



2600 W. Big Beaver Road Suite 540  
Troy, MI 48084  
(888) 327-8123

# Desktop Appraisal

with 3rd party exterior inspection



HouseCanary

## For Property Located at:

123 Main St.  
Orange, CA 92869

## Client:

ABC Mortgage  
201 Spear St.  
San Francisco, CA 94105

## As of:

05/03/2017



## Desktop Appraisal with 3rd party inspection

AGILE APPRAISAL™ Platform



INSPECTION PHOTO - 05/01/2017 (p.7 for more)

### Report Summary

OPINION OF MARKET VALUE

**\$646,000**

1 YR RISK OF DECLINE - HOUSECANARY

**5.7%** Very Low Risk



### EXTERIOR PROPERTY CONDITIONS

C6	C5	C4	C3	C2	C1
Major Repairs Required	Repairs Needed	Worn but Adequate	Well Maintained	Like New	New

## Subject & Assignment

Property Type	Single Family Attached
PUD	No
Beds / Baths	3 beds / 2 baths
GLA / SITE	1667 sf / 7,000 sf
Accessory Unit	No
Car Storage	Garage Attached: 3, Driveway
Year Built	1975 (42 years)
Basement	No
DOM	Not recently listed
Property Rights	Fee Simple
APN	39212218
Owner/Borrower	EISLER TORI TR
Client	ABC Mortgage
Tax Year / RE Taxes	2017, \$7,135

## One-Unit Housing Trends - 90 days

Prices \$		Age (Yrs)
\$294,000	LOW	1
\$700,000	MEDIAN	57
\$1,550,000	HIGH	99

Property Values	Sale Price / Listing Price	Typical DOM
Stable	98%	45 days

Graphs are generated by HouseCanary. If it is missing, it is because we didn't have enough data in the last 90 days.

## Neighborhood Characteristics

Built-Up	Growth	Distressed
Over 75%	Stable	< 5%

## Site

Highest & Best Use	Yes
Property Conformity	Conforms to Neighborhood
Zoning	Legal
Classification	R-1-7
Zoning Description	Single Family Residence with a minimum of 7,000 Sq. Ft. of lot area required.
Utilities & Off-site Improvements	Yes, Typical, See comments
Flood Hazard Area	Yes
FEMA Flood Zone	—
FEMA Map #	—


## 3 Year Transaction History

Generated by HouseCanary

Date	Status	Price	DOM
None found			



## Sales Comparison Approach

	Subject		Comp 1		Comp 2		Comp 3	
								
Address	123 Main St Orange, CA 92869		783 E Hayward Ave Orange, CA 92869		275 S Juniper St Orange, CA 92869		678 Alhambra Way Orange, CA 92869	
Proximity to Subject			0.58 miles NW		0.34 miles NW		0.25 miles SW	
Sale price			\$629,000		\$620,000		\$649,000	
Sale price / GLA			\$367 sq ft.		\$442.86 sq ft.		\$337 sq ft.	
Data source(s)			CRMLS #OC16703285		CRMLS #PW16168714		CRMLS #PW16151479	
Verification Source			DOC #2016000514584		DOC #2016000433966		DOC #2016000402519	
DOM			5 days		9 days		13 days	
	DESCRIPTION		DESCRIPTION	\$ ADJ	DESCRIPTION	\$ ADJ	DESCRIPTION	\$ ADJ
Sale Type			ArmLth		ArmLth		ArmLth	
Financing			Conv;0		Conv;0		Conv;0	
Date of Sale/Contract			s10/16;c09/16	14,000	s09/16;c08/16	15,500	s08/16;c07/16	20,000
Lot Size	7,000 sf		10,300 sf.	-16,500	6,080 sf.		7,220 sf.	
Location	N;Res;		A; Back to Com;	20,000	N;Res;		N;Res;	
View	N;Res;		N;Res;		N;Res;		N;Res;	
Stories	1		1		1		1	
Year Built	1975		1960	0	1960	0	1961	0
Condition	C3		C3		C3		C3	
Above Grade	Bdrms	Baths	Bds	Ba	Bds	Ba	Bds	Ba
Room Count	3	2.0	3	2.0	3	2.0	4	2.0
Gross Living Area	1,667 sf		1,717 sf	-2,250	1,400 sf	13,350	1,927 sf	-13,000
Basement / Finished	No		No	0	No	0	No	0
Parking	3ga3dw		2ga2dw		2ga2dw		2ga2dw	
Porch/Patio/Deck	Patio		Patio		Patio		Patio	
Net Adjustment Total				\$15,250		\$28,850		-\$44,260
Adjusted Sale Price of Comparables			Net 2.42%		Net 4.65%		Net -6.82%	
			Gross 8.39%	\$644,250	Gross 4.65%	\$648,850	Gross 8.98%	\$604,740

There are **6** comparable properties currently offered for sale in the subject neighborhood ranging in price from **\$490,000 to \$788,000**.

There are **23** comparable sales in the subject neighborhood within the past twelve months ranging in sale price **\$462,00 to \$788,000**.



