# **APPRAISAL OF**



# LOCATED AT:

Brooklyn, NY 11207

FOR:

Home Point Financial Corporation 2211 Old Earhart Road, Suite 250 Ann Arbor, MI, 48105

**BORROWER:** 

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AS OF:

December 14, 2020

BY:

Xi Huang

File No.

1313339

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	Property Addre	ss <b>###</b>	/#########	¥			City	Brooklyn		5	state NY	Zip Code 112	07
	Borrower#####			-		Owner	f Public Record				County Kin		-
				10		OWITELO	ir rubiic ixecoru <del>j pap</del> i	<del>##949611</del>			Journey IXIII	95	
			3835, Lot 4	+0									
	Assessor's Par	cel # 303	8350040				Tax	Year <b>2020</b>		F	R.E. Taxes \$	8,590.00	
_	Neighborhood	Name Fa	st New York	k			Mar	Reference 3561	4	(	ensus Trac	1130	
SUBJECT			X Tenant	Vacant		Special	Assessments \$ <b>n/a</b>			PUD HOA\$		per year	per month
3								1		OD HOAS	3.00	per year	per monun
Ü	Property Rights				Leasehold		(describe)						
0)	Assignment Ty	pe 🔲 Pı	ırchase Transac	tion X R	Refinance Tran	saction	Other (describe)	)					
	Lender/Client	Home Po	oint Financi	al Corpo	ration	Address	2211 Old Ear	hart Road, Si	ite 250 Ar	n Arbor M	48105		
											Yes XI	la.	
							the twelve months p				<u> </u>		
	Report data so	urce(s) used	d, offering price(s	s), and date(	s). <u>GEOD</u>	ATA, C	OMPS INC., a	assessor's off	ice, local br	okers, MLS	, and Re	ealQuest.	
Ī	I did	did not an:	alvze the contrac	rt for sale for	the subject nu	ırchase tra	nsaction. Explain the	results of the anal	vsis of the contr	act for sale or wi	ny the analy	sis was not nerfo	rmed
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$\Box$													
<b>RACT</b>	Contract Price	\$	Dai	te of Contrac	ct		Is the property seller	the owner of public	c record?	Yes No	Data Sou	ce(s)	
F	Is there any fin:	ancial assis	tance (Inan char	nes sale cor	ncessions aift	or downna	yment assistance, e	tc ) to be paid by a	ny narty on beha	If of the horrowe	r?	Yes No	
Ö				•			rymoni assistance, c	ic., to be paid by a	iy party on bone	iii oi tiio boirowe		) 103	
O	ii ves, report tr	ie totai dolla	ir amount and de	escribe ine ili	ems to be paid	l.							
	Note: Race an	d the racia	l composition c	of the neighl	borbood are r	not apprai	sal factors						
			od Characterist			الله الحراج	2-4 Unit Housi	na Trends		2-4 Unit Ho	usina	Present La	and Use %
I		<u> </u>	$\overline{}$	$\overline{}$		,,, ſ		<u> </u>	]				
I	Location X l		Suburban	Rural	Property			X Stable	Declining	PRICE	AGE	One-Unit	20 %
	Built-Up X	Over 75%	25-75%	Under 2	5% Demand	l/Supply (	Shortage	X In Balance	Over Supply	\$(000)	(yrs)	2-4 Unit	30 %
	$\overline{}$		X Stable	Slow	Marketin			X 3-6 mths	Over 6 mths	700 Low	20	Multi-Family	30 %
Э							_						
8	•				•		the North by J	amaica Ave, I	_สรเ มั่ง	1,000 High		Commercial	10 %
GHBORHOOD							oward Ave.			800 Pre		Other MISC	
õ	Neighborhood	Description	East New	York is a	a neighbor	hood in	the eastern s	ection of the b	oorough of	Brooklyn in	New Yo	rk City, Unit	ed States.
Ξ							, and its prima						
9				_			, and ito prima	1	410 11201	11200, and	u 11200.	it io patrone	od by tilo
Z	75th Flech	ict of the	e New York	City Poli	ice Depart	ment.							
	Market Condition	ons (includir	ng support for the	e above cond	clusions) Th	ne neigh	nborhood has	remained stal	oilized in the	e past 12 m	onths ba	ased on the	data
	provided b	v MLS.	CMA analys	sis and di	iscussions	with br	rokers.						
	p	<i>j</i> ,	· · · · · · · · · · · · · · · · · · ·										
	Dimensions 2	5' X 100	ı		Are	ea <b>2500</b>	sf	Shape <b>F</b>	Rectangular		View R	esidential	
	Specific Zonino	Classificati	on R6		70	nina Desci	ription Resident	ial					
	Zoning Complia			ogal Noncon	forming (Grand			$\overline{}$	describe)				
				egai Noncon	ionning (Gran		ose)ino zon	ingnilegal (	uescribe)				
	Is the highest a	ınd best üse											
	is the highest of	2001 400	or the subject p	roperty as in	nproved (or as	proposed	per plans and specit	ications) the prese	nt use? $X$	Yes No	If No, des	scribe.	
	13 the highest o		or the subject p	roperty as im	nproved (or as	proposed	per plans and specii	ications) the prese	nt use? X	Yes No	If No, des	scribe.	
	Utilities	Public	Other (describ		nproved (or as	proposed		ications) the presentations (describe)	nt use? X	Yes No Off-site Impro			olic Private
ITE	Utilities	Public			nproved (or as		Public (		nt use? X		vements-	-Type Pub	
SITE	Utilities Electricity	Public			Wat	er	Public (		nt use? X	Off-site Impro	vements-	-Type Pub	
SITE	Utilities Electricity Gas	Public X	Other (describ	pe)	Wate Sani	er itary Sewe	Public (X)	Other (describe)		Off-site Impro	vements- crete crete	-Type Puk	
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ROVEMENTS	Utilities Electricity Gas FEMA Special Are the utilities Are there any a  Units To Accessory # of Stories 2 Type Do X Existing Design (Style) Year Built 193 Effective Age ('Attic Drop Stair Floor Finished # of Appliances Unit # 1 contair Unit # 2 contair Unit # 3 contair Additional featu	Public  X  X  Flood Haza and off-site deverse site  GENERAL D  WO X T  Unit (descri  Propo  Colonia 30  Yrs) 30  S Refrigera as: as: as: as: as: as: as:	Other (described of the provided states of th	r (Const. Const.	Wate Sani FEMA Florence Sani Reasements, seasements, seasements, seasements, seasements, seasement Area Sasement Finis Outside Entity Outside	er itary Sewe od Zone X  encroachn  FOUNDA lab Lab Ltry/Exit Infestat Infestat Seating/Co HWB Fu Conditioni Other oom(s) oom(s) oom(s) oom(s) oom(s)	Public  X  Tr X  ( Yes No If No If No In N	EXTERIOR DESC. Foundation Walls Exterior Walls Roof Surface Gutters & Downs Window Type Storm Sash/Insul Screens  Fireplace(s) # Patio/Deck Pool Other Microwave 3 1,518 618	Ses, etc.)?  CRIPTION m COncre Brick/A Shingle pouts Alumin Alumin Alumin Amenities Wo Fee Po Washer/Dryer Square feet of Square feet of	Off-site Impro Street Cond Alley Cond 17 FI  Yes X No aterials/condition ete/Avg  Avg  BAVG  BAV	povements—crete crete EMA Map D  D If Yes,  INTERIO Floors Walls Trim/Fini Bath Floor Bath Wa  None Carp Carp Att. describe)	Put X  ate 09/05/200  describe.  R mate Hardw Plaste Sh Wood/ Tile/Av Car Storage Peway # of Ca y Surface Conciuge # of Ca ont # of Ca	erials/condition d/Avg r/Avg Avg /g ee rs 1 rete rs
ROVEMENTS	Utilities Electricity Gas FEMA Special Are the utilities Are there any a  Units To Accessory # of Stories 2 Type Do X Existing Design (Style) Year Built 193 Effective Age ('Attic Drop Stair Floor Finished # of Appliances Unit # 1 contair Unit # 2 contair Unit # 3 contair Additional featu	Public  X  X  Flood Haza and off-site deverse site  GENERAL D  WO X T  Unit (descri  Propo  Colonia 30  Yrs) 30  S Refrigera as: as: as: as: as: as: as:	Other (described of the provided states of th	r (Const. Const.	Wate Sani FEMA Florence Sani Reasements, seasements, seasements, seasements, seasements, seasement Area Sasement Finis Outside Entity Outside	er itary Sewe od Zone X  encroachn  FOUNDA lab Lab Ltry/Exit Infestat Infestat Seating/Co HWB Fu Conditioni Other oom(s) oom(s) oom(s) oom(s) oom(s)	Public  X  Tr X  ( Yes No If No If No In N	EXTERIOR DESC. Foundation Walls Exterior Walls Roof Surface Gutters & Downs Window Type Storm Sash/Insul Screens  Fireplace(s) # Patio/Deck Pool Other Microwave 3 1,518 618	Ses, etc.)?  CRIPTION m COncre Brick/A Shingle pouts Alumin Alumin Alumin Amenities Wo Fee Po Washer/Dryer Square feet of Square feet of	Off-site Impro Street Cond Alley Cond 17 FI  Yes X No aterials/condition ete/Avg  Avg  BAVG  BAV	povements—crete crete EMA Map D  D If Yes,  INTERIO Floors Walls Trim/Fini Bath Floor Bath Wa  None Carp Carp Att. describe)	Put X  ate 09/05/200  describe.  R mate Hardw Plaste Sh Wood/ Tile/Av Car Storage Peway # of Ca y Surface Conciuge # of Ca ont # of Ca	erials/condition d/Avg r/Avg Avg /g ee rs 1 rete rs
ROVEMENTS	Utilities Electricity Gas FEMA Special Are the utilities Are there any a  Units To Accessory # of Stories 2 Type Do X Existing Design (Style) Year Built 193 Effective Age ('Attic Drop Stair Floor Finished # of Appliances Unit # 1 contair Unit # 2 contair Unit # 3 contair Additional featu	Public  X  X  Flood Haza and off-site deverse site  GENERAL D  WO X T  Unit (descri  Propo  Colonia 30  Yrs) 30  S Refrigera as: as: as: as: as: as: as:	Other (described of the provided states of th	r (Const. Const.	Wate Sani FEMA Florence Sani Reasements, seasements, seasements, seasements, seasements, seasement Area Sasement Finis Outside Entity Outside	er itary Sewe od Zone X  encroachn  FOUNDA lab Lab Ltry/Exit Infestat Infestat Seating/Co HWB Fu Conditioni Other oom(s) oom(s) oom(s) oom(s) oom(s)	Public  X  Tr X  ( Yes No If No If No In N	EXTERIOR DESC. Foundation Walls Exterior Walls Roof Surface Gutters & Downs Window Type Storm Sash/Insul Screens  Fireplace(s) # Patio/Deck Pool Other Microwave 3 1,518 618	Ses, etc.)?  CRIPTION m COncre Brick/A Shingle pouts Alumin Alumin Alumin Amenities Wo Fee Po Washer/Dryer Square feet of Square feet of	Off-site Impro Street Cond Alley Cond 17 FI  Yes X No aterials/condition ete/Avg  Avg  BAVG  BAV	povements—crete crete EMA Map D  D If Yes,  INTERIO Floors Walls Trim/Fini Bath Floor Bath Wa  None Carp Carp Att. describe)	Put X  ate 09/05/200  describe.  R mate Hardw Plaste Sh Wood/ Tile/Av Car Storage Peway # of Ca y Surface Conciuge # of Ca ont # of Ca	erials/condition d/Avg r/Avg Avg /g ee rs 1 rete rs
ROVEMENTS	Utilities Electricity Gas FEMA Special Are the utilities Are there any a  Units To Accessory # of Stories 2 Type Do X Existing Design (Style) Year Built 193 Effective Age ('Attic Drop Stair Floor Finished # of Appliances Unit # 1 contair Unit # 2 contair Unit # 3 contair Additional featu	Public  X  X  Flood Haza and off-site deverse site  GENERAL D  WO X T  Unit (descri  Propo  Colonia 30  Yrs) 30  S Refrigera as: as: as: as: as: as: as:	Other (described of the provided states of th	r (Const. Const.	Wate Sani FEMA Florence Sani Reasements, seasements, seasements, seasements, seasements, seasement Area Sasement Finis Outside Entity Outside	er itary Sewe od Zone X  encroachn  FOUNDA lab Lab Ltry/Exit Infestat Infestat Seating/Co HWB Fu Conditioni Other oom(s) oom(s) oom(s) oom(s) oom(s)	Public  X  Tr X  ( Yes No If No If No In N	EXTERIOR DESC. Foundation Walls Exterior Walls Roof Surface Gutters & Downs Window Type Storm Sash/Insul Screens  Fireplace(s) # Patio/Deck Pool Other Microwave 3 1,518 618	Ses, etc.)?  CRIPTION m COncre Brick/A Shingle pouts Alumin Alumin Alumin Amenities Wo Fee Po Washer/Dryer Square feet of Square feet of	Off-site Impro Street Cond Alley Cond 17 FI  Yes X No aterials/condition ete/Avg  Avg  BAVG  BAV	povements—crete crete EMA Map D  D If Yes,  INTERIO Floors Walls Trim/Fini Bath Floor Bath Wa  None Carp Carp Att. describe)	Put X  ate 09/05/200  describe.  R mate Hardw Plaste Sh Wood/ Tile/Av Car Storage Peway # of Ca y Surface Conciuge # of Ca ont # of Ca	erials/condition d/Avg r/Avg Avg /g ee rs 1 rete rs

