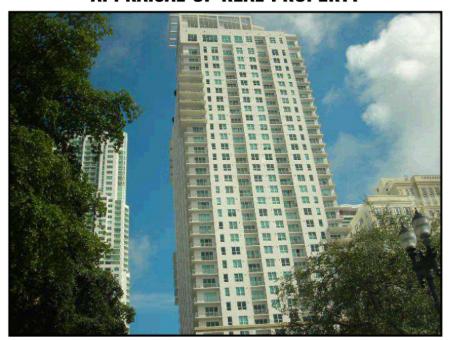
File #

APPRAISAL OF REAL PROPERTY



LOCATED AT

Field Review Form 2000 Sample

FOR

OPINION OF VALUE

325,000

AS OF

11/1/07

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The purpose of this appraisal field review report is to provide the lender/client with an o	
Property Address Field Review Form 2000 Sample City	State Zip Code
Borrower Owner of Public Record	County
Legal Description Assessor's Parcel # Map	Reference 54-41-37 Census Tract 0037.01
Property Rights Appraised Fee Simple Leasehold Other (describe)	Project Type \(\sum \) Condo \(\sum \) PUD \(\sum \) Cooperative
Loan # Effective Date of Appraisal Under Rev	
Lender/Client Address	
SECTION I — COMPLETE FOR A	
·	es, provide a brief summary. If No, explain The information in the
subject section is complete and accurate. The verification sources for the subject section w MLS, FARES and tax rolls.	as a combination of Exterior inspection, Dade County property appraiser,
MLS, FANCS and tax rolls.	
2. Is the information in the contract section complete and accurate? Yes No	Not Applicable If Yes, provide a brief summary. If No, explain As the
contract was not provided to the reviewer we must make an extraordinary assumption that	ne information contained in the contract section is complete and accurate.
2. In the information in the neighborhood coation complete and convert.	If Voc provide a brief cumman. If No contain
3. Is the information in the neighborhood section complete and accurate? Yes No	.,,,
neighborhood section were complete and accurate. The OA stated that property values wer what is done when completing a 1004MC and found that property values were declining. H	
newer construction units similar to the subject showed in research and the CMA to be stab	
Dade County property appraiser, MLS, FARES, Location map and tax rolls.	
A label of constitution in the city could be constituted by the ci	EVan mandala a halaf ayang If No
·	f Yes, provide a brief summary. If No, explain The information
provided in the site section is complete and accurate. The verification sources for the site s FARES and tax rolls.	ection was a combination of exterior inspection, condo documents, MLS,
TAINES and tax rolls.	
5. Is the data in the improvements section complete and accurate? Yes No	If Yes, provide a brief summary. If No, explain As the subject is a condo
the next sections on a condo appraisal report are project information, project analysis and u	
accurate. The verification sources for the improvements section was a combination of exter from the interior because a current listing was not located and the client did not provide a co	•
The money possess a current name and not become and the country provides a	- And the second
C. Ave the compared to calca colored locationally, why sically, and functionally the most civiliante the	aubicat avanativ?
Are the comparable sales selected locationally, physically, and functionally the most similar to the summary. If No, provide a detailed explanation as to why they are not the best comparable sales.	subject property?
control of the association at the time of the appraisal. Sales 1-3 are from competing project	
see attached addenda for Fannie Mae guideline that applied to the subject unit and was sal	
7. Are the data and analysis (including the individual adjustments) presented in the sales comparison	approach complete and accurate?
	ere made to the comparables and did not have a negative effect on the OA's
final value estimate. Appraised value was bracket before and after adjustments. \$1000 per	_
\$100 per foot and rounded to the nearest \$1000. The data for comparables 4-6 gla differs to	
1010 sf not 1005 sf, comp 6 should be 1036 not 965 sf. OA has sales price of comp 3 as 3	
it closed at \$360,000. OA has comp 5 selling at \$335,900 but its sales price was \$300,000 closed for \$305,000 however that was after the effective date of the appraisal.	. OA nas comparable o listed as a pending sale for \$357,000 but it actually
sisses is good, ood nomeror that was arrell the effective date of the appraisal.	
8. Are the data and analysis presented in the income and cost approaches complete and accurate?	Yes No Not developed If No, explain
The income approach was not developed. The subject is a condo and therefore the cost ap	proach was not developed.
9. Is the sale or transfer history reported for the subject property and each of the comparable sales of	
summary. If No, analyze and report the correct sale or transfer history and the data source(s).	The sale & transfer history reported for the subject property and each
comparable sale is complete and accurate per FARES.	
10. In the entirior of market value in the apprecial report under resilieur accurat	
	a ac of the affective data of the appraisal report?
\square Yes \boxtimes No - If No, complete Section II.	e as of the effective date of the appraisal report?

