab			the subject neighborh	<u> </u>		to \$			
		t neighborhood within the past twelve months ranging		ths ranging in s	ale price from \$	to \$.			
FEATURE	SUBJECT	COMPARAB	ILE SALE # 1	COMP/	ARABLE SALE # 2	COMPARAB	_E SALE # 3		
Address 3705 W Memoria	al Rd	14000 Quail Spr	ings	4300 W Mei	morial Road	13500 N Pennsy	Ivania Ave		
Oklahoma City, 0	JK 73134-1512	Oklahoma City,	OK 73134	Oklahoma C	City, OK 73134	Oklahoma City,	OK 73120		
Proximity to Subject		8 blocks E		8 blocks SW		2.22 miles E			
Sale Price	\$ N/A		\$ 170,000		\$ 175,000		\$ 165,000		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 58.22 sq.ft.		\$ 58.63		\$ 58.20 sq.ft.			
Data Source(s)		Mid-Oklahoma		Mid-Oklahor		Mid-Oklahoma			
Verification Source(s)		Regional MLS		Regional ML		Regional MLS			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTIC		DESCRIPTION	+(-) \$ Adjustment		
Sales or Financing		None		None		None	· () ¢ / lajaoanoni		
Concessions		None		None		None			
Date of Sale/Time		02/01/2005		01/15/2005		01/01/2005			
Location	Urban	Urban		Suburban	500	Urban			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	-500	Fee Simple			
Site		· · · · · · · · · · · · · · · · · · ·	650	6800	-2,406		11.004		
View	6,662.50 sqr ft	6700					+1,094		
Design (Style)	Typical for area	Lake	-1,000	Other House	es	Lake	-1,000		
	Ranch	Ranch		Ranch		Ranch			
Quality of Construction	Typical	Typical	. 700	Typical	4.050	Typical	050		
Actual Age	10	1	+700		-1,050		-350		
Condition	Average	Average		Average	Datha	Average			
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Baths	Total Bdrms. Baths			
Room Count	7 <u>3</u> 2	8 <u>3</u> 2.5	-125		2 -500	7 2 1	+750		
Gross Living Area	2,473 sq.ft.		-11,600		sq.ft13,300	<u>2,835</u> sq.ft.	-9,400		
Basement & Finished	None	None		None		None			
Rooms Below Grade	N/A	N/A		N/A		N/A			
Functional Utility	Average	Average		Average	.	Average			
Heating/Cooling	CHA/Adequate	CHA/Adequate		CHA/Adequa	ate	CHA/Adequate			
Energy Efficient Items	None	None		None		None			
Garage/Carport	2	Carport	+250	2 Car Garag	ge	Carport	+250		
Porch/Patio/Deck	Cov/Stoop/Wood	Cov/Stoop		Cov/Stoop		Cov/Stoop			
Heating/Cooling Heating/Cooling Energy Efficient Items Garage/Carport Porch/Patio/Deck									
AR									
a w				[-				
Net Adjustment (Total)		□ + ⊠ -	\$ -12,431		,	□+ ⊠-	\$-8,656		
Adjusted Sale Price		Net Adj. 7.3 %				Net Adj. 5.2 %			
or comparables		Gross Adj. 8.4 %		Gross Adj. 10		Gross Adj. 7.8 %	\$ 156,344		
I i did i did not research	the sale or transfer h	istory of the subject p	property and comparab	le sales. If not, (explain				
	<u> </u>								
	not reveal any prior sa	iles or transfers of the	e subject property for t	the three years p	prior to the effective date of	this appraisal.			
Data Source(s)									
My research did did Data Source(s)	not reveal any prior sa	nes of transfers of the	e comparable sales for	ule year prior t	o the date of sale of the con	iparable sale.			
Report the results of the researc	h and analysis of the	nior calo or transfer	histony of the subject -	roporty and ac-	nnarahla calao (report additi	onal prior calco on a	(ma 0)		
	n anu anaiysis ui life			nopeny anu con					
	0	IB IFCT				7 [[[[[[[
ITEM		JBJECT	COMPARABLE S		COMPARABLE SALE #		RABLE SALE #3		
ITEM Date of Prior Sale/Transfer	None per the	e Mid-Oklahoma	None per the Mid-	Oklahoma N	None per the Mid-Oklal	noma None per t	RABLE SALE #3 he Mid-Oklahoma		
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	None per the Regional ML	e Mid-Oklahoma S System	None per the Mid- Regional MLS Sys	Oklahoma N stem F	lone per the Mid-Oklal Regional MLS System	noma None per t Regional M	RABLE SALE #3 he Mid-Oklahoma ILS System		
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	None per the Regional ML MLS System	e Mid-Oklahoma S System	None per the Mid-	Oklahoma N stem F	None per the Mid-Oklal	noma None per t	RABLE SALE #3 he Mid-Oklahoma ILS System		
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s)	None per the Regional ML MLS System	e Mid-Oklahoma .S System 1	None per the Mid- Regional MLS Sys MLS System	Oklahoma N stem F	lone per the Mid-Oklal Regional MLS System	noma None per t Regional M	RABLE SALE #3 he Mid-Oklahoma ILS System		
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ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer Summary of Sales Comparison recent and most compara net and gross adjustment #1 and #2 in the reconcilia Indicated Value by Sales Compa Indicated Value by: Sales Compa Market actions of buyers	Approach Sales able found. All val percentages wer ation.	e Mid-Oklahoma S System 1 t property and compa recited are from s ue affecting dissir e met. The indica 57,000 \$ 157,000	None per the Mid- Regional MLS Sys MLS System rable sales subject neighborho milarities were adj ated range of value Cost Approach (if de e Sales Comparis	Oklahoma N Stem F N N N N N N N N N N N N N	None per the Mid-Oklal Regional MLS System ALS System n acceptable proximity ling to market reaction the value of the subjec 59,593 Income App n. That approach is giv	noma None per t Regional M MLS Syste to the subject. 1 Secondary mar t. Greater weight	RABLE SALE #3 he Mid-Oklahoma ILS System m They are the most ket standards for is given Sales I) \$		
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Freddie Mac Form 70 March 2005

Fannie Mae Form 1004 March 2005