



Quality **PASS** Complex **NO**

ID	FINDING	SEVERITY
✘ SIT115	The appraisal report indicates a Beneficial View amenity for the subject.	Moderate
✘ SCA209	The reported price range of properties sold (\$383,000 - \$811,428) suggests that some of these properties are not truly comparable with the subject. Only "comparable" properties should be included in this count.	Moderate
✘ SCA156	Subject Site (9,148 sf) is not bracketed (9,583 sf - 13,939 sf) by closed sales.	Low
✘ FNM999	One or more Fannie Mae (CU) findings are anticipated to trigger. Please refer to the UCDP section for details.	Low
✘ SCA127	"Across the board" adjustments for Porch/Patio/Deck	Low

RealView Score Comments (0)

Appraisal Summary

Borrower	Joshua C King
Owner	SARGENT CHRISTOPHER M & JULIE
Occupancy	Owner
Lender	Access National Mortgage
Form Type	1004_05uad
Appraisal Date	03/15/2018
Assignment	Purchase
Location	Suburban
Built Up	Over 75%
Demand/Supply	In Balance
Marketing Time	Under 3 mths
Property Values	Stable

Appraised Value	\$510,000	Variance %
Contract Price	\$504,000	-1.18%
Predom Value (1-Unit Housing)	\$476,000	-6.67%
Low-High Value (1-Unit Housing)	\$225,000 - \$1,500,000	

Bracketing	Subject	Comparable Range
Year Built	2017 <input checked="" type="checkbox"/>	2017 - 2018
Unadjusted Sales Price	\$510,000 <input checked="" type="checkbox"/>	\$507,807 - \$540,000
Adjusted Sales Price	\$510,000 <input checked="" type="checkbox"/>	\$504,807 - \$527,520
GLA(sqft)	3,145 <input checked="" type="checkbox"/>	3,135 - 3,416
Quality Rating	Q3 <input checked="" type="checkbox"/>	Q3 - Q3
Condition Rating	C2 <input checked="" type="checkbox"/>	C1 - C2

Public Record Analysis

SUBJECT PROPERTY	
Last Sale	
Price/Sqft	
NEARBY SALES	
Average Price	
Price Range	
Median Price	
Foreclosure:Sales	
Distance Range	

For comprehensive neighborhood sales and listings analysis, please contact Platinum Data Solutions.
(888)794-0455
www.platinumdata.com
info@mercurylvmp.com

Alert Summary

Client Checklist	Appraiser
Yes, Action Required	0
Unspecified	8
Scoring	Appraisal Comps
Key Findings	5
Report Card	UCDP
Omissions	2
Discrepancies	0
1004MC	0
Public Records	0
	Appraiser Alert No
	Public Notices 0
	Scores 66,98,96,75
	My Property Database 5
	UAD Fatafs 0
	UAD Warnings 0
	FNM Warnings 6
	Other Hard/Soft Stops 0

Client Checklist Summary

Section	Manual Review	Total Rules
Subject	4	10
Contract	1	4
Neighborhood	0	3
Site	1	13
Description of Improvements	0	7

Section	Manual Review	Total Rules
Sales Comparison Approach	4	27
PUD Information	1	3
Reconciliation	1	4
Cost Approach	0	6
Investment Property	0	1

Section	Manual Review	Total Rules
Appraiser Credentials	1	5
Photos	1	1
FHA	1	4
USDA	0	2
1004MC	0	3