File No.

1313339

Are there ar	ny physical def	ficiend	ies or	advers	se conditior	ns tha	t affe	ect the liv	ability, so	undness, or structu	ıral ir	ntegri	ty of the	e propert	y?	∐Yes ∑	No	If Yes	, desci	ribe		
<u></u>																						
Does the pr	operty genera	lly cor	nform	to the n	eighborho	od (fu	nctio	nal utility	, style, co	ondition, use, consti	uctio	on, et	c.)?	XY	es	No If No	o, desc	ribe				
Is the prope	erty subject to r	rent co	ontrol	?	Yes 🕽	No	If Y	'es, desc	ribe _													
The following	ng properties re	epres	ent the	e most o	current, sin	nilar, i	and p	oroximate	compar	able rental properti	es to	the s	subject	property.	This	s analysis is inten	ded to	suppoi	rt the o	opinion of	the	
market ren	t for the subjec		erty.																			
FEA	TURE 5 <b>###\</b>	144		UBJEC <del>HJI</del>	T		C		BLE RE	NTAL NO. 1		С						OMPARABLE RENTAL NO. 3 751 Barbey St				
Address	Brook				7		Е			11207		ı	Brooklyn, NY 11207				Brooklyn, NY 11207				7	
Proximity to					1,950	0.43	miles	s NE		4.000	1.5	7 mile	es NE				0.68 miles NE			0.000		
•	Rent/Gross Bldg. Area \$ 0.64 sc											\$		2,750 0.92 sq. ft.				\$		2,300 12 sq. ft.		
Rent Control Yes X No					Yes X No					Yes	)	No V		0.02 sq. n.	Y	es	X			12 3q. it.		
Data Source(s) Inspection					_		yn Mis		393				#1452	158	3				472256	<u>}                                    </u>		
Date of Lea Location	se(s)		ase/o ban	Owne	er	Urk		to Mo	ntn			ontr ban	to M	iontn			Urba	<u>ith to</u> an	IVIO	ntn		
Actual Age		90				90					11	0					95					
Condition				bove A	verage	Ave		ge					Ave	rage					Abov	e Avera	age	
Gross Build	J	3,0	em Co	unt	Size	<b>2,5</b>	<b>4∠</b> Im Co	ount	Size			000 Rm C	ount	Size	Т		<b>2,05</b> Rn	n Coun	nt	Size		
Unit Breakd	lown	Tot	Br	Ва	Sq. Ft.	Tot	Br	Ва	Sq. Ft.	Monthly Rent	Tot	Br	Ba	Sq. F	t.	Monthly Rent	Tot	Br E	Ва	Sq. Ft.		nly Rent
Unit # 1		7	4	2	1,518	_	3	1	1,240		6	4	2	1,00	-			_		1,025		2,300
Unit # 2 Unit # 3		3	2	1	618 900		1	1	651 651		6	4	2	1,00			4	_	1	1,025	\$ \$	
Unit # 4										\$						\$					\$	
Utilities Incl	uded	He	ating	g Incli	<u>uded</u>	He	atin	g Inclu	ıded		He	eatir	ng Inc	luded			Hea	ting	Inclu	ıded		
The abo	ve rental	com	para	ables	are goo	od in	ndic	ators o	of mar	ject units reported l ket rent for the good indicato	e si	ubje	ct as	these	CC	mparables a					ect ir	n
					9. 0	P 1 1					1					16 1 11						
Rent Sche		raisei Lease		reconc	the the app	licabi	e ina	icated m	ontniy ma	arket rents to provid Actual Rents		opin	ion of tr	ne marke	t rer		ine sur Opinio					
			ease [						Per	Unit			Total				r Unit				Tota	
Unit#	Begin D Owner Occ		4 (		Ind Date r Occupie	he	\$	Unfurnis	hed O	Furnished	+	\$	Rents	0	¢	Unfurnished 2,800		Furnis	shed	\$	Ren	2,750
4	Owner Occ	•	_		r Occupie		Ψ		0	Ψ		Ψ		0	Ψ	1,600				Ψ		1,600
3 4	07/01/202	20	- (	07/01	/2021				1,950		+			1,950		2,250						2,250
	n lease data	Dat	a wa	as pro	ovided I	by	Tota	al Actual	Monthly I	Rent		\$	,	1,950	Tot	tal Gross Monthly	Rent			\$		6,600
the own	er.									e (itemize)	-	\$				ner Monthly Incom				\$		
Utilities incli	uded in estima	ited re	ents		Electric	X		al Actual er X		ncome Oil		\$ ]Cal		$\overline{}$	•	tal Estimated Mon	ithly Ind ther (de		5)	\$		6,600
Comments	on actual or es	stimat		nts and							Sub					unit are bot				pied, a	nd 3r	d unit
is tenan	t occupied	l																				
I X did	did not re	esear 	ch the	sale or	transfer h	istory	of th	e subject	property	and comparable s	ales.	If no	t, expla	in								
		·					-					-										
My research  Data source										t property for the th	ree y	ears	prior to	the effe	ctive	date of this appra	aisal.					
My research										rable sales for the	year	prior	to the	date of sa	ale o	f the comparable	sale.					
Data source	e(s) GEOD	DAT	A, C	OMP	S INC.,	ML	S, A	ASSES	SSOR	SOFFICE												
Report the r	results of the re	esear	ch and	d analys		rior sa BJEC		story of t		ct property and com COMPARABLE SA			ales (re			ial prior sales on p RABLE SALE NO.			COME	PARABLE	SALF	NO. 3
	or Sale/Transfe	er			30	-JJE(				SOM ANADEL SA				JOIN		IDEL SALL INU.	_		SOIVIE	, IIVIDEE	<u> </u>	.0. 0
	or Sale/Transfe	er		050	D 4 T 1								4	\	<u>, – </u>	^		<u> </u>	05.	<b>T</b> ^		
Data Source  Effective Da	e(s) ate of Data Sou	ırce(s	)		<u>DATA</u> 4/2020					ODATA 14/2020				<u> 2/14/2</u>					<u>ODA</u> 14/20			
<b>-</b>	prior sale histo					d con	npara	able sales		ne subject pro	per	ty h					ne la					
											_				_							

