

Summary Appraisal Report

Uniform Residential Appraisal Report

1004 URAR 3/05 Int

File #

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address, City, State, Zip Code, Borrower, Owner of Public Record, County, Legal Description, Assessor's Parcel #, Tax Year, R.E. Taxes \$, Neighborhood Name, Map Reference, Census Tract, Occupant, Special Assessments \$, PUD, HOA \$, Property Rights Appraised, Assignment Type, Lender/Client, Address, Is the subject property currently offered for sale...

CONTRACT

I did/did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Contract Price \$, Date of Contract, Is the property seller the owner of public record?, Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower?

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors. Neighborhood Characteristics, One-Unit Housing Trends, One-Unit Housing, Present Land Use %, Neighborhood Description, Market Conditions (including support for the above conclusions)

SITE

Dimensions, Area, Shape, View, Specific Zoning Classification, Zoning Description, Zoning Compliance, Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use?, Utilities, Public, Other (describe), Off-site Improvements - Type, Public, Private, FEMA Special Flood Hazard Area, FEMA Flood Zone, FEMA Map #, Are the utilities and off-site improvements typical for the market area?, Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?

IMPROVEMENTS

General Description, Foundation, Exterior Description, materials/condition, Interior, materials/condition, Units, # of Stories, Type, Basement Area, sq.ft., Roof Surface, Bath Floor, Design (Style), Evidence of Infestation, Settlement, Window Type, Storm Sash/Insulated, Screens, Car Storage, Driveway # of Cars, Attic, Heating, FWA, HWBB, Radiant, Amenities, Woodstove(s) #, Fireplace(s) #, Fence, Garage # of Cars, Cooling, Central Air Conditioning, Patio/Deck, Porch, Carport # of Cars, Pool, Other, Att., Det., Built-in, Appliances, Refrigerator, Range/Oven, Dishwasher, Disposal, Microwave, Washer/Dryer, Other (describe), Finished area above grade contains: Rooms, Bedrooms, Bath(s), Square Feet of Gross Living Area Above Grade, Additional features (special energy efficient items, etc.), Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.), Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?, Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?

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There are comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ to \$ .

There are comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ to \$ .

| FEATURE                               | SUBJECT     | COMPARABLE SALE # 1                                   |                    |   | COMPARABLE SALE # 2 |   |                    | COMPARABLE SALE # 3 |       |  |
|---------------------------------------|-------------|---|--------------------|---|---------------------|---|--------------------|---------------------|-------|--|
| Address                               |             |   |                    |   |                     |   |                    |                     |       |  |
| Proximity to Subject                  |             |   |                    |   |                     |   |                    |                     |       |  |
| Sale Price                            | \$          |   |                    | \$  |                     | \$  |                    |                     | \$    |  |
| Sale Price/Gross Liv. Area            | \$ sq.ft.   | \$ sq.ft.   |                    | \$ sq.ft.   |                     | \$ sq.ft.   |                    | \$ sq.ft.           |       |  |
| Data Source(s)                        |             |   |                    |   |                     |   |                    |                     |       |  |
| Verification Source(s)                |             |   |                    |   |                     |   |                    |                     |       |  |
| VALUE ADJUSTMENTS                     | DESCRIPTION | DESCRIPTION   | +(-) \$ Adjustment | DESCRIPTION   | +(-) \$ Adjustment  | DESCRIPTION   | +(-) \$ Adjustment |                     |       |  |
| Sales or Financing Concessions        |             |   |                    |   |                     |   |                    |                     |       |  |
| Date of Sale/Time                     |             |   |                    |   |                     |   |                    |                     |       |  |
| Location                              |             |   |                    |   |                     |   |                    |                     |       |  |
| Leasehold/Fee Simple                  |             |   |                    |   |                     |   |                    |                     |       |  |
| Site                                  |             |   |                    |   |                     |   |                    |                     |       |  |
| View                                  |             |   |                    |   |                     |   |                    |                     |       |  |
| Design (Style)                        |             |   |                    |   |                     |   |                    |                     |       |  |
| Quality of Construction               |             |   |                    |   |                     |   |                    |                     |       |  |
| Actual Age                            |             |   |                    |   |                     |   |                    |                     |       |  |
| Condition                             |             |   |                    |   |                     |   |                    |                     |       |  |
| Above Grade                           | Total       | Bdrms.  | Baths              | Total   | Bdrms.              | Baths   | Total              | Bdrms.              | Baths |  |
| Room Count                            |             |   |                    |   |                     |   |                    |                     |       |  |
| Gross Living Area                     | sq.ft.      | sq.ft.  |                    | sq.ft.  |                     | sq.ft.  |                    | sq.ft.              |       |  |
| Basement & Finished Rooms Below Grade |             |   |                    |   |                     |   |                    |                     |       |  |
| Functional Utility                    |             |   |                    |   |                     |   |                    |                     |       |  |
| Heating/Cooling                       |             |   |                    |   |                     |   |                    |                     |       |  |
| Energy Efficient Items                |             |   |                    |   |                     |   |                    |                     |       |  |
| Garage/Carport                        |             |   |                    |   |                     |   |                    |                     |       |  |
| Porch/Patio/Deck                      |             |   |                    |   |                     |   |                    |                     |       |  |
| Net Adjustment (Total)                |             | <input type="checkbox"/> + <input type="checkbox"/> - | \$                 | <input type="checkbox"/> + <input type="checkbox"/> - | \$                  | <input type="checkbox"/> + <input type="checkbox"/> - | \$                 |                     |       |  |
| Adjusted Sale Price of Comparables    |             | Net %   |                    | Net %   |                     | Net %   |                    | Gross %             | \$    |  |