## Appraiser's Final Reconciliation

As-Is Market Value

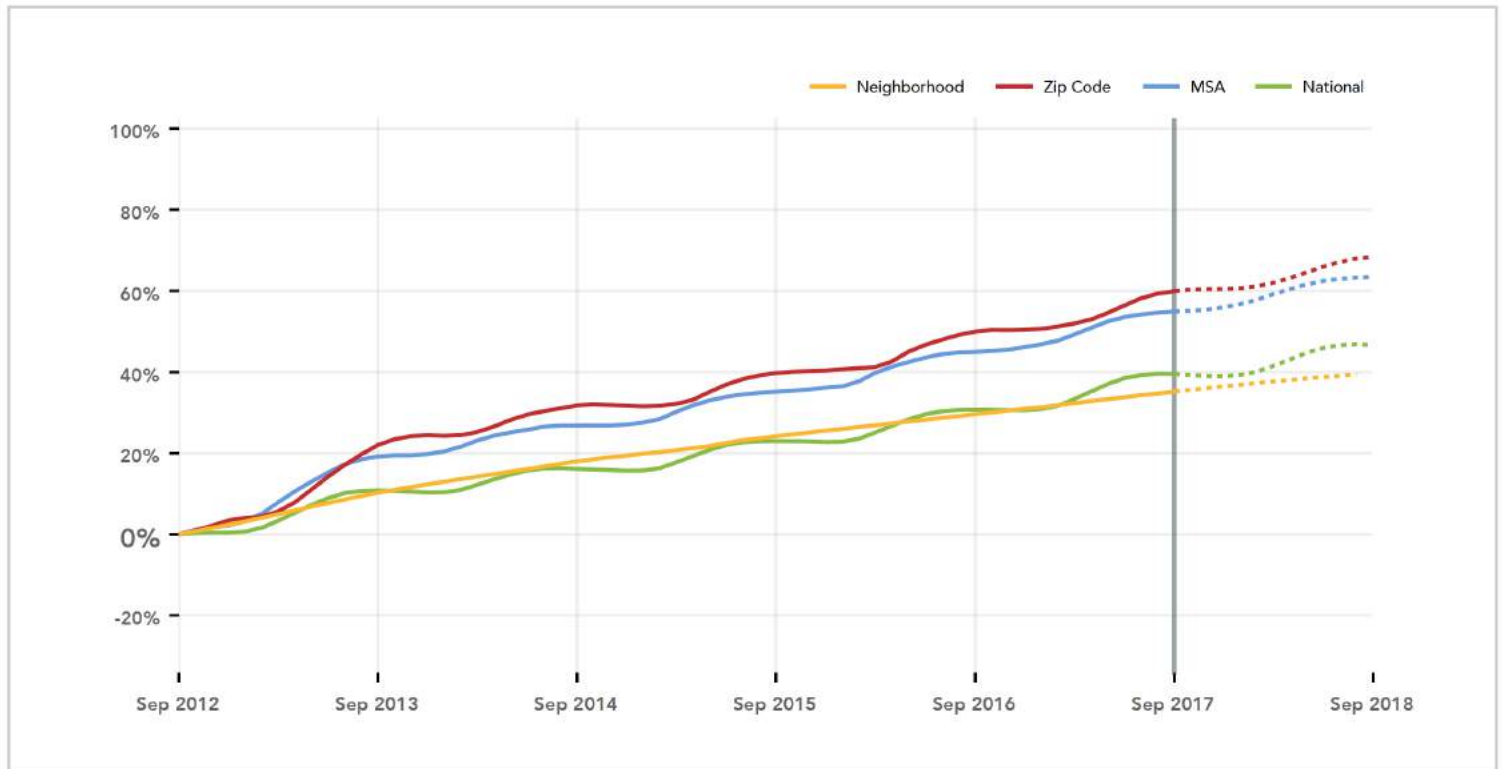
**\$646,000**

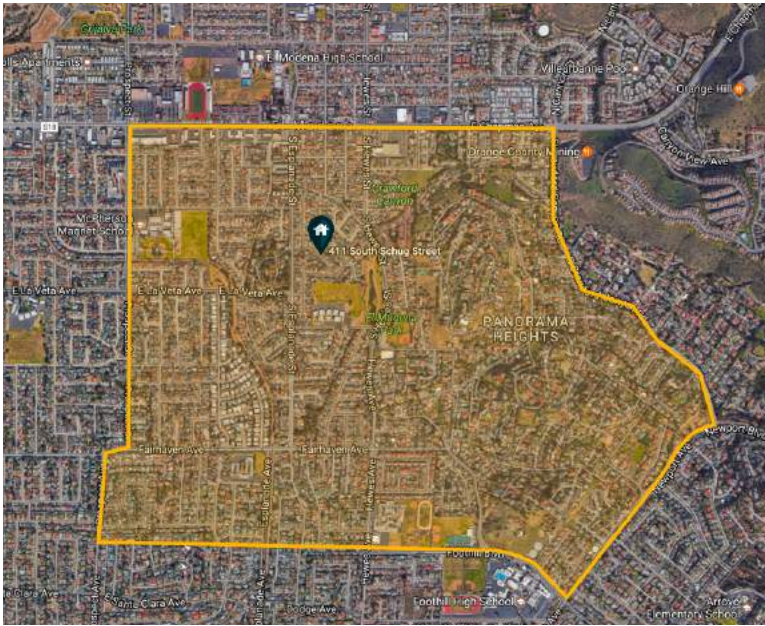
Valuation is based on the desktop analysis of the subject property and sales comparison approach. Sources include MLS data and photos, public tax records, deed information, and online maps. The appraiser considered local market conditions and the subject's similarity to the neighborhood.

Comparable sales one through three transferred between \$620,000 and \$649,000 and featured an adjusted range from \$604,740 to \$648,850. As of the date of the report, the subject's neighborhood market supports a final value estimate of \$646,000, with greater weight being given to comparable sale two which features the least market adjustments. The subject's market value is lower than the predominant values for the neighborhood; however, the subject is still within a marketable range, for competing properties. This has no adverse affect on marketability. The sales comparison (Market) approach was given most weight due to the availability of verifiable comparable home sales data. It is also considered to be the most accurate indicator of value, as it best reflect the actions of buyers and seller within the subject's marketplace. The cost approach is deemed not applicable, hence this report is based on exterior inspection of the subject property. The Income Approach is deemed not applicable due to the subject's neighborhood being predominantly owner occupied and the lack of sales data for tenant occupied homes. Purchases are typically made with the intent to occupy rather than rent. This approach has been appropriately omitted. Thus, the final value conclusion of this appraisal report is derived with primary consideration given to the Sales Comparison Approach.

I ☐ have ☒ have not performed services related to the subject property in the 3 years previous to the effective date of the appraisal.

## HouseCanary Home Price Index Forecast





## Appraiser's Neighborhood Comments

The subject is bounded by Chapman Ave on the north to Newport Ave on the east to Foothill Blvd on the south to Prospect Street on the west.

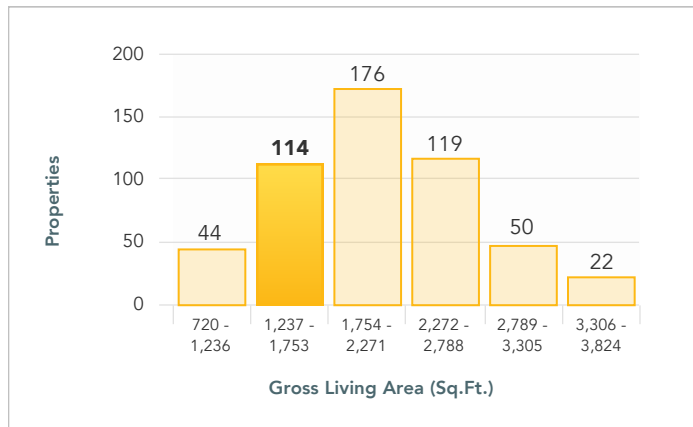
The subject property resides within a neighborhood known as, "Panorama Heights" City of Orange; which is predominantly comprised with Residential Single-Family dwellings. Its commercial area resides along the main streets of: Prospect St and Chapman Ave; comprised with a mixture of retail and service. Commuting is provided by the 55-Costa Mesa Fwy; which provides access to the beach cities to the south and to Anaheim Hill to the north. The subject site has good proximity to recreational parks, transportation services, shopping centers and employment services. The subject neighborhood's growth is in a stable stage, most structures have significant amount of economic life remaining.