1313339

	able pro	perties	currently of	fered fo	or sale i	in the subjec	t neighborhood rang	ing in p	rice fro	m \$ 750	,000 to	1,1	00,00	00 .		
There are 18 compara							t twelve months rang				700,000	to \$	1,00	00,000		
FEATURE		SUBJ					SALE NO. 1				SALE NO. 2			MPARABLE S	SALE NO	. 3
<del>1777   Willia</del>	<del>                                     </del>	<del>## </del>	!			551 Mille			72	1 Shephe	erd Ave		229	Van Sic	len Av	е
Address Brookly	n. NY	"112	07			oklyn, N`				oklyn, N`				oklyn, N		
Proximity to Subject				0.56 n	niles NE			1.07 n	niles NE			0.95 n	niles NE			
Sale Price	\$						\$ 850,000				\$ 820,000				\$ 8	71,500
Sale Price/Gross Bldg. Area	\$	C	0.00 sq. ft	\$	221	.35 sq. ft	,	\$	333	3.33 sq. ft	,	\$	320	0.64 sq. ft		
Gross Monthly Rent	\$		6,600			6,800		\$		6,400		\$		6,800		
Gross Rent Multiplier			133.33			125.00				128.13				128.16		
Price Per Unit	\$		293,333	\$		283,333		\$	- :	273,333		\$		290,500		
Price Per Room	\$		62,857	_		60,714		\$		68,333		\$		62,250		
Price Per Bedroom	\$		125,714			106,250		\$		164,000		\$		108,938		
Rent Control	Ť Y		X No	Ťγ		X No		Ťγ		X No		۱÷	es	X No		
Data Source(s)		<u> </u>	<u> </u>				Dom Unk	-			144;Dom 60			)448825;	Dom I	Ink
Verification Source(s)					data	<del>, , , , , , , , , , , , , , , , , , , </del>	Doin Onk		data	<i>y</i> ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	111,2011100		data	7110020,	DOIN C	<b>7111</b> (
VALUE ADJUSTMENTS	Di	ESCRI	DTION		ESCRI	DTION	+(-) Adjustment			PTION	+(-) Adjustment			PTION	·() \	justment
Sale or Financing	Di	_501(11	TION		e Not		+(-) Aujustment		e Not		+(-) Aujustinicht	+	e No		+(-) Au	justinent
Concessions				1	e Not			_	e Not				e No			
Date of Sale/Time				_	5/20		0		2/202		0	09/0				0
Location	Urba	n		Urba		20	0	Urba		20	-	Urba		20		
Leasehold/Fee Simple	Fee		nle		Simp	nle			Simp	ماد			Simp	nle		
•	2500		n <del>e</del>	2430		JIC .	0	315		n <del>c</del>	0	250		JIC		
Site			al			ial	0			al	+ 0		ident	ial		
View	esign (Style) Semi/Col/Brick				identi	ıaı /Brick			identi					rame		0
						DITCK				/Brick		-		IdillE		U
Quality of Construction		age		Ave	age			Ave	age		_	Ave				
Actual Age	90			119			50,000	100			0	110				0
Condition			Average	Ave			·			Average	40.000			e Average		00.000
Gross Building Area 70	3,03			3,84		I	-56,300			I	40,300	1		1		22,300
Unit Breakdown		Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms.	Baths		
Unit # 1	7	4	2	3	1	1	10,000	3	1	1	10,000		4	2		0
Unit # 2	3	1	1	5	3	1		3	1	1		4	2	1		
Unit # 3	4	2	1	6	4	1		6	3	1		4	2	1		0
<b>1</b> Unit # 4																
Basement Description			ment			Slab	10,000							ement		
Basement Finished Rooms	Partia		ished	_		Slab	5,000		nishe	:d	0	Unfi		ed		0
Functional Utility	3-Fa			3-Fa					amily				amily			
Heating/Cooling	Indiv	AC/	GasHt	Indiv	/ AC/	'GasHt		Indiv	/ AC/	GasHt				/GasHt		
Energy Efficient Items	Ther	mal '	Window	The	rmal	Window		The	rmal '	Window		The	rmal	Window		
Parking On/Off Site	0 Ca	ır Ga	rage	0 Ca	ar Ga	rage		0 Ca	ar Ga	rage		0 Ca	ar Ga	ırage		
Porch/Patio/Deck	None	е		Non	е			Pord	ch			Non	е			
				<u>\</u>	() +	<u></u> -	\$ 18,700	<u>\</u>	() +	<u></u> -	\$ 50,300	<u>\</u>	<u>(</u> ] +	<u></u> -	\$	22,300
Net Adjustment (Total)								Net A	di	6.1 %				0 0 0		
Net Adjustment (Total) Adjusted Sale Price				Net A	dj.	2.2 %		INC! A	uj.	0.1 %		Net A	dj.	2.6 %		
				Net A	-	2.2 % 15.4 %	\$ 868,700		•	6.1 %	\$ 870,300		•	2.6 %	\$ 8	93,800
Adjusted Sale Price of Comparables	Comp / #	# of Com	p Units)		Adj.		\$ 868,700		Adj.		\$ 870,300		Adj.		\$ 8	93,800
Adjusted Sale Price of Comparables				Gross	Adj.	15.4 %	\$ 868,700	Gross	Adj.	6.1 %		Gross	Adj.	2.6 %	\$ 8	93,800
Adjusted Sale Price of Comparables Adj. Price Per Unit (Adj. Sr	P Comp /	# of Com	np Rooms)	Gross \$	Adj.	15.4 % 289,567	\$ 868,700	Gross \$	Adj.	6.1 % 290,100		Gross	Adj.	2.6 % 297,933	\$ 8	93,800
Adjusted Sale Price of Comparables Adj. Price Per Unit (Adj. St Adj. Price Per Room ((Adj. St	P Comp /	# of Com	np Rooms)	Gross \$	Adj.	15.4 % 289,567 62,050		Gross \$ \$	Adj.	6.1 % 290,100 72,525 174,060		Gross \$	Adj.	2.6 % 297,933 63,843		880,015
Adjusted Sale Price of Comparables Adj. Price Per Unit (Adj. Sr Adj. Price Per Room ((Adj. Sr Adj. Price Per Bdrm. (Adj. Sr	P Comp /	# of Com # of Com 293,	np Rooms) p Bedrooms)	Gross \$	Adj.	15.4 % 289,567 62,050 108,588	\$ 879,999	\$ \$ \$ Value	Adj.	6.1 % 290,100 72,525 174,060		Gross \$	Adj.	2.6 % 297,933 63,843 111,725	:\$ 8	
Adjusted Sale Price of Comparables Adj. Price Per Unit (Adj. St Adj. Price Per Room ((Adj. St Adj. Price Per Bdrm. (Adj. St Value Per Unit	P Comp / #	# of Com # of Com 293,	p Bedrooms) 333 X 857 X	Gross \$ \$ \$	Adj.	15.4 % 289,567 62,050 108,588 3 Units = 4 Rooms =	\$ 879,999 \$ 879,998	\$ \$ Value Value	Adj. Per Gl	6.1 % 290,100 72,525 174,060 BA \$	289.86 X 125,714 X	Gross \$	Adj.	2.6 % 297,933 63,843 111,725 86 GBA =	:\$ 8	380,015
Adjusted Sale Price of Comparables Adj. Price Per Unit (Adj. Sf Adj. Price Per Room ((Adj. Sf Adj. Price Per Bdrm. (Adj. Sf Value Per Unit Value Per Rm.	P Comp / #	# of Com # of Com 293,	p Bedrooms) 333 X 857 X	Gross \$ \$ \$	Adj.	15.4 % 289,567 62,050 108,588 3 Units = 4 Rooms =	\$ 879,999 \$ 879,998	\$ \$ Value Value	Adj. Per Gl	6.1 % 290,100 72,525 174,060 BA \$ Irms. \$	289.86 X 125,714 X	Gross \$	Adj.	2.6 % 297,933 63,843 111,725 86 GBA =	:\$ 8	380,015
Adjusted Sale Price of Comparables Adj. Price Per Unit (Adj. Sf Adj. Price Per Room ((Adj. Sf Adj. Price Per Bdrm. (Adj. Sf Value Per Unit Value Per Rm.	P Comp / #	# of Com # of Com 293,	p Bedrooms) 333 X 857 X	Gross \$ \$ \$	Adj.	15.4 % 289,567 62,050 108,588 3 Units = 4 Rooms =	\$ 879,999 \$ 879,998	\$ \$ Value Value	Adj. Per Gl	6.1 % 290,100 72,525 174,060 BA \$	289.86 X 125,714 X	Gross \$	Adj.	2.6 % 297,933 63,843 111,725 86 GBA =	:\$ 8	380,015
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	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculati	ions.
Support for the opinion of site value (summary of comparable land sales or other methods for est	
	one value is based upon recent land sales in the
area.	
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	OPINION OF SITE VALUE As. if. Vacant = \$ 400,000
	,
Source of cost data Marshall & Swift	Dwelling 3,036 Sq. Ft. @ \$ 250.00 = \$ 759,000
Quality rating from cost service Good Effective date of cost data 2020	Bsmt: 1518 Sq. Ft. @ \$ 125.00 = \$ 189,750
	2, 2 2 222 222 222 222 222 222 222 222
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	
Physical depreciation was deducted for wear and tear of the	Garage/Carport
improvements and was estimated upon the appraiser's	
observations. Replacement cost were calculated using local	Less 60 Physical Functional External
builders and local costs.	Depreciation \$474,375 = \$ ( 474,375)
อนแนบเจ สเน เบบสเ บบจเจ.	
	Depreciated Cost of Improvements
	Depreciated Cost of Improvements = \$ 474,375  "As-is" Value of Site Improvements = \$
Estimated Remaining Economic Life (HLID and V/A only)	"As-is" Value of Site Improvements = \$
	"As-is" Value of Site Improvements = \$  INDICATED VALUE BY COST APPROACH = \$ 874,400
	"As-is" Value of Site Improvements = \$
PROJECT INFORMATION	"As-is" Value of Site Improvements = \$  INDICATED VALUE BY COST APPROACH = \$ 874,400  N FOR PUDs (if applicable)
PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes I	"As-is" Value of Site Improvements = \$  INDICATED VALUE BY COST APPROACH = \$ 874,400  N FOR PUDs (if applicable)  No Unit type(s) Detached Attached
PROJECT INFORMATION	"As-is" Value of Site Improvements = \$  INDICATED VALUE BY COST APPROACH = \$ 874,400  N FOR PUDs (if applicable)  No Unit type(s) Detached Attached
PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Yes  In Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA	"As-is" Value of Site Improvements = \$  INDICATED VALUE BY COST APPROACH = \$ 874,400  N FOR PUDs (if applicable)  No Unit type(s) Detached Attached
PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA  Legal name of project	"As-is" Value of Site Improvements
PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA  Legal name of project  Total number of phases  Total number of units	"As-is" Value of Site Improvements = \$  INDICATED VALUE BY COST APPROACH = \$ 874,400  N FOR PUDs (if applicable)  No Unit type(s) Detached Attached  and the subject property is an attached dwelling unit.  Total number of units sold
PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA  Legal name of project	"As-is" Value of Site Improvements
PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA  Legal name of project  Total number of phases  Total number of units  Total number of units for sale	"As-is" Value of Site Improvements
PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA  Legal name of project  Total number of phases  Total number of units  Total number of units for sale  Was the project created by the conversion of an existing building(s) into a PUD?  Yes	"As-is" Value of Site Improvements
PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA  Legal name of project  Total number of phases  Total number of units  Total number of units for sale  Was the project created by the conversion of an existing building(s) into a PUD?  Yes	"As-is" Value of Site Improvements = \$  INDICATED VALUE BY COST APPROACH = \$ 874,400  N FOR PUDs (if applicable)  No Unit type(s) Detached Attached and the subject property is an attached dwelling unit.  Total number of units sold Data source(s)
PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA  Legal name of project  Total number of phases  Total number of units  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)	"As-is" Value of Site Improvements = \$  INDICATED VALUE BY COST APPROACH = \$ 874,400  N FOR PUDs (if applicable)  No Unit type(s) Detached Attached  and the subject property is an attached dwelling unit.  Total number of units sold  Data source(s)  No If Yes, date of conversion.
PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA  Legal name of project  Total number of phases  Total number of units  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)	"As-is" Value of Site Improvements = \$  INDICATED VALUE BY COST APPROACH = \$ 874,400  N FOR PUDs (if applicable)  No Unit type(s) Detached Attached and the subject property is an attached dwelling unit.  Total number of units sold Data source(s)
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PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project  Total number of phases  Total number of units  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?  Are the units, common elements, and recreation facilities complete?  Yes  No  I	"As-is" Value of Site Improvements
PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA  Legal name of project  Total number of phases  Total number of units  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)	"As-is" Value of Site Improvements
PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project  Total number of phases  Total number of units  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)  Are the units, common elements, and recreation facilities complete?  Yes  No	"As-is" Value of Site Improvements
Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project  Total number of phases  Total number of units  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?  Are the units, common elements, and recreation facilities complete?  Are the common elements leased to or by the Homeowners' Association?  Yes  No	"As-is" Value of Site Improvements
PROJECT INFORMATION  Is the developer/builder in control of the Homeowners' Association (HOA)?  Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA  Legal name of project  Total number of phases  Total number of units  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)  Are the units, common elements, and recreation facilities complete?  Yes  No	"As-is" Value of Site Improvements