4.5		MPLETE ONLY IF RE					
1. Provide detailed reasoning for disagreement with the opinion of value in the appraisal report under review. OA's Sales 2 & 3 are non mls sales. Sales 4-6 are developer sales							
and are therefore not the best indicators of value due to the developer being involved as of the effective date of the appraisal. OA's Comparable 5's sales price was							
incorrect at \$335,900 and sold for \$300,000.							
2. State all extraordinary assumptions used (i.e. gross living area, room count, condition, etc.). All information regarding the subject property and market area that could not							
be reverified are assumed to be correct as of the effective date of the original appraisal 11/1/2007.							
bo for similar di a dacamad to bo	0011001 00 01 1110 011	out o date of the of	iginar appraisar i n				
3. Provide a new opinion of value a	s of the effective date	of the appraisal repor	t under review using 1	he below sales comp	arison analysis grid.		
(NOTE: This may or may not include							
FEATURE	SUBJECT	COMPARABI			LE SALE # 2	COMPARABL	
Address Field Review Form	2000 Sample	234 NE 3rd Street	#1502	850 N Miami Aven	ue #W1508	690 SW 1st Court	#2919
Proximity to Subject		0.00 miles NF		0.50: 1 NIM		0.66: 6\\	
	\$	0.09 miles NE	\$ 358,500	0.52 miles NW	\$ 301,900	0.66 miles SW	\$ 303,800
	\$ sq.ft.		Ψ 330,300	\$ 330.31 sq.ft.	301,300	\$ 242.07 sq.ft.	v 303,000
Data Source(s)		FARES/MLS		FARES/MLS		FARES/MLS	
Verification Source(s)		Ext.Inspection		Ext.Inspection		Ext.Inspection	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing		Conv Mtg	0	Conv Mtg	0	Conv Mtg	0
Concessions		None Noted		None Noted		None Noted	
Date of Sale/Time Location	0011- 51	6/4/07	. 0 000	9/10/07		10/10/07	
	28th Floor Fee Simple	15th Floor Fee Simple	+6,000	15th Floor Fee Simple	+6,000	29th Floor Fee Simple	0
Site	HOA - 444.70	HOA - 590.00	n	HOA - 422.00	n	HOA - 508.00	0
View	City/Bay	City/Bay	0	City/Bay		City/River	U
Design (Style)	Hi Rise Condo	Hi Rise Condo		Hi Rise Condo		Hi Rise Condo	
Quality of Construction	Good	Good		Good		Good	
•	2007	2005	0	1989	0	2006	0
Condition	Good	Good		Good		Good	
Above Grade Room Count	Total Bdrms Baths 4 2 2	Total Bdrms Baths 4 2 2		Total Bdrms Baths 4 2 2		Total Bdrms Baths	
Gross Living Area	4 2 2 1,116 sq.ft.	4 2 2 1,078 sq.ft.	0	4 2 2 914 sq.ft.	+5,000		-3,000
Basement & Finished	n/a	n/a	0	n/a	+3,000	n/a	-3,000
Rooms Below Grade	n/a	n/a		n/a		n/a	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Central	Central		Central		Central	
Energy Efficient Items	Standard	Standard		Standard		Standard	
Garage/Carport	1 space	1 space		1 space		1 space	
Porch/Patio/Deck	Balcony	Balcony		Balcony		Balcony	
Net Adjustment (Total)			\$ 6,000		\$ 11,000		\$ -3,000
Adjusted Sale Price		Net Adj. 1.7 %		Net Adj. 3.6 %		Net Adj. 1.0 %	
of Comparables I 🖂 did 🔲 did not research the	a cala ar transfor histo	Gross Adj. 1.7 % ry of the above compa		Gross Adj. 3.6 %	\$ 312,900	Gross Adj. 1.0 %	\$ 300,800
I M did Mid libt research the	Sale of transfer filsto	ry of the above compa	arabie sales. Il fiot, ex	piaiii			
My research ☐ did ☒ did not	reveal any prior sales	or transfers of the co	mparable sales for the	e vear prior to the date	e of sale of the compa	rable sale.	
Data source(s) FARES				, , ,			
Report the results of the research ar	nd analysis of the pric	r sale or transfer histo	ory of the above comp	arable sales (report a	dditional prior sales o	n an	
addendum).					_		
ITEM		ARABLE SALE # 1		COMPARABLE SALE #		COMPARABLE S	ALE # 3
Date of Prior Sale/Transfer Price of Prior Sale/Transfer	No prior sales re		-	les recorded		rior sales recorded	
Data Source(s)	Within 1 year of FARES	sale	Within 1 ye	ear of sale	FAR	in 1 year of sale	
Effective Date of Data Source(s)	11/1/07		11/1/07		11/1/		
Analysis of prior sale or transfer his		ole sales. All prior	<u> </u>	ny for the 12 months		ate of the comparabl	e are listed above.
Summary of Value Conclusion (inclu	uding datailed cupport	for the eninion of well	is and resease why th	o now comporable of	las are better then the	anlan unad	
in the appraisal report under review)			-	•		e deemed the most	roliable indicators
of the subject's estimated value at the time of the effective date. Sales 1 & 3 are located in newer buildings like the subject with Sale 2 being located in an older building. Sale 1 seems to have sold above market value at the time for an unknown reason. Sales 2 & 3's sales prices are more in line with other recent comparables sales							
through MLS. The condition for	closed Sales 1 - 3 v	vere confirmed throu	igh the descriptions	and/or interior phot	tos provided by MLS	5.	
REVIEW APPRAISER'S OPINION OF	MARKET VALUE (Red	uired only if review a	opraiser answered "No	o" to Question 10 in S	ection 1)		
		areas of the subje				ual inspection of th	ie
interior and exterior areas of t	the subject propert	v, defined scope o	of work, statement	of assumptions ar	nd limiting condition	ons, and appraiser's	
certification, my opinion of the					is report is \$	325,000	as of
11/1/07	, willon is the effec	tive date of the app	raisai report under	ieview.			

