Manufactured Home Appraisal Report

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	The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately support		he market value	of the subject property.
	Property Address City			Zip Code
	Borrower Owner of Public Record		County	2.0 0000
	Legal Description			
	Assessor's Parcel # Tax Year		R.E. Taxes \$	5
	Neighborhood Name Map Reference		Census Trac	t
S U	Occupant 🗌 Owner 🗌 Tenant 🗌 Vacant 🛛 Project Type (if applicable) 🗌 PUD 🔲 Condominium 🗌	Cooperative [Other (describ	e)
В	Special Assessments \$ HOA \$] per year 🗌	per month	
J	Property Rights Appraised Fee Simple Leasehold Other (describe)			
E C	Assignment Type 🔲 Purchase Transaction 🗌 Refinance Transaction 🔲 Other (describe)			
T	Lender/Client Address			
	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effection	ive date of this	appraisal? 🔲 Y	/es 🗌 No
	Report data source(s) used, offering price(s), and date(s).			
	Manufactured homes located in either a condominium or cooperative project require the appraiser to inspect the proje Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as			ormation section of the
	I \square did \square did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analy		•	w the analysis was not
	performed.	y 515 01 110 00111		ly the analysis was not
С 0	Contract Price \$ Date of Contract Is the property seller the owner of public record?	Yes 🗌 No D	ata Source(s)	
Ν	Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by	y any party on l	ehalf of the borro	ower? 🗌 Yes 🗌 No
T R	If Yes, report the total dollar amount and describe the items to be paid.			
R A C				
C T				
	I 🗌 did 🗌 did not analyze the manufacturer's invoice. Explain the results of the analysis of the manufacturer's invoi	pice or why the a	analysis was not	performed.
	Datailar's Name (New Construction)			
	Retailer's Name (New Construction)			
	Note: Race and the racial composition of the neighborhood are not appraisal factors.			
	Neighborhood Characteristics Manufactured Housing Trends		ctured Housing	Present Land Use %
N E	Location Urban Suburban Rural Property Values Increasing Stable Declining Built-Up Over 75% 25–75% Under 25% Demand/Supply Shortage In Balance Over Sup	,		One-Unit % 2-4 Unit %
) (yrs) Low	Multi-Family %
G H	Naiabharbad Baundarias	1015	High	Commercial %
B O			Pred.	Other %
R H	Neighborhood Description			
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Manufactured Home Appraisal Report

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Manufactured Home Appraisal Report

·								File #	
	1 1 7		e subject neighborho	001			to \$		
			the past twelve mon) \$	
FEATURE	SUBJECT	COMPARA	BLE SALE # 1	COMF	PARABL	E SALE # 2	CO	MPARAB	_E SALE # 3
Address									
Proximity to Subject									
Sale Price	\$		\$		1	\$			\$
Sale Price/Gross Liv. Area	\$ sq. ft.	\$ sq. ft.		\$	sq. ft.		\$	sq. ft.	
Manufactured Home		🗌 Yes 🗌 No		🗌 Yes 🗌	No		🗌 Yes	🗌 No	
Data Source(s)									
Verification Source(s)									
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	ION	+(-) \$ Adjustment	DESCRI	PTION	+(-) \$ Adjustment
Sale or Financing Concessions									
Date of Sale/Time									
Location									
Leasehold/Fee Simple									
Site									
View									
Design (Style)									
Quality of Construction									
Actual Age			1						
Condition			1						
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total Bdrn	ns. Baths	
Room Count	Datil)	Jota Dallis			20013				
Gross Living Area		sq. ft.			sq. ft.			sq. ft.	
Basement & Finished	sq. ft.	Sy. II.	·	+	sy. 11.			sy. 11.	
Rooms Below Grade									
Functional Utility									
Heating/Cooling									
Energy Efficient Items									
Garage/Carport									
Porch/Patio/Deck									
PUILII/Pallu/Deck									
				-					
Net Adjustment (Total)		- + -	\$	- + -	1.	\$	+	-	¢
Adjusted Sale Price		Net Adj. %	φ	Net Adj.	<u> </u>	φ	Net Adj.	<u> </u>	φ
of Comparables		Gross Adj. %	\$	Gross Adj.	%	\$	Gross Adj.	%	\$
I did did not research	the sale or transfer h	,		,		↓ ain	01000710	70	Ŷ
			proporty and compar						
My research 🗌 did 🗌 did r	ant rough any prior of	los or transfors of th	a subject property fo	r tha thraa yaa	rc prior	to the offective date	of this app	raical	
Data source(s)	ior reveal any prior so		le subject property to	i tile tillee yea	iis prior	to the ellective date	u uns app	aisai.	
				<u> </u>					
My research 🗌 did 🗌 did r	not reveal any prior sa	ales or transfers of tr	ne comparable sales i	for the year pri	or to the	e date of sale of the	comparable	e sale.	
Data source(s)									
Report the results of the rese									
ITEM	SU	BJECT	COMPARABLE S	ALE # 1	CON	IPARABLE SALE # 1	2 (COMPAR	ABLE SALE # 3
Date of Prior Sale/Transfer									
Price of Prior Sale/Transfer									
Data Source(s)									
Effective Date of Data Sourc	e(s)								
Analysis of prior sale or trans	sfer history of the sub	ject property and co	mparable sales						
Summary of Sales Comparis	on Approach								
Indicated Value by Sales Co	mparison Approach \$								
	s Comparison Appre	bach \$	Cost Approa	ch \$		Income Appro	ach (if dev	(eloped)	\$
			0000 100100	*					,
This appraisal is made 🗌 "a	as is", 🔲 subject to c	ompletion per plans	and specifications or	the basis of a	hypoth	etical condition that	the improve	ements ha	ve been
completed. L. I subject to the	e tollowing repairs or a	alterations on the ba	completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair.						
			hot the condition of the		not				
			hat the condition or d	eficiency does	not requ	uire alteration or rep	air.		
following required inspection	based on the extraor	dinary assumption t				·			
following required inspection Based on a complete visua	based on the extraor	dinary assumption t	r areas of the subject	ct property, de	efined s	cope of work, state	ement of as		
following required inspection	based on the extraor al inspection of the i s certification, my (o	dinary assumption t nterior and exterio pur) opinion of the	r areas of the subject	ct property, de ined, of the re	efined s eal prop	cope of work, state perty that is the sub	ement of as		