## Neighborhood Properties Characteristics

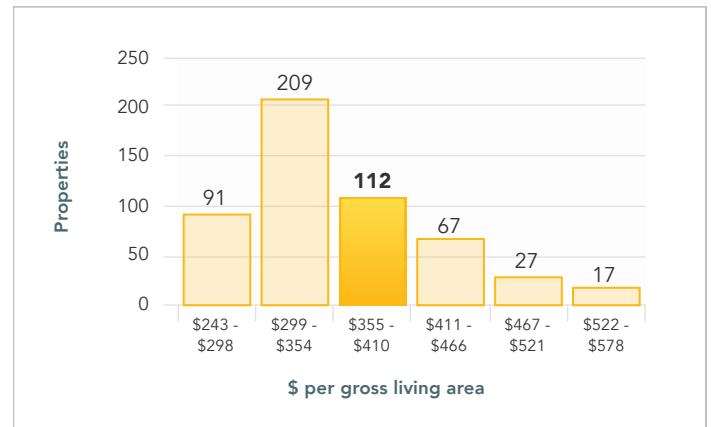
Graphs are generated by HouseCanary based on appraiser's neighborhood drawing and data from **Public Records** and the **local MLS**

■ # of properties ■ Subject Property

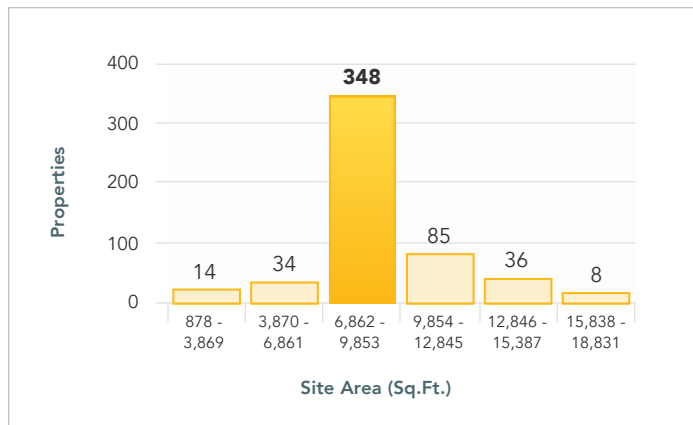
### Gross Living Area (Sq.Ft.)



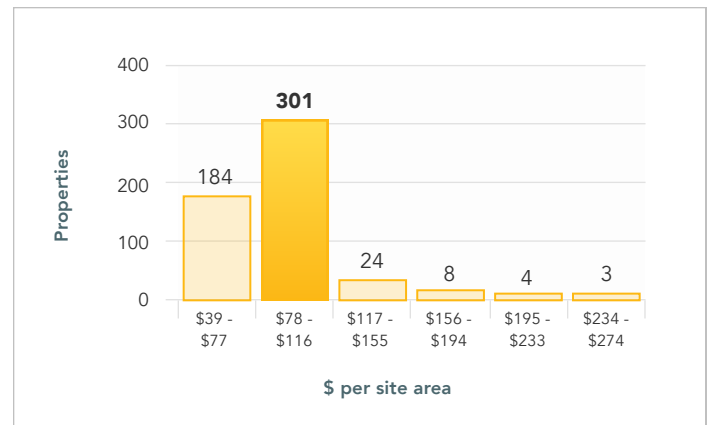
### \$/Gross Living Area (Sq.Ft.)



### Lot Size (Sq.Ft.)



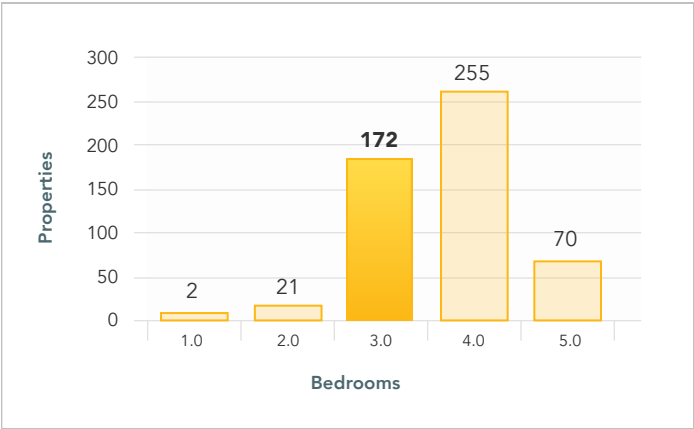
### \$/Lot Size (Sq.Ft.)