SALES COMPARISON APPROACH

I  did  did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research  did  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s)

My research  did  did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s)

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

| ITEM                             | SUBJECT | COMPARABLE SALE #1 | COMPARABLE SALE #2 | COMPARABLE SALE #3 |
|----------------------------------|---------|--------------------|--------------------|--------------------|
| Date of Prior Sale/Transfer      |         |                    |                    |                    |
| Price of Prior Sale/Transfer     |         |                    |                    |                    |
| Data Source(s)                   |         |                    |                    |                    |
| Effective Date of Data Source(s) |         |                    |                    |                    |

Analysis of prior sale or transfer history of the subject property and comparable sales

Summary of Sales Comparison Approach

Indicated Value by Sales Comparison Approach \$

Indicated Value by: Sales Comparison Approach \$

Cost Approach (if developed) \$

Income Approach (if developed) \$

RECONCILIATION

This appraisal is made  "as is",  subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been 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:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ , as of , which is the date of inspection and the effective date of this appraisal.

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ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

### COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.  
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

|  |  |         |
|--|--|---------|
| ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW | OPINION OF SITE VALUE .....              | = \$    |
| Source of cost data  | DWELLING Sq.Ft. @ \$ .....               | = \$    |
| Quality rating from cost service Effective date of cost data                                     | Sq.Ft. @ \$ .....                        | = \$    |
| Comments on Cost Approach (gross living area calculations, depreciation, etc.)                   | .....                                    | = \$    |
|  | Garage/Carport Sq.Ft. @ \$ .....         | = \$    |
|  | Total Estimate of Cost-New .....         | = \$    |
|  | Less Physical Functional External        |         |
|  | Depreciation .....                       | = \$( ) |
|  | Depreciated Cost of Improvements .....   | = \$    |
|  | "As-is" Value of Site Improvements ..... | = \$    |
| Estimated Remaining Economic Life (HUD and VA only) Years  | INDICATED VALUE BY COST APPROACH .....   | = \$    |

### INCOME APPROACH TO VALUE (not required by Fannie Mae)

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 \_\_\_\_\_  
 Total number of phases Total number of units Total number of units sold  
 Total number of units rented Total number of units for sale Data source(s)  
 Was the project created by the conversion of existing building(s) into a PUD?  Yes  No If Yes, date of conversion.  
 Does the project contain any multi-dwelling units?  Yes  No Data Source \_\_\_\_\_  
 Are the units, common elements, and recreation facilities complete?  Yes  No If No, describe the status of completion.  
 \_\_\_\_\_  
 Are the common elements leased to or by the Homeowners' Association?  Yes  No If Yes, describe the rental terms and options.  
 \_\_\_\_\_  
 Describe common elements and recreational facilities.

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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. 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 the 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.

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File #**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 have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, 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.

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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.

|   |  |
|---|--|
| <p><b>APPRAISER</b></p> <p>Signature _____<br/>                 Name _____<br/>                 Company Name _____<br/>                 Company Address _____<br/>                 _____<br/>                 Telephone Number _____<br/>                 Email Address _____<br/>                 Date of Signature and Report _____<br/>                 Effective Date of Appraisal _____<br/>                 State Certification # _____<br/>                 or State License # _____<br/>                 or Other (describe) _____ State # _____<br/>                 State _____<br/>                 Expiration Date of Certification or License _____</p> <p>ADDRESS OF PROPERTY APPRAISED<br/>                 _____<br/>                 _____</p> <p>APPRAISED VALUE OF SUBJECT PROPERTY \$ _____</p> <p>LENDER/CLIENT<br/>                 Name _____<br/>                 Company Name _____<br/>                 Company Address _____<br/>                 _____<br/>                 Email Address _____</p> | <p><b>SUPERVISORY APPRAISER (ONLY IF REQUIRED)</b></p> <p>Signature _____<br/>                 Name _____<br/>                 Company Name _____<br/>                 Company Address _____<br/>                 _____<br/>                 Telephone Number _____<br/>                 Email Address _____<br/>                 Date of Signature _____<br/>                 State Certification # _____<br/>                 or State License # _____<br/>                 State _____<br/>                 Expiration Date of Certification or License _____</p> <p><b>SUBJECT PROPERTY</b></p> <p><input type="checkbox"/> Did not inspect subject property<br/> <input type="checkbox"/> Did inspect exterior of subject property from street<br/>                 Date of Inspection _____<br/> <input type="checkbox"/> Did inspect interior and exterior of subject property<br/>                 Date of Inspection _____</p> <p><b>COMPARABLE SALES</b></p> <p><input type="checkbox"/> Did not inspect exterior of comparable sales from street<br/> <input type="checkbox"/> Did inspect exterior of comparable sales from street<br/>                 Date of Inspection _____</p> |
|---|--|