No. 1313339

This report form is designed to report an appraisal of a two- to four-unit property, including a two- to four-unit property in a planned unit development (PUD). A two- to four-unit property located in either a condominium or cooperative project requires the appraiser to inspect the project and complete the project information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

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, including each of the units. 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 this 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, including all units. 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 and income approaches to value. I have adequate market data to develop reliable sales comparison and income approaches to value for this appraisal assignment. I further certify that I considered the cost approach to value but did not develop it, 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 3	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Xi Huang	Name
Company Name Zephyr Appraisals	Company Name
Company Address 86 Stephan Marc Lane	Company Address
New York, NY 11040	- <del></del>
Telephone Number <u>917-628-1581</u>	Telephone Number
Email Address zepappraisals@gmail.com	Email Address
Date of Signature and Report 12/14/2020	Date of Signature
Effective Date of Appraisal 12/14/2020	State Certification #
State Certification # 45000052041	or State License #
or State License # State #	
or Other (describe) State #	State Expiration Date of Certification or License
State NY	
Expiration Date of Certification or License 02/21/2022	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
######################################	Did not inspect subject property
Brooklyn, NY 11207	Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 880,000	Did inspect interior and exterior of subject property  Date of Inspection
LENDER/CLIENT	·
Name Class Valuation	COMPARABLE SALES
Company Name Home Point Financial Corporation	Did not inspect exterior of comparable sales from street
Company Address 2211 Old Earhart Road, Suite 250	Did inspect exterior of comparable sales from street
Ann Arbor, MI 48105	Date of Inspection
Email Address	•

Small Residential Income Property Appraisal Report

COMPARABLE SALE NO. 4 COMPARABLE SALE NO. 5 File No.

FEATURE SUBJECT								SALE NO. 4			/IPARABLE S			CC	OMPA	ARABLE :	SALE NO. 6		
									ood Ave			156 Wyo							
Address Brookly	n, N\	112	<u>207</u>			Bro	oklyn	, N	/ 11207		Bro	oklyn, N`	Y 11207						
Proximity to Subject				2	2.21 m	iles N	E			0.48 n	niles NE		T						
Sale Price	\$								\$ 950,000				\$ 999,000					\$	
Sale Price/Gross Bldg. Area		(	0.00 sq			27	0.66 so			\$	333	3.00 sq. ft		\$			sq. ft		
Gross Monthly Rent	\$			00 \$	5		7,0			\$		7,000		\$					
Gross Rent Multiplier	\$		133.3 293,33				135.	_		Φ.		142.71 333,000							
Price Per Unit Price Per Room	\$		293,30 62,8				316,6 52,7			\$	•	55,500		\$					
Price Per Room  Price Per Bedroom	\$		125,7				105,5			\$		111,000		\$					
Rent Control	_		X No	14	Ye		X No			Ò	es	No			'es		No		
Data Source(s)		03	20110	٠	_				Dom 11				2;Dom 182	<u>                                     </u>	03				
Verification Source(s)						data		. 00,	20111 11		data	100001	_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,						
VALUE ADJUSTMENTS	D	ESCRI	PTION				IPTION		+(-) Adjustment		ESCRI	PTION	+(-) Adjustment	[	DESCI	RIPT	ION	+(-) Adjust	tment
Sale or Financing				١	Non	e No	ted		,,,,		e Not							.,	
Concessions				١	Non	e No	ted			Non	e Not	ted							
Date of Sale/Time				C	)8/2	0/20	20		0	c08/			-9,990						
Location	Urba			_			ress H	lill	-50,000	Urba									
Leasehold/Fee Simple		Sim	ole			Sim	ple				Simp	ole							
Site	2500				1583				0										
View		ident		_		dent					identi								
Design (Style)			I/Brick			Col/B	rick	_	10,000		Col/B	rick	10,000	1					
Quality of Construction	Ave	age				rage					rage			1					
Actual Age	90 Slightle	, Λι.			115	, A I	o A	$\dashv$	0	119	νe Λ·	/erage	-50,000	1					
Condition Gross Building Area 70	3,03		e Average		3,51		e Averag	е	-33,200	3,00		reraye	-50,000						
Unit Breakdown	Total	Bdrms.	Baths		Total	Bdrms	Bath		-33,200	Total	Bdrms.	Baths	0	Total	Bdrm	ne	Baths		
Unit # 1	7	Barms.	Baths 2		6	3	. Bath	<b>ა</b>	10,000	6	3	Baths 1	10,000	rotal	Durm	13.	לווומט		
Unit # 2	3	1	1		6	3	1		10,000	6	3	1	10,000	1		+			
Unit # 3	4	2	1	_	6	3	1			6	3	1		1		+			-
Unit # 4											<u> </u>								
Basement Description	Full	Base	ement	F	Full	Base	ement			Full	Base	ment							
Basement Finished Rooms	Partia	ally fir	nished	F	Finis	shed	/1 Bat	h	-15,000	Finis	shed		-10,000						
Functional Utility	3-Fa	amily		3	3-Fa	mily	,			3-Fa	amily								
Heating/Cooling	Indiv	/ AC	/GasH	t l	Indiv AC/GasHt				Indiv AC/GasHt										
Energy Efficient Items	The	rmal	Windo	ow 7	The	rmal	Wind	wc		The	rmal	Window							
Parking On/Off Site			rage				arage				ar Ga	rage							
Porch/Patio/Deck	Non	е		1	Non	e				Non	е								
N						<u> </u>	X -		^ <b>70.000</b>		<u> </u>	X -	<b>40.000</b>	+	$\neg$		<u> </u>	<b>A</b>	
Net Adjustment (Total)  Adjusted Sale Price					Vet A	1: 	-8.2		\$ 78,200	Net A	+ ~!:	-5.0 %	\$ 49,990	Net A	+		<u></u> ]- %	\$	
of Comparables						,	12.4		\$ 871,800		,		\$ 949,010		,		%	\$	
Adj. Price Per Unit (Adj. SF	Comp /	# of Com	n Units)	\$			290,6		<del>* 071,000</del>	\$		316,337	3-3,010	\$	s Auj.		70	ų.	
Adj. Price Per Room ((Adj. SI							48,4			\$		52,723		\$					
Adj. Price Per Bdrm. (Adj. SF							96,8			\$		105,446		\$					
ITEM				SUBJ	JECT				COMPARABLE SA	LE NO.	. 4	COMF	PARABLE SALE NO	. 5		COI	MPARAB	LE SALE NO	). 6
Date of Prior Sale/Transfer																			
Price of Prior Sale/Transfer																			
Data Source(s)			ODAT						ODATA			GEODA							
Effective Date of Data Source		•	14/202	20				12/	14/2020			12/14/20	020						
Summary of Sales Comparis	on App	roach.																	
																			-
			-																
																			$\dashv$

#### **ADDENDUM**

Borrower: #########	File No	o.: 1313339	
Property Address: 57/21/4/Wights Ave	Case I	No.: 7000903342	
City: Brooklyn	State: NY	Zip: 11207	
Lender: Home Point Financial Corporation			

#### Addendum

Subject property is a 2 story (3 unit) semi-detached tenant/owner occupied brick property located in East New York section of Brooklyn. The first unit comprises of 4 bedrooms, living room, dining room, kitchen, 2 baths. The second unit comprises of 2 bedrooms, living room kitchen and bath. The third unit comprises of 1 bedroom, kitchen, living room, and bath.