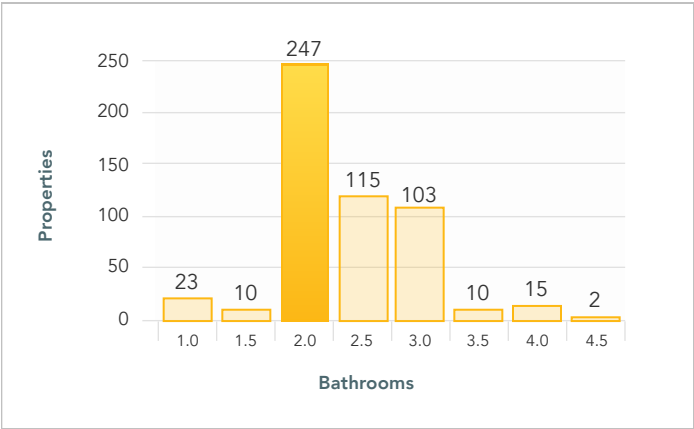


Neighborhood Properties Characteristics Continued

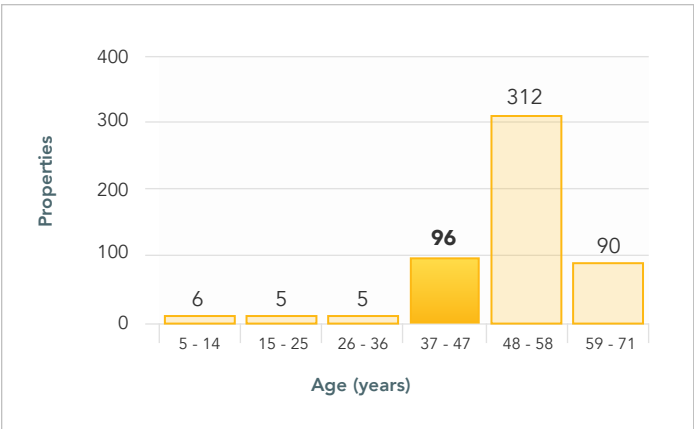
Bedrooms



Bathrooms



Age



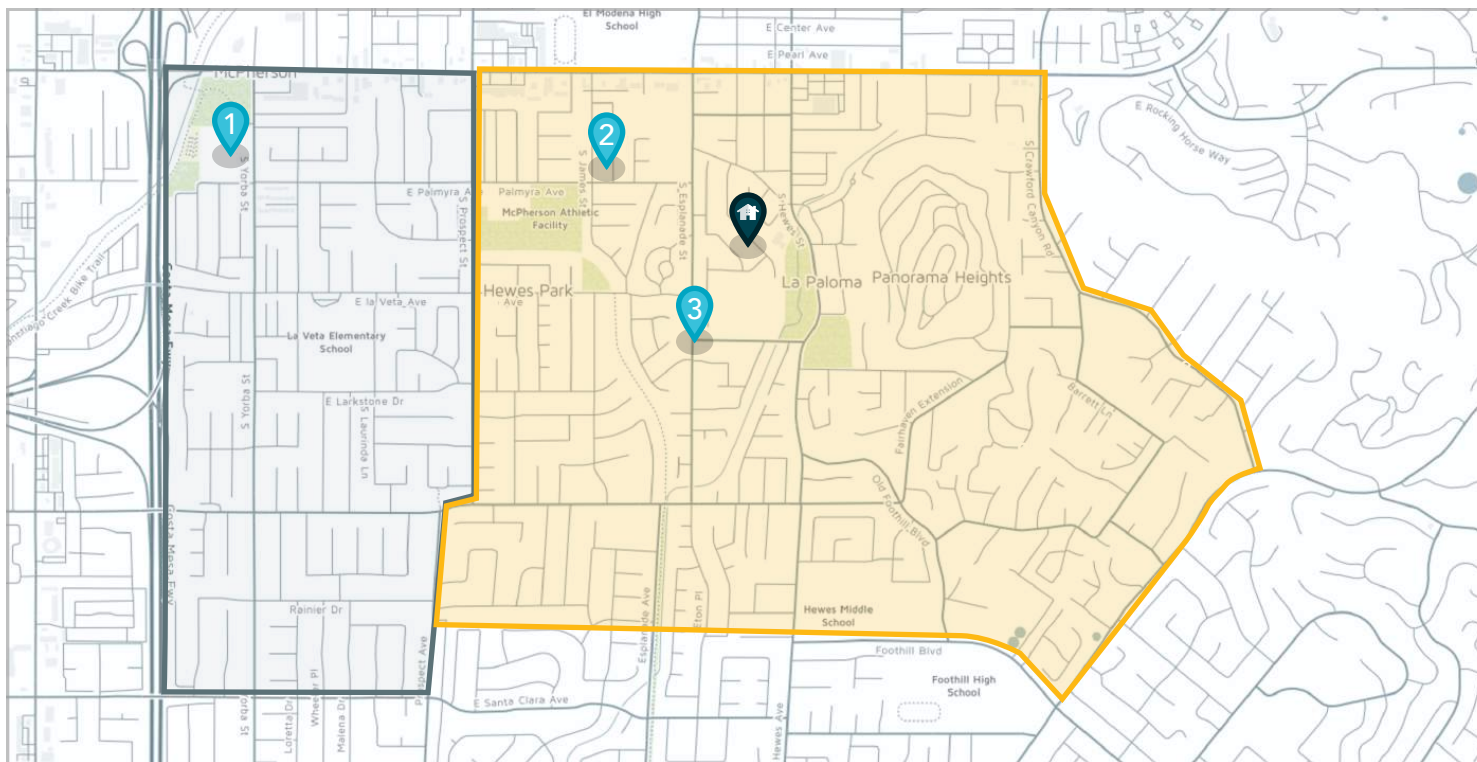


## Farm List

Below lists all the properties that are in the subject's **Neighborhood** (yellow boundary) similar to the subject and the appraiser considered as comps. The appraiser also drew boundaries around additional neighborhoods shown by the **Market Area** (grey boundary) based on their local knowledge.

Neighborhood  Market Area

Filters: 9 months, <1 mile, +20% GLA, Arms Length



#	SIMILARITY	DISTANCE	PROPERTY	PRICE	STATUS DATE	STATUS	AGE	BEDS	BATHS	GLA	LOT SIZE
	-	-	SUBJECT		—	—	43	3	2.0	1,717	7,000
	HIGH	0.58	783 E Hayward Ave	\$644,250	10/2016	Sold	57	3	2.0	1,711	10,300
	HIGH	0.34	275 S Juniper St	\$648,850	09/2016	Sold	57	3	2.0	1,400	6,080
	HIGH	0.25	678 Alhambra Way	\$604,740	08/2016	Sold	57	4	2.0	1,927	7,220
	HIGH	0.59	285 S Elm St	\$655,000	07/2016	Sold	54	4	2.5	1,653	7,400
	HIGH	0.35	602 S Oak St	\$660,000	04/2017	Sold	54	4	2.0	1,687	7,600
	HIGH	0.35	3923 E Redwood Ave	\$667,000	04/2017	Sold	57	4	2.0	1,756	7,600
	HIGH	0.25	608 Allway St	\$717,000	09/2016	Sold	50	4	2.1	1,661	9,869
	HIGH	0.28	4504 Washington Ave	\$535,000	10/2016	Sold	62	4	2.0	1,670	5,292
	HIGH	0.98	13202 Bern Way	\$700,000	11/2016	Sold	61	2	2.0	1,642	10,600
	HIGH	0.97	12771 Mott Dr	\$743,500	02/2017	Listing	56	3	2.0	1,669	12,740
	HIGH	0.35	508 S Wood St	\$950,000	04/2017	Listing	57	4	2.0	1,729	8,300
	HIGH	0.66	19273 Crest Ln	\$682,500	04/2017	Listing	61	3	2.0	1,731	13,000
	HIGH	0.80	141 S Richmond Ln	\$675,000	04/2017	Listing	55	4	2.0	1,770	11,100
	HIGH	0.56	3320 Arlington Pl	\$690,000	07/2016	Contract	53	3	2.0	1,837	7,400
	HIGH	0.90	2746 Dimm Ave	\$740,000	09/2016	Contract	53	3	2.0	1,834	7,571



## Regression model

HouseCanary's multiple regression model analyzes 10+ years of transaction history from public records (or however long deed records go back for the county) and listing prices from MLS, in the subject's census tract. Learn more at [housecanary.com/regression](https://housecanary.com/regression)

1271	9	8%	89%
Properties Analyzed	Significant attributes analyzed	Median absolute % error	Variation Explained by Regression (R <sup>2</sup> )

## Attributes Analyzed

### Significant Attributes

Beds  
GLA  
Location  
Lot Size

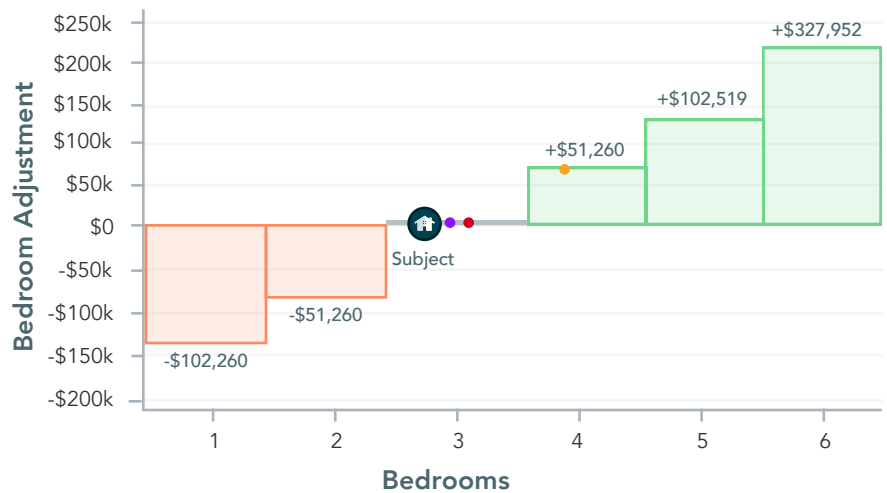
### Insignificant Attributes

Pool  
Age of Home  
Bathrooms  
Rooms Above Grade  
Basement

Significant attributes: For this census tract, we've analyzed 2 attributes and found 4 to be significant (p-value is  $\leq 0.05$ ) and impacts property value.