Appraiser Verification

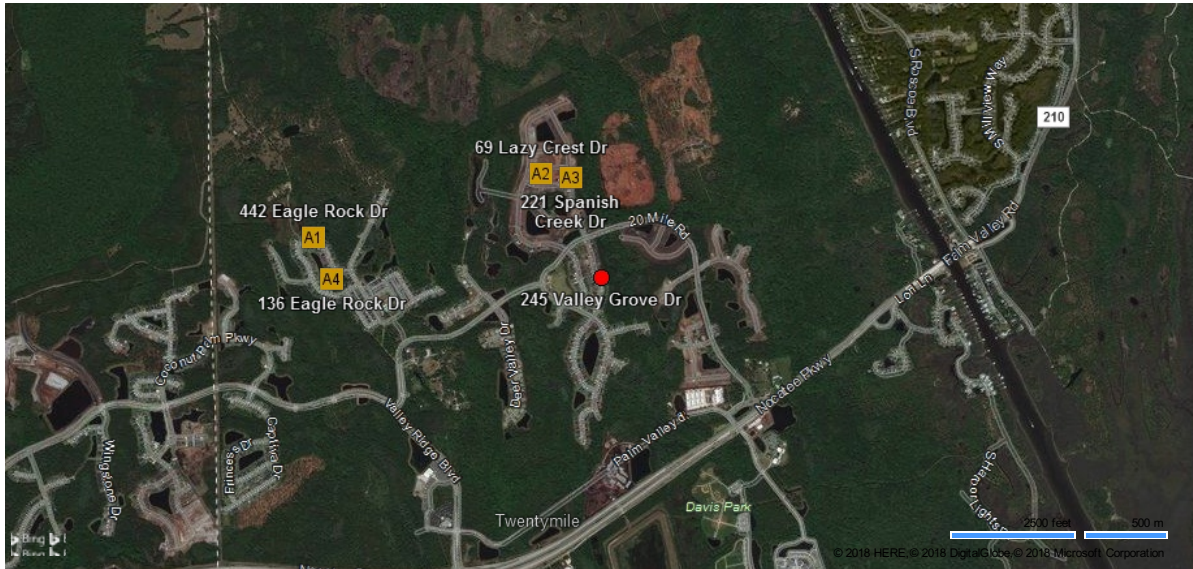
	APPRAISAL FORM	ASC.GOV	HUD.GOV
Appraiser Name	Austin O. Hollis III	<input checked="" type="checkbox"/> AUSTIN O HOLLIS III	<input checked="" type="checkbox"/> AUSTIN HOLLIS III
Company	AOH Appraisals, Inc.	<input checked="" type="checkbox"/> N/A	<input checked="" type="checkbox"/> HOLLIS APPRAISALS
Address	4813 Catchfly Court Saint Johns, FL 32259 (10 mi to subject)	<input checked="" type="checkbox"/> 4813 CATCHFLY COURT ST JOHNS, FL 32259 (10 mi to subject)	<input checked="" type="checkbox"/> 2974 HARTLEY ROAD WEST JACKSON, FL 32257 (13 mi to subject)
License/Certificate	FL RD5773	<input checked="" type="checkbox"/> FL RD5773	<input checked="" type="checkbox"/> FLRD5773
License Type	Form: 1004_05uad Valuation: \$510,000 as of 03/15/2018	Certified Residential	Certified Residential CHUMS ID: 0CFFD0
Effective Dates	Expires: 11/30/2018	<input checked="" type="checkbox"/> 04/25/2006 - 11/30/2018 as of Signature Date: 03/19/2018	<input checked="" type="checkbox"/> 10/30/2007 - 11/30/2018 as of Signature Date: 03/19/2018
Found license in appraiser registry?		<input checked="" type="checkbox"/> YES » Search asc.gov	<input checked="" type="checkbox"/> YES » Search hud.gov
License Active on Effective Date 03/15/2018?		<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES
License Active on Signature Date 03/19/2018?		<input checked="" type="checkbox"/> YES	<input checked="" type="checkbox"/> YES

Appraiser: ASC.gov Public Notices

No notices filed.

Appraiser Verification Comments (0)

Appraisal Comparables



Legend
● Subject
■ Appraisal Comp
Questions?
Read the FAQ
95+ 2 Excellent Matches
50+ 2 Fair Matches
80+ 0 Good Matches
0+ 0 Poor Matches

MAP	DIST	ADDRESS CITY	SALE PRICE DATE	SELLER BUYER	GLA BD/BA	YB LOT	SCORE
● Subject		245 Valley Grove Dr Ponte Vedra, FL 32081	\$510,000 03/15/2018	N/A N/A	3145 4 / 3.1	2017 9148	-
✓ A2	.46	69 Lazy Crest Dr Ponte Vedra	\$507,807 s12/17;c12/17	N/A N/A	3157 4 / 4.0	2018 9583	98
✓ A3	.4	221 Spanish Creek Dr Ponte Vedra	\$524,109 s01/18;c10/17	N/A N/A	3135 4 / 3.1	2018 11326	96
✓ A4	1.06	136 Eagle Rock Dr Ponte Vedra	\$549,000 c02/18 (Pending)	N/A N/A	3460 4 / 3.1	2015 10890	75
✓ A1	1.15	442 Eagle Rock Dr Ponte Vedra	\$540,000 s06/17;c06/17	N/A N/A	3416 5 / 3.1	2017 13939	66

Platinum Comps Comments (0)

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