

Summary Appraisal Report

**Freddie Mac**

Federal Home Loan Mortgage Corporation

Owned by America's Savings Institutions

**Second Mortgage Property Value Analysis Report**

**Borrower/Subject Property Information**

Borrower \_\_\_\_\_ Census Tract \_\_\_\_\_ Map Reference \_\_\_\_\_  
 Property Address \_\_\_\_\_ Check one:  SF  PUD  CONDO  2-4 Units  
 City \_\_\_\_\_ County \_\_\_\_\_ State \_\_\_\_\_ Zip Code \_\_\_\_\_  
 Phone No. Res. \_\_\_\_\_ Loan Amount Requested \$ \_\_\_\_\_ Term \_\_\_\_\_ Mos. Owner's Est. of Value \$ \_\_\_\_\_

No. of Rooms	No. of Bedrooms	No. of Baths	Family room or den <input type="checkbox"/> Yes <input type="checkbox"/> No	Gross Living Area Sq. Ft.	Garage/Carport (specify type & no.)	Porches, Patio or Pool (specify)	Central Air <input type="checkbox"/> Yes <input type="checkbox"/> No
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**Field Report**

**NEIGHBORHOOD**

Location	<input type="checkbox"/> Urban	<input type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Compatibility <input type="checkbox"/> Good <input type="checkbox"/> Avg. <input type="checkbox"/> Fair <input type="checkbox"/> Poor General Appearance of Properties <input type="checkbox"/> Appeal to Market <input type="checkbox"/>
Built Up	<input type="checkbox"/> Over 75%	<input type="checkbox"/> 25% to 75%	<input type="checkbox"/> Under 25%	
Growth Rate <input type="checkbox"/> Fully Dev.	<input type="checkbox"/> Rapid	<input type="checkbox"/> Steady	<input type="checkbox"/> Slow	
Property Values	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining	
Demand/Supply	<input type="checkbox"/> Shortage	<input type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	
Marketing Time	<input type="checkbox"/> Under 3 Mos.	<input type="checkbox"/> 4-6 Mos.	<input type="checkbox"/> Over 6 Mos.	
Present Land Use _____% 1 Family _____% 2-4 Family _____% Apts. _____% Condo _____% Commercial _____% Industrial _____% Vacant _____%				
Change in Present Land Use	<input type="checkbox"/> Not Likely	<input type="checkbox"/> Likely	<input type="checkbox"/> Taking Place Frm. _____ To _____	
Predominant Occupancy	<input type="checkbox"/> Owner	<input type="checkbox"/> Tenant	_____ % Vacant	
S/F Price Range \$ _____ to \$ _____	\$ _____ = Predominant Value			
S/Family Age _____ yrs. to _____ yrs.	Predominant Age _____ yrs.			

**Note: Freddie Mac does not consider race or the racial composition of the neighborhood to be reliable appraisal factors.**

Comments including those factors affecting marketability (e.g. public parks, schools, view, noise) \_\_\_\_\_

**SUBJECT PROPERTY**

Approx. Yr. Blt. 19\_\_ # Units \_\_\_ # Stories \_\_\_\_\_  
 Type (det, duplex, semi/det. etc.) \_\_\_\_\_  
 Design (rambler, split, etc.) \_\_\_\_\_  
 Exterior Wall Mat. \_\_\_\_\_ Roof Mat. \_\_\_\_\_  
 Is the property in a HUD-Identified Special Flood Haz. Area?  No  Yes  
 Special Energy-Effic. Items \_\_\_\_\_

PROPERTY RATING	Good	Avg	Fair	Poor
Condition of Exterior	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Compatibility to Neighborhood	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Appeal and Marketability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Comments (favorable or unfavorable incl. deferred maintenance) \_\_\_\_\_

**Market Comparable Analysis Prior To Improvement**

ITEM	SUBJECT	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address							
Proximity to Sub.							
Sales Price	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____	\$ _____
Date of Sale and Time Adjustment	DESCRIPTION	DESCRIPTION	+ (-)\$ Adjust.	DESCRIPTION	+ (-)\$ Adjust.	DESCRIPTION	+ (-)\$ Adjust.
Location							
Site/View							
Age							
Condition							
Living Area Rm.	Total   B-rms.   Baths	Total   B-rms.   Baths		Total   B-rms.   Baths		Total   B-rms.   Baths	
Count and Total							
Gross Living Area	Sq. Ft.	Sq. Ft.		Sq. Ft.		Sq. Ft.	
Air Conditioning							
Garage/Carport							
Porches, Patio, Pools, etc.							
Special Energy-Efficient Items							
Other							
Net Adjust (Total)		+   -   \$		+   -   \$		+   -   \$	
Indicated Value Sub		N   G   \$		N   G   \$		N   G   \$	

General Comments \_\_\_\_\_

Estimated Market Value \$ \_\_\_\_\_ as of \_\_\_\_\_ 19\_\_

Completed By David W. Bain Title \_\_\_\_\_  
 Signature \_\_\_\_\_ Date \_\_\_\_\_ 19\_\_

ATTACH CURRENT DESCRIPTIVE PHOTOGRAPHS OF SUBJECT PROPERTY AND STREET SCENE