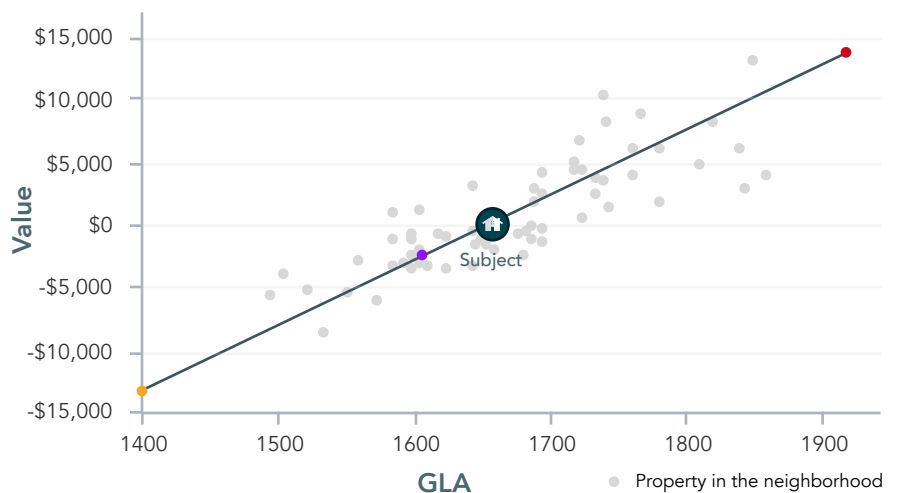
## Bedrooms

Comp	Adjustment Used	HC Suggested Range
1 ● 2 ●	\$0	
3 ●	\$51,260	\$51,260 to \$71,760



## Bedrooms

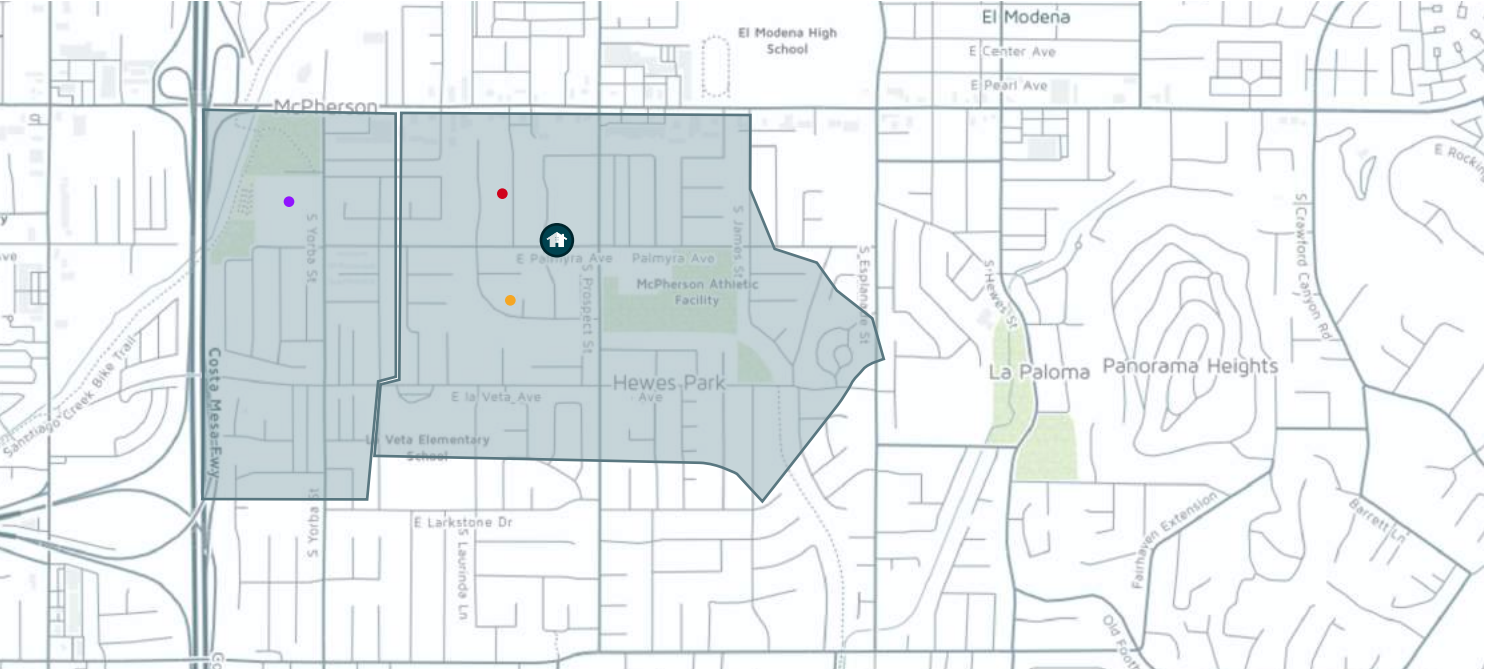
Comp	Adjustment Used	HC Suggested Range
1 ● 2 ● 3 ●	\$50/Sq.Ft.	\$40 to \$65/Sq.Ft.







Location



Median Block Prices

\$687,134      \$649,320  
SUBJECT   2   3   1

Comp	Adjustment Used	HC Suggested Range
1	$\$0.53 \times (\$649,320 - \$687,134) = -\$20,000$	\$0.04 - \$1.36

Adjustment \$ = HC suggested \$ x (difference in median block price)



## 3rd Party Exterior Inspection

Name of Inspector: Joe Smith  
Inspector Email: joe@cainspection.com

### Property / Neighborhood Info

Completed Inspected Date: 05/01/2017

### Property Details

PUD	No
Carport	No
Garage	Yes
Attached	3 spaces
Detached	Yes
Built-in	Yes
Driveway	Yes
Material	Concrete
Condition	Poor/Fair/Average/Good/Very Good/Excellent
On-street parking	Yes
Roof surface	
Material	Slate
Roof Pitch	Typical (3' in 12')
Condition	Poor/Fair/Average/Good/Very Good/Excellent
Exterior walls	
Material	Stucco
Condition	Poor/Fair/Average/Good/Very Good/Excellent
Views	Residential
Impact on Value	Beneficial/Neutral/Adverse
Stories	1
Pool	None
Porch / Patio / Deck	Patio: Covered Deck: None
Special amenities	None Noted
Adverse Site Conditions	No

### Neighborhood

Ability to view property	Yes
Repairs required	No
Damage by	
Comment	
Subject property maintenance	C3 Well maintained - normal wear and tear, remodeling done < 15 years ago
Locational influences	Residential, Water Front, Public Transportation
Impact on value	Beneficial/Neutral/Adverse
Comment	Located in a quiet and well-established neighborhood with homes in average to good condition.
% of land area occupied by commercial	3%
Evidence of occupancy	Lawn Maintenance, Window Coverings, Cars In Driveway

### Inspector comments

Subject is a 1 story in good condition located in a suburban neighborhood. Homes generally range from 20-75+ years old in the neighborhood. The property appears to have been well maintained and shows no needed repairs after exterior inspection. The interior is assumed to be in similar condition as the exterior. Interstate near subject.