There are steel bars with latches. It does not pose a health/safety issue. It is in accordance with local fire code.

During the time of inspection, there are steel bars without latches for unit 1 bedroom 2, an alternate form of egress has been restricted.

Therefore, this report is written subject to removal of the steel bars in unit 1 bedroom 2 or installation of latches.

#### **Extra Comments**

Comments on Sales Comparison

Due to the lack of similar sales, the appraiser utilized sales sold greater than 6 months, but less than 1 year from date of value.

Comparables 1, 2, 3 and 4 are closed sales. Comparables 5 is an active listing.

Some weight was given to Sale 1 for its location to subject in proximity, same semi-detached design. Some weight is given to Sale 2 for its same age, and lot size. Some weight is given to Sale 3 for its similar GLA, and most recent sale.

Adjustments of \$70 per square foot for GLA difference greater than 100 square feet, no adjustments per bedroom as it is reflected in GLA, \$10,000 per full bathroom, \$5,000 per half bath, \$5,000 per basement bathroom, \$10,000 per car garage, \$50,000 difference between above average and slightly above average condition, \$100,000 difference between slightly below average vs slightly above average, \$50,000 for above average vs slightly above average condition, lot size adjustment of \$10 per 1,000 square feet, \$50,000 for location adjustment from East New York vs Cypress HIII, \$20,000 for the finished basement vs unfinished, \$10,000 for partially finished basement vs concrete slab, \$10,000 for concrete slab vs full basement.

The comparables utilized in this report are all arm's length transactions based on the deed verification.

The appraiser has observed smoke and carbon monoxide detectors in subject property, which is in accordance with local fire code.

All utilities were on and functional at the time of inspection.

The site/value ratio exceeds 30% due to lack of buildable vacant lands in the area. This is typical for the area, and there is no negative impact on marketability.

Reasonable Exposure time: The exposure time for the subject property is similar to the marketing time noted within this report & is estimated to be between 30-150 days.

Scope of Appraisal: The therm "Scope of Appraisal" reflects the extent of collecting, verifying, confirming, and reporting data. The data used in this report is a result of a careful review of Public Records, MLS, the appraiser's office files, personal inspection, and verification (with Grantee and/or Grantor where possible) together with information collected from reliable professionals familiar with the market area, ie: appraisers, brokers, and property managers. Additionally, certain cost estimates were derived from the RS Means Cost Handbook.

Additional Certifications: The reported analyses, opinions, and conclusions were developed, and this report has prepared, in conformity with the requirements of the Code of Professional Ethics and Standards of Professional Appraisal Practice of the Appraisal Institute. The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives. As of the date of this report, I have completed the Standards and Ethics Education Requirement of the Appraisal Institute of Associate Members.

Intended User: The Intended user of this appraisal is the Client. The Intended use is to evaluation the property for its current market value, subject to the state Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value

10% in the present land use is attributed to government buildings, parks/recreational buildings, and schools.

**Operating Income Statement** 7000903342 One- to Four-Family Investment Property and Two- to Four-Family Owner-Occupied Property 1313339 Property Address **特科科科科科科科科** Brooklyn NY 11207 Zip Code Street City State General Instructions: This form is to be prepared jointly by the loan applicant, the appraiser, and the lender's underwriter. The applicant must complete the following schedule indicating each unit's rental status, lease expiration date, current rent, market rent, and the responsibility for utility expenses. Rental figures must be based on the rent for an "unfurnished" unit. Currently Expiration **Current Rent** Market Rent Paid Paid Per Month Rented Date Per Month Utility Expense By Owner By Tenant Owner Occupied \$ Electricity Unit No. 1 Yes No x 0 2,800 X  $\overline{X}$ Unit No. 2 Yes x 1,950 No 07/01/2021 \$ 1,600 Gas No <u>x</u> Unit No. 3 Yes Owner Occupied 0 \$ 2,200 Fuel Oil Unit No. 4 Yes No Fuel (Other) X\$ Total \$ 1,950 \$ 6,600 Water/Sewer X Trash Removal  $\overline{\mathsf{X}}$ The applicant should complete all of the income and expense projections and for existing properties provide actual year-end operating statements for the past two years (for new properties the applicant's projected income and expenses must be provided). This Operating

The applicant should complete all of the income and expense projections and for existing properties provide actual year-end operating statements for the past two years (for new properties the applicant's projected income and expenses must be provided). This Operating Income Statement and previous operating statements the applicant provides must then be sent to the appraiser for review, comment, and/or adjustments next to the applicant's figures (e.g., Applicant/Appraiser 288/300). If the appraiser is retained to complete the form instead of the applicant, the lender must provide to the appraiser the aforementioned operating statements, mortgage insurance premium, HOA dues, leasehold payments, subordinate financing, and/or any other relevant information as to the income and expenses of the subject property received from the applicant to substantiate the projections. The underwriter should carefully review the applicant's/appraiser's projections and the appraiser's comments concerning those projections. The underwriter should make any final adjustments that are necessary to more accurately reflect any income or expense items that appear unreasonable for the market. (Real estate taxes and insurance on these types of properties are included in PITI and not calculated as an annual expense item.) Income should be based on current rents, but should not exceed market rents. When there are no current rents because the property is proposed, new, or currently vacant, market rents should be used.

final adjustments that are necessary to more accurately reflect any incompanies that are necessary to more accurately reflect any incompanies and incompanies are incompanies.			
(Real estate taxes and insurance on these types of properties are inc			*
Income should be based on current rents, but should not exceed mark	et rent	s. When there are no current rents	s because the property
is proposed, new, or currently vacant, market rents should be used.			
Annual Income and Expense Projection for Next 12 month	S		
			Adjustments by
Income (De not include income for owner according units)		Dy Applicant/Appraisor	Adjustments by Lender's Underwriter
Income (Do not include income for owner-occupied units) Gross Annual Rental (from unit(s) to be rented)	¢	By Applicant/Appraiser	
Other Income (include course)	<sup>3</sup> —	23,400	\$
Other Income (include sources)	<sup>+</sup> —		+
Total	\$	23,400	\$ - ( %)
Less Vacancy/Rent Loss		1170.00 ( 5%)	- ( %)
Effective Gross Income	<b>&gt;</b>	22,230	<b>&gt;</b>
Expenses (Do not include expenses for owner-occupied units)			
Electricity		tenants pay own electricty	
Gas		tenants pay cooking gas	
Fuel Oil			
Fuel		tenants pay own fuel	
Water/Sewer		500	
Trash Removal		in taxes	
Pest Control		100	
Other Taxes or Licenses		0	
Casual Labor		750	
This includes the costs for public area cleaning, snow removal,			
etc., even though the applicant may not elect to contract for			
such services.			
Interior Paint/Decorating		300	
This includes the costs of contract labor and materials that are		300	
required to maintain the interiors of the living units.			
General Repairs/Maintenance		800	
This includes the costs of contract labor and materials that are	_	000	
required to maintain the public corridors, stairways, roofs,			
mechanical systems, grounds, etc.			
Management Expenses		0	
These are the customary expenses that a professional manage-	_	<u> </u>	
ment company would charge to manage the property.			
		250	
Supplies This includes the costs of items like light bulbs, janitorial	_	230	
supplies, etc.			
Total Replacement Reserves - See Schedule on Pg. 2		1,097	
	_	1,097	
		-	
	_		
Total Operating Expenses	\$	3,797	\$

#### Replacement Reserve Schedule

Adequate replacement reserves must be calculate regardless of whether actual reserves are provided for on the owner's operating statements or are customary in the local market. This represents the total average yearly reserves. Generally, all equipment and components that have a remaining life of more than one year-such as refrigerators, stoves, clothes washers/dryers, trash compactors, furnaces, roofs, and carpeting, etc.-should be expensed on a replacement cost basis.

Equipment		naining .ife		By	/ Applicant/ Appraiser	Lender Adjustments
Stoves/Ranges	@\$400.00 ea.÷	<u>15</u> Yrs. x _	3	Units =\$	80.00	\$
Refrigerators		15 Yrs. x	4	Units =\$	186.67	\$
Dishwashers	@\$600.00 ea.÷	<u>15</u> Yrs. x _	0	Units =\$	0.00	\$
A/C Units		15 Yrs. x _	4	Units =\$	80.00	\$
C. Washer/Dryers	@\$500.00 ea.÷ @\$2,500.00 ea.÷	15 Yrs. x _	<u> </u>	Units =\$	375.00	\$
Furnace(s)	@\$ <u>2,500.00</u> ea.÷	20 YIS. X _	3	Units =\$	375.00	\$
(Other)	@\$ Cent Air 2000 ea.:	20 Yrs. x	0	Units =\$	0.00	\$
Roof	@\$ ÷	Yrs. x One	e Bldg. =	\$		\$
Carpeting (Wall to Wall)			maining Life			
(Units) To	tal Sq. Yds. @\$P tal Sq. Yds. @\$P	er Sq. Yd. ÷	Yrs. =	\$		\$ \$
		er Sq. Ya. ÷	YIS. =			
·	eserves. (Enter on Pg. 1)			\$	1,096.67	\$
Operating Income						
\$2 Effective gross In	22,230.00 - \$ Total Operation	3,797.00 ing Expenses	=\$ <u>Op</u>	18,433.0 erating Income	00 ÷ 12= \$	1,536.08 onthly Operating Income
	1,536.08 - \$	745.83	=\$ Net	790.2 Cash Flow	<u>25</u>	
menung operating		mig Enponess	.10	0401111011		
	g Expense includes principal ms, HOA dues, leasehold pa					eal estate taxes, mort-
Underwriter's instructions	for 2-4 Family Owner-Occupied I	Properties				
Freddie Mac F	rating Income is a positive or form 65/Fannie Mae Form 10 alification purposes.					
	monthly housing expense-to property to the borrower'			ited by compa	aring the total Mo	nthly Housing Expense
Underwriter's instructions	for 1-4 Family Investment Proper	ties				
	w is a positive number, ente e Mae Form 1003. If Net Ca				•	
	monthly housing expense-to				•	nthly housing expense
Appraiser's Comments (in	cluding sources for data and rationale	for the projections)	l			
Xi Huang					12/14/2	020
Appraiser Name		Appraiser S	ignature		Date	
Underwriter's Comments	and Rationale for Adjustments					
	,					

