CATASTROPHIC DISASTER AREA PROPERTY INSPECTION REPORT

Loar	#: File #: SAMPLE-2012						
	Property Address: 22 Tomahawk Ct						
_	City: Destin County: Okaloosa ST: FL Zip Code: 32541						
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E E	Neighborhood/Project Name: Orange Grove Estates Map Reference: 36420						
E	Census Tract: 0233.05 Assessor's Parcel Number: 04-1N-25-0012-0303-9010						
PROPERTY IDENTIFICATION	Property 1 Unit 2-4 Unit Apart. # of Units 1+ PUD Condo Coop Manufactured Modular Detach. Attach. Type: Commercial Industrial Other						
RT	FEMA Sp.Fld.Haz.Area: X Yes No Unk. FEMA Flood Zone: AE FEMA Map #: 12091C0489H FEMA Map Date: 12/06/2002						
E C	Borrower Name: John Smith Owner of Public Record: John Smith						
Lender/Client: Baytown Mortgage Address: 2210 Vanderbilt Beach Rd Naples, FL, 34109							
Appraiser: John Doe Address: 9123 Palm St, Destin FI 32541							
	Neighborhood Characteristics: Location: Urban Suburban Rural Built-Up: Vover 75% 25-75% Under 25%						
	Access to Neighborhood: Not Accessible Not Accessible by Vehicle Limited Access by Vehicle Fully Accessible						
	Level of Neighborhood Inspection: Not Viewable from Streets Partially Viewable from Streets Fully Viewable from Streets						
NEIGHBORHOOD	Neighborhood Condition and Comments: An inspection of the neighborhood as conducted from the street showed no signs of damage						
RH	from the recent hurricane/storms. There were no evidence of limb/tree clean up, roof repair or other signs that are typically visible						
30	after an area has been affected by this type of disaster.						
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Z							
	Level of Subject Property Inspection: Unable to Inspect Subject Exterior Only Inspection Interior and Exterior Inspection						
	Subject Property Habitability: Marked Uninhabitable by Governmental Agency Obviously Uninhabitable Apparently Habitable						
	Degree of Damage to Subject: Major Moderate Minor Damage is Likely Repairable? No Yes None Apparent						
	Overview of Observed Damage: Foundation Roof Exterior Windows Interior Other						
_	Cause(s) of Damage: Fire Flood Earthquake Damaging Winds Hurricane Landslide Other						
0	The following damage to the subject was observed: There was no noticeable damage to the subject as of an inspection performed from						
The following damage to the subject was observed: There was no noticeable damage to the subject as of an inspection performed from the street. The appraiser is not a civil engineer, structural engineer, environmental engineer or home inspector. It is possible for there to be damage to a property that can not be observed by this level of inspection. Scope of work for this assignment includes only an exterior inspection as typically damage from a disaster such as this is observable from the exterior.							
PE	there to be damage to a property that can not be observed by this level of inspection. Scope of work for this assignment includes						
NS	only an exterior inspection as typically damage from a disaster such as this is observable from the exterior.						
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SUBJ							
S							

Front View

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CATASTROPHIC DISASTER AREA PROPERTY INSPECTION REPORT

123456

Loan #: SAMPLE-2012

PROPERTY ADDRESS: 22 Tomahawk Ct, Destin, FL 32541





Front View Front View





Rear View Rear View



Street

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CATASTROPHIC DISASTER AREA PROPERTY INSPECTION REPORT

Loan #:

123456

SAMPLE-2012

File #:

PROPERTY ADDRESS: 22 Tomahawk Ct, Destin, FL 32541							
	Appraiser's Estimate of N	ecessary Repairs (if marked as 'Repairable'	' on pg. 1):	P	Appraiser's Recommendations for Additional Inspections:		
	Foundation \$		1	The appraiser is not an expert in the fields of Civil, Structural, or Environ-			
	Structural \$		\$	1 r	mental Engineering. Based on the apparent degree of observed damage		
SS.				and/or potentially hazardous conditions, the appraiser recommends the following additional professional inspectors be engaged:			
M	Windows			9	Type of Inspector Reason for Inspection		
REPAIRS	Siding	· ·	\$		Civil Engineer		
				SPE(
RECOMMENDED	Landscaping \$ Interior Floor \$ Kitchen \$ Bathroom \$		INS	Structural Engineer			
				₽ F	Environmental Engineer		
\geq				ION			
S.			\$				
3E	Lighting		\$	ADDI	The appraiser did did not observe any interior or exterior visible		
		· ·	\$		signs of mold.		
			\$				
	TOTAL REPAIRS	•	\$				
	Damage and impact on Severe/Uninhabitable - Subject no longer appears suitable as mortgage lending collateral.						
	marketability and suit-	Major to Moderate - damage is subst					
SNC	ability as collateral for	Minor - damage is easily curable at a			\$ (see above)		
CONCLUSIONS	mortgage lending purposes:				(
	purposes: None Apparent - No observable impact on marketability o						
2		•	-		n inspection performed from the street. The appraiser is not a		
00		-	_	-	spector. It is possible for there to be damage to a property		
			=		this assignment includes only an exterior inspection as		
		om a disaster such as this is obs					
		esponsible for matters of a legal nature that affect bout the title. The property is valued on the basis			raised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, ownership.		
	,,,						
		testimony or appear in court because he or she n	nade an appraisal of the	propert	erty in question, unless specific arrangements to do so have been made beforehand, or as		
	otherwise required by law.						
	3. The appraiser has no know	vledge of any hidden or unapparent conditions of	the property or adverse	environr	onmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would		
					no guarantees or warranties, express or implied, regarding the condition of the property. The		
		•	engineering or testing t	that mig	night be required to discover whether such conditions exist. This report must not be considered an		
	environmental assessment of	the subject property.					
	4. The appraiser obtained the	information, estimates, and opinions that were ex	pressed in the report fro	m sour	ources that he or she considers to be reliable and believes them to be true and correct. The		
SATIONS	appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.						
	5. The appraisant will not displace the contents of the report expent as provided for in the Uniform Standards of Professional Appraisal Professional and any applicable federal state or legal laws						
	5. The appraiser will not disclose the contents of the report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.						
듣	6. The appraiser must provide his or her prior written consent before the lender/client specified in the report can distribute the report (including conclusions about the property, the appraiser's identity and						
H.	professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors						
5	and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the						
LIMITING CONDITIONS and CERTIFI	appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations,						
S	news, sales, or other media.						
0	7. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an						
			t is not based on a required minimum, specific valuation, or the approval of a loan.				
S							
S							
	APPRAISER:	Inspected Interior and/or XE	terior of Subject	SUP	PERVISORY Inspected Interior and/or Exterior of Subject		
	Did not inspect Subject				APPRAISER: Did not inspect Subject		
	John J						
	Signature:			Signa	nature:		
ш	Name: John Dos				Name:		
- PE					Company Name &		
ATI	Company Name & Beach Appraisals Address:				dress:		
SIGNATURE					naarooo.		
SIC	E-mail Address: info@BeachAppraisals.com			F-ma	nail Address:		
	Telephone #: (800) 555-1234 State Certification or License #: RZ12345			1	ephone #:		
				State Certification or License #:			
	State: FL Expiration Date: 11/30/2012 Certified			State			
	Date of Inspection:				te of Inspection:		
	Date of Signature & Repo	rt: 11/06/2012		1	te of Signature:		