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	INCOME APPROACH TO VALUE (not required by Fannie Mae.)
	Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach
	Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach Summary of Income Approach (including support for market rent and GRM)
	Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION FOR PUDs (if applicable)
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	Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach Summary of Income Approach (including support for market rent and GRM) PROJECT INFORMATION FOR PUDs (if applicable) Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit. Legal name of project

This report form is designed to report an appraisal of a one-unit manufactured home; including a manufactured home in a planned unit development (PUD). A Manufactured home 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 approximate dimensions of the improvements. 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. 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 approach to value. I also developed the cost approach to value as support for the sales comparison approach. I have adequate comparable market and cost data to develop reliable sales comparison and cost approaches for this appraisal assignment. I further certify that I considered the income 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

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature	Signature
Name	Name
Company Name	Company Name
Company Address	Company Address
Email Address	Email Address
Date of Signature and Report	Date Signature
Effective Date of Appraisal	State Certification #
State Certification #	or State License #
or State License #	State
or Other	Expiration Date of Certification or License
State	
Expiration Date of Certification or License	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	 Did not inspect subject property Did inspect exterior of subject property from street
	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$	Did inspect interior and exterior of subject property Date of Inspection
LENDER/CLIENT	
Name	COMPARABLE SALES
Company Name	Did not inspect exterior of comparable sales from street
Company Address	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

Instructions

Manufactured Home Appraisal Report

This report form is designed to report an appraisal of a one-unit manufactured home; including a manufactured home in a planned unit development (PUD) based on an interior and exterior inspection of the subject property. A Manufactured home 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.

Learn How to Use the New Market Conditions Addendum

Gain an understanding of and recognize the sources of market information necessary to analyze market conditions. Our new recorded training is organized to address the Market Conditions Addendum (Form 1004MC), effective April 1, 2009, section by section.

View Recorded Tutorial

Modifications, Additions, or Deletions

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.

Required Exhibits

- A street map that shows the location of the subject property and of all comparables that the appraiser used;
- An exterior building sketch of the improvements that indicates the dimensions. The appraiser must also include calculations to show how he or she
 arrived at the estimate for gross living area. A floor plan sketch that indicates the dimensions is required instead of the exterior building or unit sketch if
 the floor plan is atypical or functionally obsolete, thus limiting the market appeal for the property in comparison to competitive properties in the
 neighborhood;
- Clear, descriptive photographs (either in black and white or color) that show the front, back, and a street scene of the subject property, and that are appropriately identified. (Photographs must be originals that are produced either by photography or electronic imaging.);
- Clear, descriptive photographs (either in black and white or color) that show the front of each comparable sale and that are appropriately identified. Generally, photographs should be originals that are produced by photography or electronic imaging; however, copies of photographs from a multiple listing service or from the appraiser's files are acceptable if they are clear and descriptive;
- Any other data--as an attachment or addendum to the appraisal report form—that are necessary to provide an adequately supported opinion of market value.