Underwriter Name

Date

**Underwriter Signature** 

#### **FLOORPLAN SKETCH**

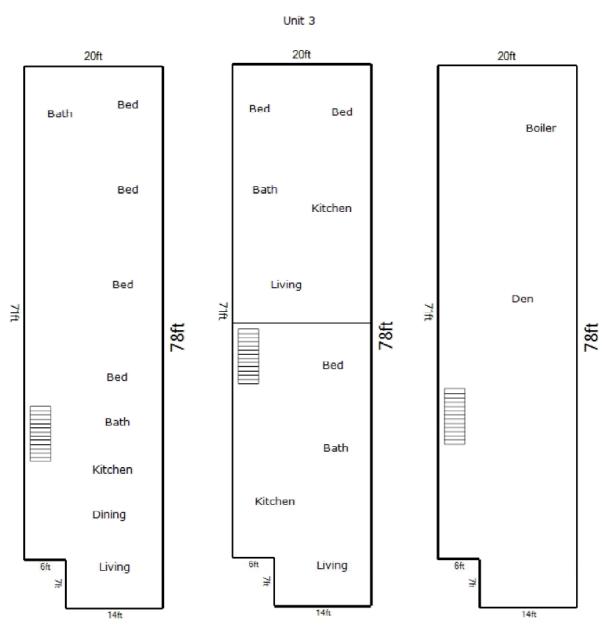
 Borrower:
 File No.:
 1313339

 Property Address:
 Gase No.:
 7000903342

 City:
 Brooklyn
 State: NY
 Zip: 11207

Lender: Home Point Financial Corporation

Sketch



First Floor Second Floor Basement

[Area: 1518 ft²] [Area: 1518 ft²] [Area: 1518 ft²]

Unit 1 Unit 2

Not Drawn to Scale

12 ft Area Calculatio Living Area 1518 ft2 First Floor x 1.00 = 1518 ft<sup>2</sup> 1518 ft² ☐ 1518 ft² Second Floor 1.00 = 1.00 = 7ft x 71ft x 14ft x 20ft x 98 ft<sup>2</sup> 1420 ft<sup>2</sup> x 1.00 = 1518 ft<sup>2</sup> Nonliving Area 7ft x 14ft x 1.00 = 98.00 ft<sup>2</sup> Total Living Area (rounded): 71ft x 20ft x 1.00 = 1420 ft<sup>2</sup>

# Market Conditions Addendum to the Appraisal Report File No. 1313339

pending sales and/or expired and withdrawn islings, to formulate your conclusions, provide both an explanation and support for your conclusions.  Based upon the appraiser's research, demand/supply is in balance and marketing time remains 3 to 6 months. The overall market has stabilized.  If the subject is a unit in a condominium or cooperative project, complete the following:  Project Name:  Subject Project Data  Prior 7-12 Months Prior 4-6 Mon	The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and con	ditions prevalent in t	the subject neighbor	rhood. Th	iis is a required				
Security Services (see Services)  The segment and on the information registed or this form as the Lassifier before conclusions, and and creatives appoint on the conclusions, regarding beauting treats or overall mate facilities as expert tells to each at a few and and an advanced and the part of the segment of the security of the segment of the segme		ter April 1, 2009.	City Broo	klvn		State <b>NY</b> Zip Co	ode 112	207				
seet need conditions as exported in the Vegotomod social or the approach register condition in after the mather to the seed of its consider and provide registers condition in a street of its condition and all the search of the project must redict by the programme and provide and provide in production of the project of the condition provide for the project must redict by the condition of the con			o, <b>2.00</b>			2.00	, ao <u>-</u>					
Pays 7 - Distants   Distant Free	overall market conditions as reported in the Neighborhood section analysis as indicated below. If any required data is unavailable provide data for the shaded areas below; if it is available, however median, the appraiser should report the available figure and ident	n of the appraisal repo or is considered unre er, the appraiser must ify it as an average. Sa	ort form. The appraise eliable, the appraiser include the data in the ales and listings must	r must fill in all the informust provide an expla analysis. If data source properties that comp	rmation to the extent ination. It is recognizes es provide the requires to the subject	it is available and rezed that not all data red information as a property, determine	eliable ar a sources in averag d by appl	nd must provide s will be able to e instead of the lying the criteria				
Food and Comparate State (Settled)   8					s seasonal markets,		foreclosu	ıres, etc.				
Appendix Res (fetal Seeshams)					Ingraping		I C	Dealining				
The comparate inches buttors  11.28 5.99 2.99 X positions  Note altonous page (price) increasing the comparate state of the comparate state buttors and the comparate state state buttors and the comparate state state state state and the comparate state state state state state state and the comparate state st						=						
Month of Absurp Supply (Food Lings)-Mc Rolls   Part 2 Month   Pa			_		= $$	12		ű				
Medition Comparable Sale Proce   800,000   825,000   800,000   Discressing   X Sale   Discressing Michigan Comparable Sale Discressing   National Sale Discres					= -			Ů				
Increasing	Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months								
Median Composable Italy Reps   Median	-											
Model and Set Prices of MCD Fibro  97,0096 97,	,	-						Ŭ				
Median Set Price as & of 1 is Price  97,09%  97,09%  10   Declaring   State   Declaring   Declaring   State   Declaring   Stat	\						=	Ů				
Solic (processippe, butter, ret_paletrimandia additione providers. Property Shafe.   Increasing Legislation (Property Shafe)   Increasing use of beydowns, closing cools, condo fees, options, vir.) There are minimal seller concessions in subject's market.  Also functions asses (REO sales) a factor in the market?   Yes   Ne   If yes, captain direction in Isings and sales or functional properties).  Cite-date sources for above information as support to your conclusions in the Neighborhood section of the appraisal report ferm. If you used any additional information, such as an analysis or permitty pales and one information as support to your conclusions, provide both an evaluation and support for your conclusions. Property Shark, Comps. Inc. and MLS  Summatic the above information as support to your conclusions in the Neighborhood section of the appraisal report ferm. If you used any additional information, such as an analysis or permitty pales and/or expend and additional highly to furnishe your conclusions, provide both an evaluation and support (or your conclusions). Based upon the appraisance of th	, , ,				$\equiv$		$\Rightarrow$	Ü				
Figure and easily the caller concessions transform the post 2 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydrowns, closing coast, coarde fees, options, etc. There are minimal seller concessions in subject's market.  Are forectionine sales (REO sales) a factor in the market?  \[ \text{Ves} \] No  \[ \text{If yes, explain (including the bends in Islings and sales of forectioned properties).  Cite deat courses for shows information.  \[ \text{Property Shark, Comps, inc and MLS} \]  Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pointing sales and/or copriod and without controllar in Islings, to formulately our conclusions, provide both an explanation and support for your conclusions. Based upon the appraisaer's research, domaind/auppty is in balance and marketing time remains 3 to 6 months. The overall market has stabilized.  If the subject is a unit in a condominium or cooperative project, complete the following:  Project Name:  Suggict Project Data  If the subject is a unit in a condominium or cooperative project, complete the following:  Project Name:  Suggict Project Data  Archae Comparable Librings  Arc forections and saleton in the project?  Yes  No  If yes indicate the number of REO Issings and outplies the tronts in Islings and sales of to cooped properties.  Supervisory Appraiser (ONLY IF REQUIRED)  Appraiser  Appraiser  Signature  Name  Company Address 88 Stephan Marc Lane  New York, NY 11040				37.0070			=	Ŭ				
There are minimal seller concessions in subjects market.  We facetissure sales SPLO sales a factor in the market?   Yes   X   No   If yes, capital (factoding the tends in listings and sales of facetissed proporties).  Cite data sources for above information. Property Shark, Comps. Inc and MLS  Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis operating sales another capitred and withdrawn listings, to termatalisty part conclusions, provide exits an outpartation and support for your conclusions. Shared upon the appraisal research, demand/supply is in balance and marketing time remains 3 to 6 months. The overall market has stabilized.  If the subject is a unit in a condominium or cooperative project, complete the following: Project Name:  Subject Project Name:  Subject Is a unit in a condominium or cooperative project, complete the following: Project Name:  Subject Is a unit in a condominium or cooperative project, complete the following: Project Name:  Subject Is a unit in a condominium or cooperative project, complete the following: Project Name:  Subject Is a unit in a condominium or cooperative project, complete the following: Project Name:  Subject Is a unit in a condominium or cooperative project, complete the following: Project Name:  Subject Is a unit in a condominium or cooperative project, complete the following: Project Name:  Subject Is a unit in a condominium or cooperative project, complete the following: Project Name:  Subject Is a unit in a condominium or cooperative project, complete the following: Project Name:  Subject Is a unit in a condominium or cooperative project, complete the following: Project Name:  Subject Is a unit in a condominium or cooperative project Name:  Subject Is a unit in a condominium or cooperative project Name:  Subject Is a unit in a condominium or cooperative project Name:  Subject Is a unit in a condominium or cooperative project Name:  Su				rom 3% to 5%, increas				5				
Subject Project Data Prior 7-12 Months Prior 4-6 Months Current - 3 Months Overall Trend Total # of Comparable Sales (Settled)   Increasing   Stable   Declining Declining Total # of Active Comparable Ustings   Declining   Stable   Declining Total # of Active Comparable Ustings   Months of Unit Supply (Total Listings/Ab. Rate)   Declining   Stable   Increasing Months of Unit Supply (Total Listings/Ab. Rate)   Declining   Stable   Increasing Months of Unit Supply (Total Listings/Ab. Rate)   Declining   Stable   Increasing Are foreclosure sales (REO sales) a factor in the project?   Yes   No   If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.  Summarize the above trends and address the impact on the subject unit and project.  Signature   Signature   Name Xi Huang   Signature   Name Zi Huang   Company Name   Company Name Zephyr Appraisals   Company Name   Company Address 86 Stephan Marc Lane   New York, NY 11040	Cite data sources for above information. Property Shark, Comps,Inc and MLS  Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.  Based upon the appraiser's research, demand/supply is in balance and marketing time remains 3 to 6 months. The overall market has											
Absorption Rate (Total Sales/Months) Total of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.  Summarize the above trends and address the impact on the subject unit and project.  Signature Name Xi Hukang Company Name Zephyr Appraisals Company Naddress 86 Stephan Marc Lane New York, NY 11040  Increasing Declining Stable Declining Declining Stable Increasing Supervisory Appraisals Company Address Sales of foreclosed properties.  Supervisory Appraises Supervisory Appraises Supervisory Appraises Signature Name Company Address Company Address New York, NY 11040	pending sales and/or expired and withdrawn listings, to formulate Based upon the appraiser's research, deman	your conclusions, pro	ovide both an explana	ion and support for you	ur conclusions.			-				
Total # of Active Comparable Listings  Months of Unit Supply (Total Listings/Ab. Rate)  Are foreclosure sales (REO sales) a factor in the project?  Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.  Summarize the above trends and address the impact on the subject unit and project.  Signature  Name Xi Huang  Company Name Zephyr Appraisals  Company Address 86 Stephan Marc Lane  New York, NY 11040	pending sales and/or expired and withdrawn listings, to formulate Based upon the appraiser's research, deman stabilized.  If the subject is a unit in a condominium or cooperative	e your conclusions, pro d/supply is in b	ovide both an explana alance and mar te the following:	lon and support for you keting time rem	ur conclusions. ains 3 to 6 mo	nths. The ove		-				
Months of Unit Supply (Total Listings/Ab. Rate)  Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.  Summarize the above trends and address the impact on the subject unit and project.  Signature  Name Xi Huang  Company Name Zephyr Appraisals  Company Nadress 86 Stephan Marc Lane  New York, NY 11040  No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.  Increasing  Supervisory Appraisals (NLY IF REQUIRED)  Signature  Name  Company Name  Company Address 86 Stephan Marc Lane  New York, NY 11040	pending sales and/or expired and withdrawn listings, to formulate Based upon the appraiser's research, deman stabilized.  If the subject is a unit in a condominium or cooperative Subject Project Data  Total # of Comparable Sales (Settled)	e your conclusions, pro d/supply is in b	ovide both an explana alance and mar te the following:	lon and support for you keting time rem	Projec	t Name:  Overall Trend  Stable	erall ma	arket has				
Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.  Summarize the above trends and address the impact on the subject unit and project.  Signature  Name Xi Huang  Company Name Zephyr Appraisals  Company Address 86 Stephan Marc Lane  New York, NY 11040  Signature Sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.  SUPERVISORY APPRAISER (ONLY IF REQUIRED)  Signature Name  Company Name  Company Address 86 Stephan Marc Lane  New York, NY 11040	pending sales and/or expired and withdrawn listings, to formulate Based upon the appraiser's research, deman stabilized.  If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	e your conclusions, pro d/supply is in b	ovide both an explana alance and mar te the following:	lon and support for you keting time rem	Projec  Increasing  Increasing	t Name: Overall Trend Stable Stable	erall ma	Declining Declining				
APPRAISER  SUPERVISORY APPRAISER (ONLY IF REQUIRED)  Signature  Name Xi Huang  Company Name Zephyr Appraisals  Company Address 86 Stephan Marc Lane New York, NY 11040  Signature  Name  Company Name  Company Address  Company Address  Company Address	pending sales and/or expired and withdrawn listings, to formulate Based upon the appraiser's research, demands stabilized.  If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings	e your conclusions, pro d/supply is in b	ovide both an explana alance and mar te the following:	lon and support for you keting time rem	Projec  Increasing Increasing Declining	t Name: Overall Trend Stable Stable Stable	erall ma	Declining Declining Increasing				
Signature Signature Signature Name Xi Huang Name Zephyr Appraisals Company Name Zephyr Appraisals Company Address 86 Stephan Marc Lane New York, NY 11040	pending sales and/or expired and withdrawn listings, to formulate Based upon the appraiser's research, demands tabilized.  If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate)	e your conclusions, pro d/supply is in ba	te the following:  Prior 4-6 Months	Current - 3 Months	Projec  Increasing Increasing Declining Declining	t Name: Overall Trend Stable Stable Stable Stable Stable	erall ma	Declining Declining Increasing Increasing				
State License/Certification # 45000052041 State NY State License/Certification # State Sta	pending sales and/or expired and withdrawn listings, to formulate Based upon the appraiser's research, deman stabilized.  If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project?	e your conclusions, prod/supply is in base description by the project, complete prior 7-12 Months  Yes No If your conclusions, production of the project of	te the following:  Prior 4-6 Months	Current - 3 Months	Projec  Increasing Increasing Declining Declining	t Name: Overall Trend Stable Stable Stable Stable Stable	erall ma	Declining Declining Increasing Increasing				

# SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: ####################################		File No.:	1313339	
Property Address: ###################################		Case No.:	7000903342	
City: Brooklyn	State: NY		Zip: 11207	
Lender: Home Point Financial Corporation				



# FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: December 14, 2020 Appraised Value: \$ 880,000



## REAR VIEW OF SUBJECT PROPERTY



STREET SCENE





Unit 1 Bathroom 1 Unit 1 Bathroom 2





Unit 1 Bedroom 1 Unit 1 Bedroom 2





PHT6

Unit 1 Bedroom 3 Unit 1 Bedroom 4



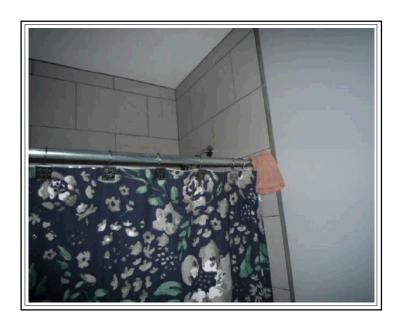


Unit 1 Dining Room Unit 1 Kitchen





Unit 1 Living Room Unit 2 Bathroom View 1





PHT6

Unit 2 Bathroom View 2 Unit 2 Bedroom

Borrower:	Burt Pasing	File No.: 1313339
Property Address:	File No.: 7000903342	
City: Brooklyn	State: NY	Zip: 11207
Lender: Home Point Financial Corporation		





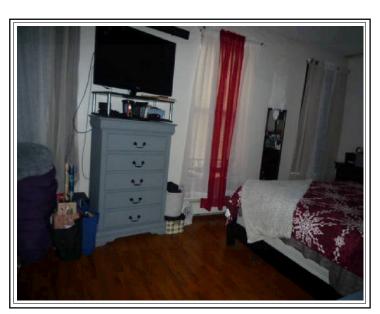
Unit 2 Kitchen Unit 2 Living Room





Unit 3 Bathroom View 1 Unit 3 Bathroom View 2





Unit 3 Bedroom 1 Unit 3 Bedroom 2

Borrower: But the last of the No.: 1313339
Property Address: We will be the last of the No.: 7000903342
City: Brooklyn
Lender: Home Point Financial Corporation





Unit 3 Kitchen Unit 3 Living Room





Basement Den Boiler and Hot water heater





PHT6

SD + CO Detector Fuse Box

Borrower: ####################################		File No.:	1313339	
Property Address: #72/Williams://we		Case No.:	7000903342	
City: Brooklyn	State: NY		Zip: 11207	
Lender: Home Point Financial Corporation				





Gas Meters Electric Meters



Steel Bars with Latches 1 Does not pose a health/safety issue



Steel Bars with Latches 2 Does not pose a health/safety issue



Steel Bars without Latches- Unit 1 bedroom 2 Subject to removal or installation of latches

Side View 1

Borrower: #########		File No.:	1313339	
Property Address: #7/2/W/III/ams//ww		Case No.:	7000903342	
City: Brooklyn	State: NY		Zip: 11207	
Lender: Home Point Financial Corporation			•	





Side View 2 Street View 2

### COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: ####################################		File No.:	1313339
Property Address: #7721W#IIIphristAv#		Case No.:	7000903342
City: Brooklyn	State: NY		Zip: 11207
Lender: Home Point Financial Corporation			



#### COMPARABLE SALE #1

551 Miller Ave Brooklyn, NY 11207 Sale Date: 07/15/2020 Sale Price: \$ 850,000



#### COMPARABLE SALE #2

721 Shepherd Ave Brooklyn, NY 11207 Sale Date: 05/12/2020 Sale Price: \$ 820,000



#### COMPARABLE SALE #3

229 Van Siclen Ave Brooklyn, NY 11207 Sale Date: 09/03/2020 Sale Price: \$ 871,500

# COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: #### Desirper		File No.:	1313339
Property Address: #72:Williams:Ave		Case No.:	7000903342
City: Brooklyn	State: NY		Zip: 11207
Lender: Home Point Financial Corporation			



### COMPARABLE SALE #4

505 Ridgewood Ave Brooklyn, NY 11207 Sale Date: 08/20/2020 Sale Price: \$ 950,000



#### COMPARABLE SALE #5

456 Wyona St Brooklyn, NY 11207 Sale Date: c08/20 Sale Price: \$ 999,000

#### COMPARABLE SALE #6

Sale Date: Sale Price: \$

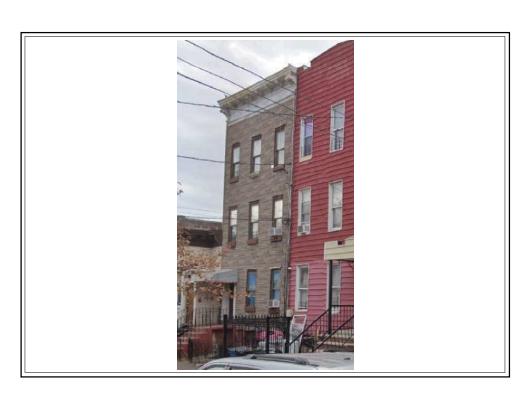
# COMPARABLE RENTALS PHOTO ADDENDUM

Borrower: ####################################		File No.:	1313339
Property Address: #72/Williams //wg		Case No.:	7000903342
City: Brooklyn	State: NY		Zip: 11207
Lender: Home Point Financial Corporation			