## Inspection Photos 4 Available

All photos are time-stamped and location verified (geolocation of photos matches subject address).



FRONT

05/01/17, ✓ Location Verified



EXTERIOR RIGHT

05/01/17, ✓ Location Verified



ADDRESS VERIFICATION

05/01/17, ✓ Location Verified



EXTERIOR LEFT

05/01/17, ✓ Location Verified



## MLS Photos 14 Available

These photos are populated from CRMLS and may not currently reflect subject in its current condition.

CRMLS  
07/20/2017





## MLS Photos 14 Available

These photos are populated from CRMLS and may not currently reflect subject in its current condition.

CRMLS  
07/20/2017





## INTENDED USER

The intended user of this report is the named Lender/Client. In some jurisdictions, e.g. Illinois, the AMC is considered an intended user.

## INTENDED USE

The intended use of this appraisal report is to provide an opinion of the MARKET VALUE of the real property that is the subject of this report based on a sales comparison analysis, for the purposes as defined in this report.

## SCOPE OF WORK

This is a Desktop Appraisal reported in an Appraisal Report format. NO PHYSICAL INSPECTION OF THE PROPERTY HAS BEEN PERFORMED BY THE APPRAISER. A third party inspection company viewed and photographed the subject exterior. The Appraiser and Client agree that a physical inspection of the subject property and comparables by the Appraiser is not necessary for credible assignment results due to the intended use(s) of this report, however the Appraiser has relied on an independent third party for exterior inspection data and augmenting photographs (included in this report) and observable information regarding the subject. The Scope of Work for this appraisal is defined by the complexity of the assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, extraordinary assumptions and certifications. The Appraiser must, at a minimum: (1) identify the physical and economic characteristics of the subject property that are relevant to the assignment (this may be accomplished by reviewing third party inspector photographs and comments, public record data, prior appraisal data, current or prior MLS data, available aerial photography, (2) collect, confirm, and analyze comparable property data from reliable public and/or private sources sufficient to develop a credible sales comparison approach to value, (3) identify and report any extraordinary assumptions or hypothetical conditions necessary to develop credible assignment results subject to the stated scope of work and intended use, (4) report the results of research, analyses, and conclusions in this report. EXCLUSIONS – The Cost Approach and the Income Approach to Value are excluded from this report and have not been developed or reported as part of this assignment. The Appraiser and Client agree that the sales comparison approach to value is the only approach relevant to this assignment based upon the stated intended use(s), and that applying only this approach is sufficient to produce credible assignment results. The cost approach is excluded, as the Appraiser is not conducting a full interior inspection of the subject property, and would be unable to credibly support the physical, functional and external obsolescence adjustments required for this approach. The income approach is excluded as an approach to value in the absence of similar rental comparable. In the absence of a physical inspection of the subject property (site and improvements), the Appraiser has made several extraordinary assumptions, as listed below. Verification of the components and features related to these assumptions, is outside of the Scope of Work necessary to communicate credible results based upon the intended use(s) identified.

## STATEMENT OF EXTRAORDINARY ASSUMPTIONS

Unless otherwise noted in this report, it is assumed that:

- The subject property's highest and best use is assumed to be the subject's present use as a 1-4 family residence. It has been correctly identified under "Property Type" (as determined through sources considered reliable by the Appraiser). The highest and best use is considered to be the present use, unless otherwise indicated by the Appraiser.
- The subject's utilities and mechanicals are typical and common for the subject's marketplace and have no material impact upon the property's marketability or value.
- The appraiser makes the extraordinary assumption that there are no undisclosed adverse conditions (environmental or otherwise) present in or on the subject's improvements, the subject's site, or in the immediate vicinity of the subject property that would have a material impact upon the property's marketability or value. If undisclosed adverse conditions are later revealed, this may have a significant impact on the appraised value. Disclosed or obvious adverse conditions are treated as depreciation and are indicated in this report as such.
- Where there are significant discrepancies between the public record information and other data sources such as third party descriptions or photographs of the subject property the appraiser used their professional judgement to choose the most reliable data source.

The use of the assumptions noted might have affected the assignment results. If any of the noted assumptions are incorrect, it could have a significant impact upon the accuracy of the analyses and conclusions reported.

## STATEMENT OF EXTRAORDINARY ASSUMPTIONS

The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair





## DEFINITION OF MARKET VALUE

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.

## ESTIMATE OF REASONABLE EXPOSURE TIME

The subject's opinion of value as developed in this report is predicated upon a corresponding estimated reasonable exposure time. Unless otherwise noted in this report, the estimated exposure time for the subject property at the opinion of value is consistent with the neighborhood marketing time as identified on page one of this report.

## STATEMENT OF CONTINGENT AND LIMITING CONDITIONS

The Appraiser's certification that appears in the appraisal report is subject to the following conditions: (1) The Appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. (2) The Appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership. (3) 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. (4) Unless otherwise noted in this report, the Appraiser has not made an exterior or interior inspection of the subject property. The Appraiser assumes that there are no adverse conditions associated with the improvements or the subject site. (5) Unless otherwise stated in the appraisal report, the Appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, expressed or implied, regarding the condition of the property. The Appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the Appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property. (6) The Appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and has no reason to believe them to be other than correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties. (7) The Appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice. (8) When the Appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to completion, repairs, or alterations, the Appraiser assumes the completion of the improvements will be performed in a workmanlike manner.

## APPRAISER'S CERTIFICATION

I certify that, to the best of my knowledge and belief: (1) The statements of fact contained in this report are true and correct. (2) the appraisal report contains only my own personal, impartial and unbiased professional analysis, opinions, and conclusions, which are limited only by the reported assumptions and limiting conditions specified in this form. (3) 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 with respect to the parties involved. (4) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment. (5) I did not base, either partially or completely, my analysis and/or the estimate of value in the 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 immediate vicinity of the subject property or on any other basis prohibited by law. (6) My engagement in this assignment was not contingent upon developing or reporting predetermined results. (7) My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the Client or any related party, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal. (8) My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity 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 as of the effective date of the appraisal. (9) The signing Appraiser has not made a personal inspection of the property that is the subject of this report, nor did I make any personal physical inspections of any of the comparable properties included.



## APPRAISER'S CERTIFICATION

(10) No one provided significant real property appraisal assistance beyond the parties named below and inspection and photographs completed by a 3rd party inspection company (11) I have not performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this appraisal within the three-year period immediately preceding acceptance of this assignment unless otherwise stated.