SCOPE OF WORK

The scope of work for this appraisal field review is defined by the complexity of the appraisal report under review and the reporting requirements of this report form, including the following statement of assumptions and limiting conditions, and certifications. The review appraiser must, at a minimum: (1) read the entire appraisal report under review, (2) perform a visual inspection of the exterior areas of the subject property from at least the street, (3) inspect the neighborhood, (4) inspect each of the comparable sales from at least the street, (5) perform data research and analysis to determine the appropriateness and accuracy of the data in the appraisal report, (6) research, verify, and analyze data from reliable public and/or private sources, (7) determine the accuracy of the opinion of value, and (8) assume the property condition reported in the appraisal report is accurate unless there is evidence to the contrary.

If the review appraiser determines that the opinion of value in the report under review is not accurate, he or she is required to provide an opinion of market value. The review appraiser is not required to replicate the steps completed by the original appraiser that the review appraiser believes to be reliable and in compliance with the applicable real property appraisal development standards of the Uniform Standards of Professional Appraisal Practice. Those items in the appraisal report under review are extended to this report by the use of an extraordinary assumption, which is identified in Section II, Question 2. If the review appraiser determines that the opinion of value is not accurate, he or she must present additional data that has been researched, verified, and analyzed to produce an accurate opinion of value in accordance with the applicable sections of Standard 1 of the Uniform Standards of Professional Appraisal Practice.

INTENDED USE

The intended use of this appraisal field review report is for the lender/client to evaluate the accuracy and adequacy of support of the appraisal report under review.

INTENDED USER

The intended user of this appraisal field review report is the lender/client.

GUIDANCE FOR COMPLETING THE ONE-UNIT RESIDENTIAL APPRAISAL FIELD REVIEW REPORT

The appraisal review function is important to maintaining the integrity of both the appraisal and loan underwriting processes. The following guidance is intended to aid the review appraiser with the development and reporting of an appraisal field review:

- 1. The review appraiser must be the individual who personally read the entire appraisal report, performed a visual inspection of the exterior areas of the subject property from at least the street, inspected the neighborhood, inspected each of the comparable sales from at least the street, performed the data research and analysis, and prepared and signed this report.
- 2. The review appraiser must focus his or her comments on the appraisal report under review and not include personal opinions about the appraiser(s) who prepared the appraisal.
- 3. The lender/client has withheld the identity of the appraiser(s) who prepared the appraisal report under review, unless otherwise indicated in this report.
- 4. The review appraiser must assume that the condition of the property reported in the appraisal report is accurate, unless there is evidence to the contrary.
- 5. This One-Unit Residential Appraisal Field Review Report is divided into two sections. Section I must be completed for all assignments. Section II must be completed only if the answer to Question 10 in Section I is "No."
- 6. The review appraiser must determine whether the opinion of market value is accurate and adequately supported by market evidence. When the review appraiser disagrees with the opinion of value, he or she must complete Section II. Because appraiser's opinions can vary, the review appraiser must have conclusive evidence that the opinion of value is not accurate.
- 7. The review appraiser must explain why the comparable sales in the appraisal report under review should not have been used. Simply stating: "see grid" is unacceptable. The review appraiser must explain and support his or her conclusions.
- 8. The review appraiser must form an opinion about the overall accuracy and quality of the data in the appraisal report under review. The objective is to determine whether material errors exist and what effect they have on the opinions and conclusions in the appraisal report under review. When the review appraiser agrees that the data is essentially correct (although minor errors may exist), he or she must summarize the overall findings. When the review appraiser determines that material errors exist in the data, he or she must identify them, comment on their overall effect on the opinions and conclusions in the appraisal report under review, and include the correct information.
- 9. The Questions in Section I are intended to identify both the positive and negative elements of the appraisal under review and to report deficiencies. The review appraiser must make it clear to the reader what effect the deficiencies have on the opinions and conclusions in the appraisal report. Simple "Yes" and "No" answers are unacceptable.
- 10. The review appraiser must provide specific, supportable reasons for disagreeing with the opinion of value in the appraisal report under review in response to Question 1 in Section II.
- 11. The review appraiser must identify any extraordinary assumptions that were necessary in order to arrive at his or her opinion of market value. Extraordinary assumptions include the use of information from the appraisal report under review that the review appraiser concludes is reliable (such as an assumption that the reported condition of the subject property is accurate).
- 12. The review appraiser must include the rationale for using new comparable sales. The following question must be answered: Why are these new comparable sales better than the sales in the appraisal report under review?
- 13. The new comparable sales provided by the review appraiser and reported in the sales comparison analysis grid must have closed on or before the effective date of the appraisal report under review. It may be appropriate to include data that was not available to the original appraiser as of the effective date of the original appraisal; however, that information should be reported as "supplemental" to the data that would have been available to the original appraiser.
- 14. The review appraiser must provide a sale or transfer history of the new comparable sales for a minimum of one year prior to the date of sale of the comparable sale. The review appraiser must analyze the sale or transfer data and report the effect, if any, on the review appraiser's conclusions.
- 15. A review of an appraisal on a unit in a condominium, cooperative, or PUD project requires the review appraiser to analyze the project information in the appraisal report under review and comment on its completeness and accuracy.
- 16. An appraisal review of a manufactured home requires the review appraiser to assume that the HUD data plate information is correct, unless information to the contrary is available. In such cases, the review appraiser must identify the source of the data.
- 17. The review appraiser's opinion of market value must be "as of" the effective date of the appraisal report under review.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS

- The review appraiser will not be responsible for matters of a legal nature that affect either the property that is the subject of the appraisal under review or
 the title to it, except for information that he or she became aware of during the research involved in performing this appraisal review. The review
 appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The review appraiser will not give testimony or appear in court because he or she performed a review of the appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 3. Unless otherwise stated in this appraisal field review report, the review 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, expressed or implied. The review 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 review appraiser is not an expert in the field of environmental hazards, this appraisal field review report must not be considered as an environmental assessment of the property.

REVIEW APPRAISER'S CERTIFICATION

The Review Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal field review in accordance with the scope of work requirements stated in this appraisal field review report.
- 2. I performed this appraisal field review 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 field review report was prepared.
- 3. I have the knowledge and experience to perform appraisals and review appraisals for this type of property in this market area.
- 4. 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.
- 5. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal field review report from reliable sources that I believe to be true and correct.
- 6. I have not knowingly withheld any significant information from this appraisal field review report and, to the best of my knowledge, all statements and information in this appraisal field review report are true and correct.
- 7. I stated in this appraisal field review report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal field review report.
- 8. 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 (if any) in this appraisal field review 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 on any other basis prohibited by law.
- 9. My employment and/or compensation for performing this appraisal field review or any future or anticipated appraisals or appraisal field reviews 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).
- 10. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal field review report. I further certify that no one provided significant professional assistance to me in the development of this appraisal field review report. I have not authorized anyone to make a change to any item in this appraisal field review report; therefore, any change made to this appraisal field review report is unauthorized and I will take no responsibility for it.
- 11. I identified the lender/client in this appraisal field review report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal field review report
- 12. The lender/client may disclose or distribute this appraisal field review report to: the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; 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 review appraiser's consent. Such consent must be obtained before this appraisal field review 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).
- 13. The mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal field review report as part of any mortgage finance transaction that involves any one or more of these parties.
- 14. If this appraisal field review 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 field review report containing a copy or representation of my signature, the appraisal field review report shall be as effective, enforceable and valid as if a paper version of this appraisal field review report were delivered containing my original hand written signature.
- 15. Any intentional or negligent misrepresentation(s) contained in this appraisal field review 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.