### COMPARABLE RENTAL #1

645 Bradford St Brooklyn, NY 11207



#### COMPARABLE RENTAL #2

96 Fountain Ave Brooklyn, NY 11207



#### COMPARABLE RENTAL #3

751 Barbey St Brooklyn, NY 11207

Borrower: #Bliff IDESTICE		File No.:	1313339	
Property Address: 特拉科林林特特科科林		Case No.:	7000903342	
City: Brooklyn	State: NY		Zip: 11207	
Lender: Home Point Financial Corporation		-		

# EBUILDINGS Certificate of Occupancy

Page 2 of 2

CO Number: 302070942F

Floor per		re 1938 Build Building	ing Code oc		ignations, except RES, COM, or PUB which roup designations.
Floor per	THE RESERVE OF THE PARTY OF THE			THE REAL PROPERTY.	THE BOOK OF THE PARTY OF THE PA
	rmitted sq. ft.	occupancy group	Dwelling or Rooming Units	Zoning use group	Description of use
CEL	OG	K	100		BOILER, ORDINARY USE
001	40	RES	1	2	1 APARTMENT
002	40	RES	2	2	2 APARTMENTS

#### **LOCATION MAP**

File No.: 1313339 Case No.: 7000903342 City: Brooklyn Zip: 11207 State: NY Lender: Home Point Financial Corporation Om Aum SUNNYSIDE and see Command Comman Flushing Meadows Corona Park MASPETH REGO PARK KEW GA Juniper Valley Park MIDDLE VILLAGE FOREST HILLS Maria Hernandez Park Merde And Spring And S 0 RIDGEWOOD COOK P.\* KEW GARDEN GLENDALE Park Lin S Comparable Sale 3
229 Van Siclen Ave
Brooklyn, NY 11 207 RICHMOND HI High and Park

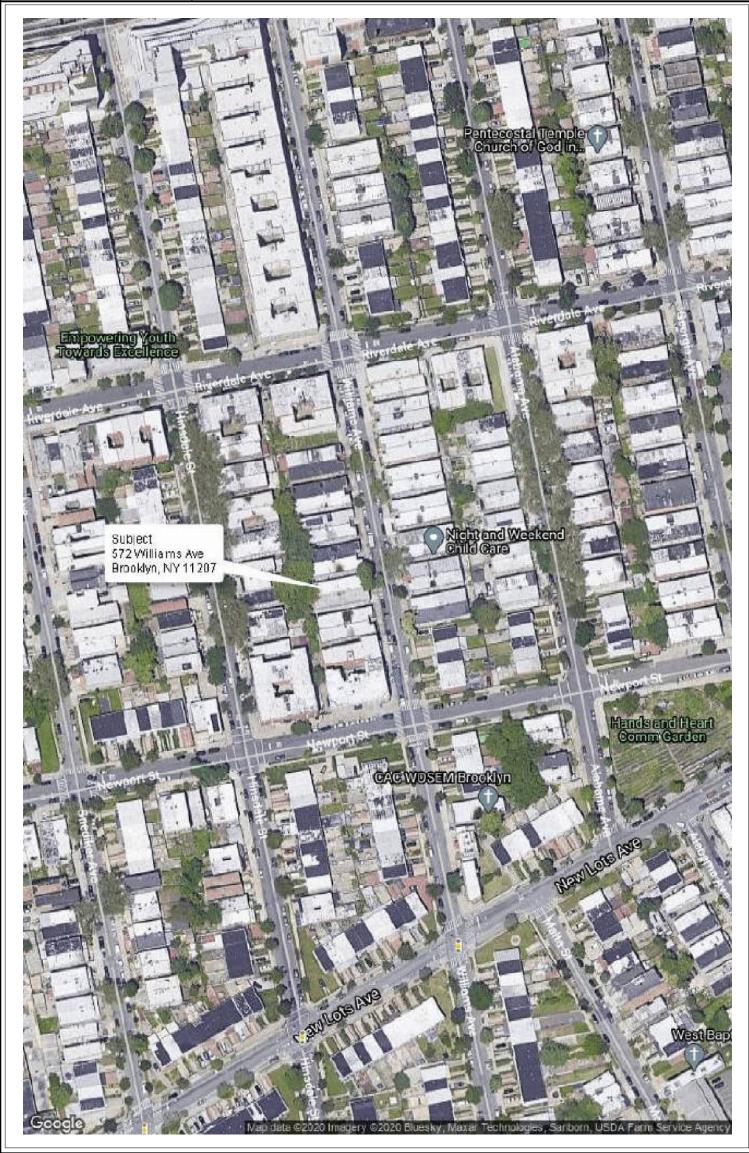
Wood Comparable Sale 4
505 Ridgewood Ave
Brooklyn, NY11207
2.21 miles NE 0.95 miles NE Comparable Sale 5
456 Wyona St
Brooklyn, NY 11207 0.48 miles NE OZONE PARK KLYN Comparable Rental 2 96 Fountain Ave Brooklyn, NY 11207 N-HEIGHTS 1.57 miles NE Comparable Sale 1 551 Miller Ave Brooklyn, NY11207 Belt I 0.56 miles NE Comparable Sale 2 721 Shepherd Ave
Brooklyn, NY 11207 EAST YEW YORK 1) AV 1:07 miles NE Subject
572 Williams Ave
Brooklyn, NY 11207
Comparable Rental 1
645 Bradford St
Brooklyn, NY 11207
0.43 miles NE

Spring
Comparable Rental 3
751 Barbey S1
Shirik Brooklyn, NY 11207
hishc 0 68 miles NE CANARSI: FLATLANDS Jamaica Bay Wildlife Refuge BERGEN BEACH MARINE PARK MILL BASIN Marine Park @coodlo Map data ©2020 Google

#### **AERIAL MAP**

 Borrower: #\https://phi

Lender: Home Point Financial Corporation



7000903342 File No. 1313339

## **USPAP ADDENDUM**

Borrower: ########			
Property Address: ###################################	County: Kings	State: NY	Zip Code: 11207
ender: Home Point Financial Corpora	tion		
easonable Exposure Time			
y opinion of a reasonable exposure time for t	he subject property at the market v	alue stated in this report is: 30-15	50 Days
dditional Certifications			
$\overline{X}$ I have performed <b>NO</b> services, as an app		ording the property that is the subj	ect of this report within the three-year
period immediately preceding acceptance	of this assignment.		
I <b>HAVE</b> performed services, as an appra			
period immediately preceding acceptance	of this assignment. Those services	are described in the comments b	elow.
Iditional Comments			
APPRAISER: 2 / 1	1	SUPERVISORY APPRAISER (o	only if required):
1/1. 1	/		<b>3</b>
Signature:	las	Sianature:	
lame: Xi Huang		Name:	
Date Signed: 12/14/2020 State Certification #: 45000052041			
or State License #:			
or Other (describe): State: NY	State #:	State:	
Expiration Date of Certification or License: C	12/21/2022	Expiration Date of Certification or Supervisory Appraiser inspection (	License: of Subject Property:
Effective Date of Appraisal: 12/14/2020			from street Interior and Exterior

#### LICENSE

UNIQUE ID NUMBER

State of New York
Department of State

DIVISION OF LICENSING SERVICES

PURSUANT TO THE PRUVISIONS UF ARTICLE SE OF THE
EXECUTIVE LAW AS IT RELATES TO R. E. APPRAISERS.

O2 22 20

HUANG XI
C/D HUANG XI
APPRAISE

HAS BEEN DULY CERTIFIED TO TRANSACT BUSINESS AS A
R. E. RESIDENTIAL APPRAISER

DIVISION OF LICENSING SERVICES

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MM. 20 22 20

EXPRATION DATE
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EXPRATION DATE

Borrower: ####################################		File No.:	1313339
Property Address: #7721Williams /Ave		Case No.:	7000903342
City: Brooklyn	State: NY		Zip: 11207
Landard II Did Finding			<u> </u>

Lender: Home Point Financial Corporation



Real Estate Professionals Errors and Omissions Policy

#### Declarations

Prefix Policy Number Branch Agency 65256347320 078990 969 RFB

Insurance is provided by Continental Casualty Company, 151 North Franklin Street, Chicago, IL 60606 A Stock Insurance Company.

1. NAMED INSURED AND MAILING ADDRESS:

Xi Huang

86 Stephan Marc Lane New Hyde Park, NY 11040 NOTICE TO POLICYHOLDERS:

The Errors and Omissions Liability coverage afforded by this policy is on a Claims Made basis. Please review the policy carefully and discuss this coverage with your insurance agent or broker.

2. POLICY PERIOD: Inception: 03/13/2020 Expiration: 03/13/2021

at 12:01 A.M. Standard time at your address shown above.

3. ERRORS AND OMISSIONS LIABILITY:

A. Limits of Liability: Each Claim: \$1,000,000 Aggregate: \$1,000,000

\$250,000 B. Discrimination Limits of Liability:

C. Deductible: Each Claim: \$1,000

D. First Coverage Date: 03/13/2018 E. Retroactive Date: 03/13/2018

4. PREMIUM \$600 \$600.00 Total Premium:

5. EXTENDED REPORTING PERIOD PREMIUM One Year: 50% of the Policy Premium

Three Year: 130% of the Policy Premium

6. FORMS AND ENDORSEMENTS ATTACHED AT INCEPTION:

CNA65781NYc (03/14) Real Estate Professionals Errors and Omissions Policy - New York

CNA65808NY RE20 Individual Licensee Endorsement

CNA65780NY ED. 09-2013

I - 1272458 B - 021183

Hattleen W. Curr Countersigned by Authorized Representative