## ADDITIONAL ASSUMPTIONS, LIMITING CONDITIONS OR NARRATIVE COMMENTARY NECESSARY TO COMPLY WITH USPAP AND/OR TO PROVIDE CREDIBLE ASSIGNMENT RESULTS SUBJECT TO THE IDENTIFIED SCOPE OF WORK AND INTENDED USE/USER:

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### APPRAISER

Signature: *Joe Smith*

Name: Joe Smith

Date of Report: 05/03/2017

Company Name: Capital Appraisal Services

Company Address: P.O. Box 3422, San Francisco, CA 90703

State Certification/License #: CAAR051232

State: CA

Expiration Date of Certification or License: 05/22/2017

Effective Date of Appraisal: 05/03/2017

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### CLIENT/LENDER

Name: ABC Mortgage

Address: 201 Spear St, San Francisco, CA 94105

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### 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



## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

### Condition Ratings and Definitions

#### C1

Improvements have been very recently constructed and has not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

#### C2

Improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently renovated and are similar in condition to new construction.

#### C3

Improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

#### C4

Improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

#### C5

Improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation or updating. The functional utility and overall livability is somewhat diminished due to condition but the dwelling remains useable and functional as a residence.

#### C6

Improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

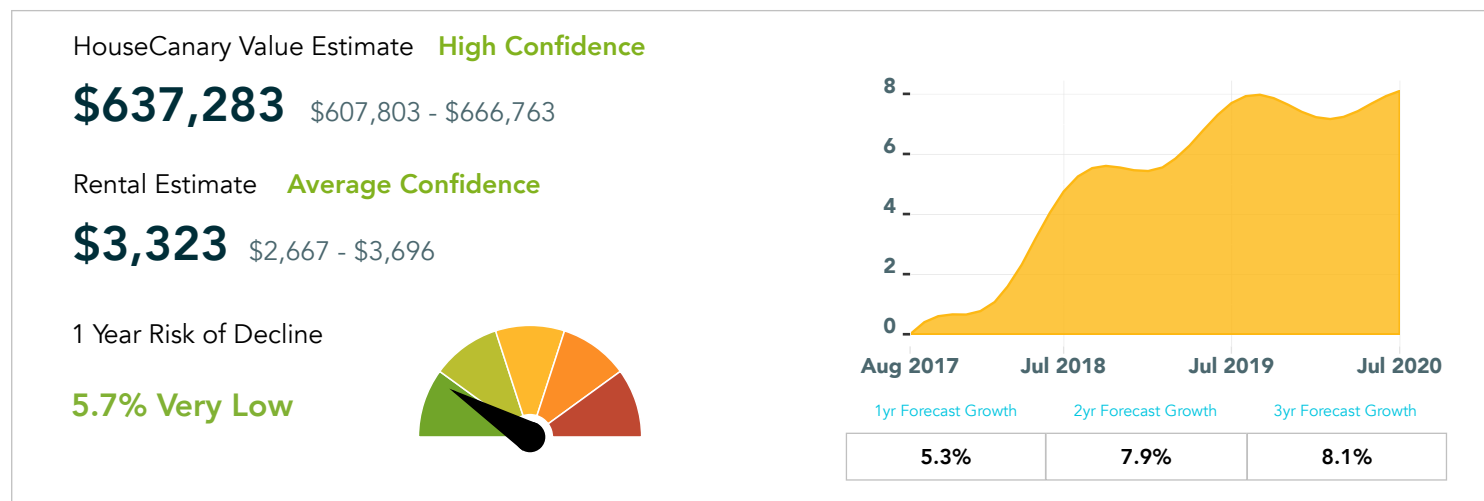


UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

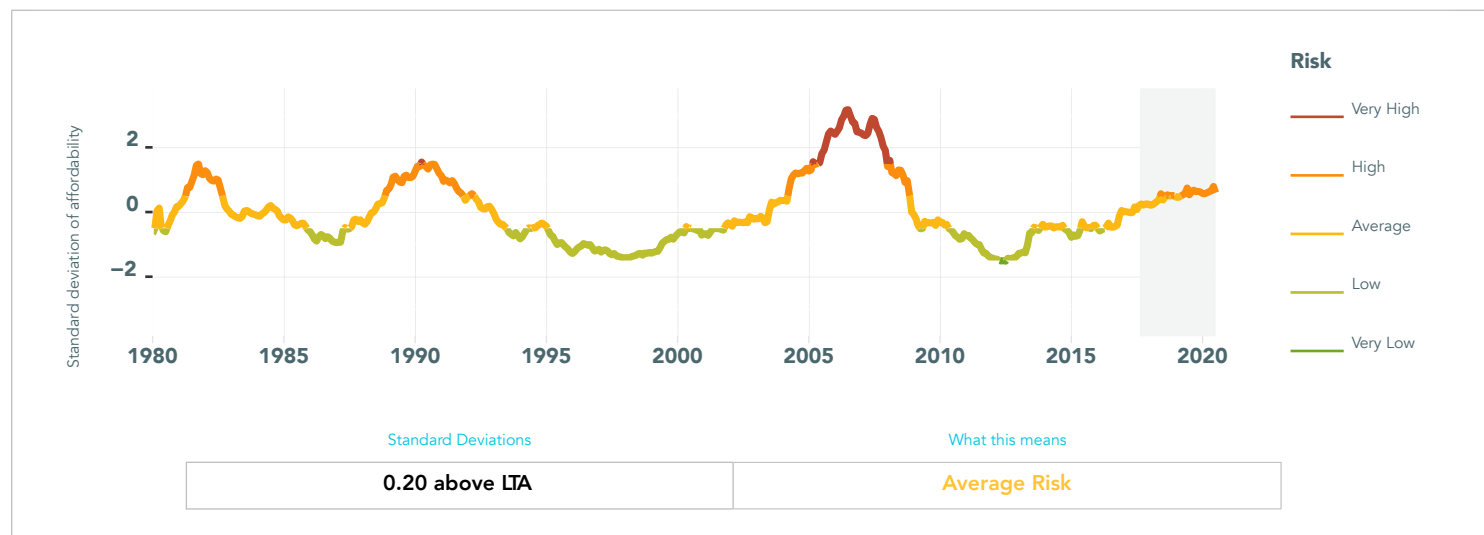
Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
BsyRd	Busy Road	Location
Gbi	Garage	Location
Wtr	Water View	Water View