REVIEW APPRAISER	LENDER/CLIENT
Signature	Name Company Name Company Address
Telephone Number Email Address Date of Signature and Report State Certification #	LENDER/CLIENT OF THE APPRAISAL UNDER REVIEW Name Company Address
or State License # State Expiration Date of Certification or License	Reviewer's Opinion of Market Value \$ 325,000 Date 11/1/07 Only if review appraiser answered "No" to Questions 10, in Section I.

File No

Supplemental Addendum

			110 110.	
Borrower				
Property Address Field Review Form 2000 Sample	le			
City	County	State	Zip Code	
Lender				

Fannie Mae Guideline for choosing comparables:

• <u>One-Unit Field Review : Comparable Sales Most Similar to Subject Property</u>
For properties in new subdivisions or for units in new (or recently converted) condominium or PUD projects, the appraiser must compare the subject property to other properties in its general market area as well as to properties within the subject subdivision or project. This comparison should help demonstrate market acceptance of new developments and the properties within them. Generally, the appraiser should select one comparable sale from the subject subdivision or project and one comparable sale from outside the subject subdivision or project. The third comparable sale can be from inside or outside of the subject subdivision or project, as long as the appraiser considers it to be a good indicator of value for the subject property. In selecting the comparables, the appraiser should keep in mind that sales or resales from within the subject subdivision or project are preferable to sales from outside the subdivision or project as long as the developer or builder of the subject property is not involved in the

Subject Photo Page

Borrower				
Property Address Field Review Form 2	2000 Sample			
City	County	State	Zip Code	
Lender				



Subject Building

Field Review Form 2000 Sample

Sales Price

 Gross Living Area
 1,116

 Total Rooms
 4

 Total Bedrooms
 2

 Total Bathrooms
 2

 Location
 28th Floor

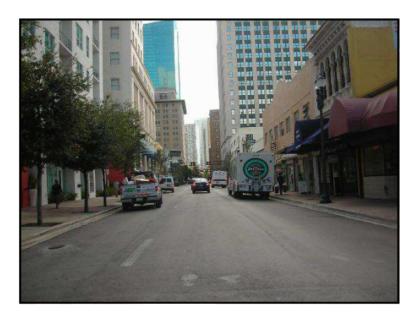
 View
 City/Bay

 Site
 HOA - 444.70

Quality Good Age 2007



Subject Street



Subject Street

Orig Comparable Photos 1-3

Borrower				
Property Address Field Review Form 200	00 Sample			
City	County	State	Zip Code	
Lender				



Orig & New Comp 1

234 NE 3rd Street #1502

Prox. to Subject 0.09 miles NE
Sales Price 358,500
Gross Living Area 1,078
Total Rooms 4
Total Bedrooms 2
Total Bathrooms 2

 Location
 15th Floor

 View
 City/Bay

 Site
 HOA - 590.00

 Quality
 Good

 Age
 2005



New Comparable 2

 850 N Miami Avenue
 #W1508

 Prox. to Subject
 0.52 miles NW

 Sales Price
 301,900

 Gross Living Area
 914

 Total Rooms
 4

 Total Bedrooms
 2

 Total Bathrooms
 2

 Location
 15th Floor

View City/Bay
Site HOA - 422.00
Quality Good
Age 1989



New Comparable 3

690 SW 1st Court #2919

Prox. to Subject 0.66 miles SW Sales Price 303,800 Gross Living Area 1,255 Total Rooms 4 Total Bedrooms 2 Total Bathrooms 2 Location 29th Floor View City/River Site HOA - 508.00 Quality Good Age 2006

Orig Comparable Photos 2-5

Borrower				
Property Address Field Review Form 20	00 Sample			
City	County	State	Zip Code	
Londor				



Orig Comparable 2

800 N Miami Ave #509
Prox. to Subject
Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age



Orig Comparable 3

800 N Miami Ave #602 Prox. to Subject Sales Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age



Orig Comparable 4

133 NE 2nd Avenue #1419
Prox. to Subject Same Building
Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Comparable Photo Page

Borrower				
Property Address Field Review Form	n 2000 Sample			
City	County	State	Zip Code	
Lender				



Orig Comparable 5

133 NE 2nd Avenue #1206 Prox. to Subject Same Building

Sales Price Gross Living Area Total Rooms Total Bedrooms

Total Bathrooms Location

View

Site

Quality

Age



Orig Comparable 6

133 NE 2nd Avenue #1119

Prox. to Subject Same Building

Sales Price

Gross Living Area

Total Rooms

Total Bedrooms Total Bathrooms

Total Bathroom

Location View

Site

Quality

Age

Prox. to Subject
Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age