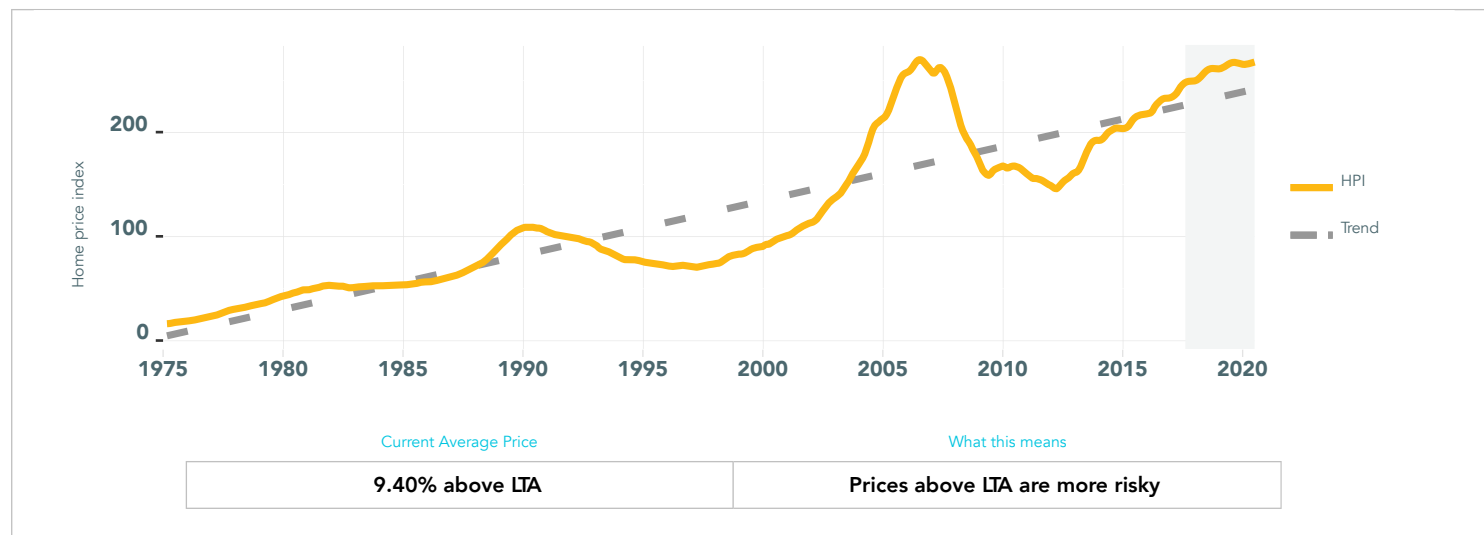
These analytics are provided by HouseCanary and are independent of the appraiser's analysis.



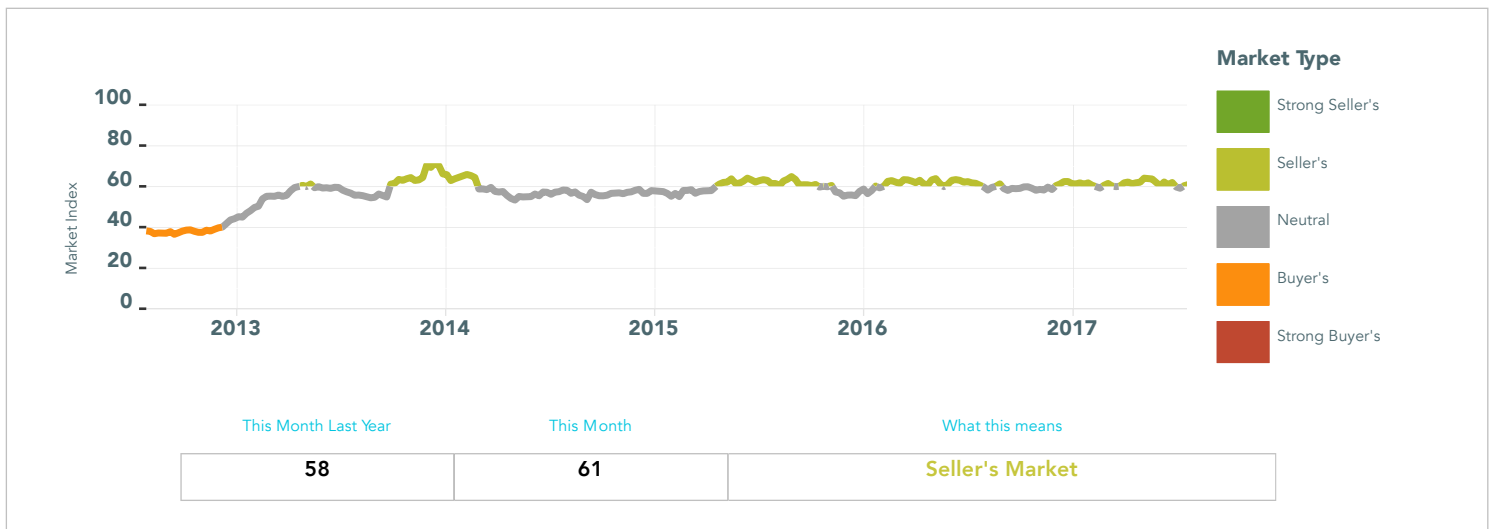
## Zip Affordability Relative to Long Term Average



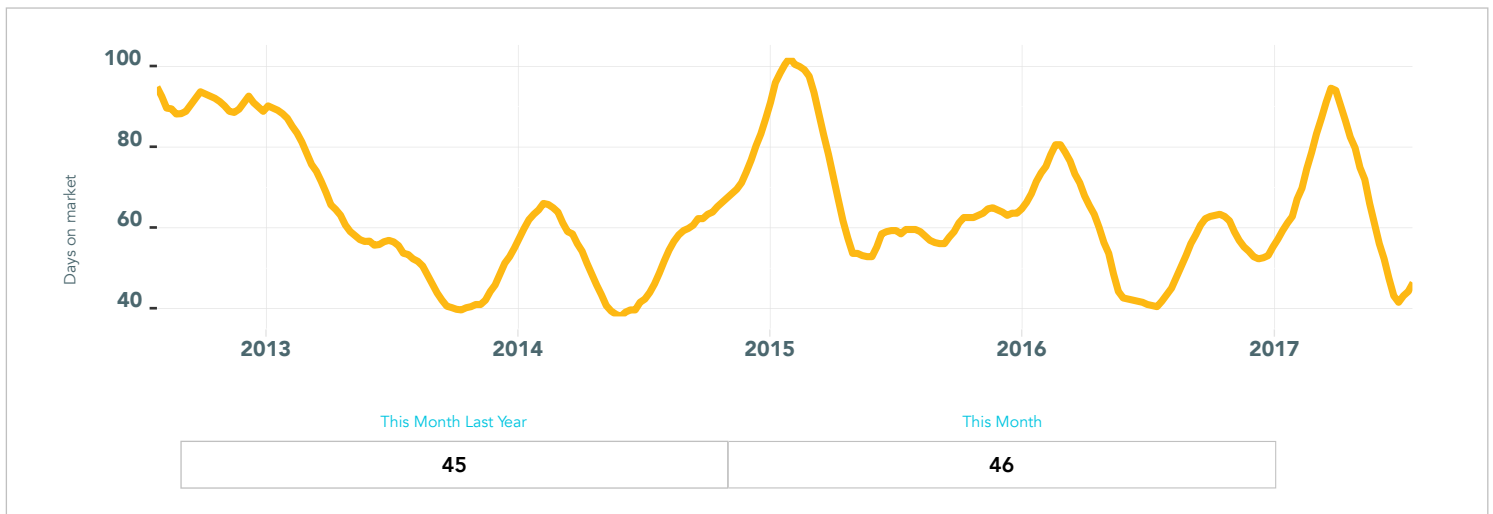
## Zip Price Relative to Long Term Average



## Zip Market Index



## Zip Days On Market



## Zip Estimated Monthly Sales and Total Listings

