

## Uniform Residential Appraisal Report

241-8806555  
File # SAMPLE-2

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

Property Address: 112 Courtney Drive City: ELKTON State: MD Zip Code: 21921-6202  
 Borrower: JOHN E HOMEOWNER Owner of Public Record: JOHN E HOMEOWNER County: CECIL  
 Legal Description: LOT 18 - 346 AC RE 112 COURTNEY DRIVE THOMSON ESTATES  
 Assessor's Parcel #: 0803027570 Tax Year: 2008 R.E. Taxes \$ 1,812  
 Neighborhood Name: THOMSON ESTATES Map Reference: 312 Census Tract: 0305.04  
 Occupant: ☒ Owner ☐ Tenant ☐ Vacant Special Assessments \$ ☐ PUB ☐ HOA \$ ☐ per year ☐ per month  
 Property Rights Appraised: ☒ Fee Simple ☐ Leasehold ☐ Other (describe)  
 Assignment Type: ☐ Purchase Transaction ☒ Refinance Transaction ☐ Other (describe)  
 Lender/Cient: MORTGAGE LENDER ABC 123 Address: 12345 HOME LOAN ROAD, HAPPINESS, MD 21921  
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☐ Yes ☒ No  
 Report date (source), used, offering price(s), and date(s): MLS AND PUBLIC RECORDS DO NOT REPORT THE SUBJECT PROPERTY BEING OFFERED DURING THE TWELVE MONTHS PRIOR TO THE EFFECTIVE DATE OF THIS APPRAISAL.  
 I ☐ did ☒ did not analyze the contract for sale for the subject purchase transaction. Explain the result of the analysis of the contract for sale or why the analysis was not performed: N/A, THE SUBJECT PROPERTY IS NOT CURRENTLY UNDER CONTRACT.

Contact/Price: \$ N/A Date of Contract: N/A Is the property seller the owner of public record? ☐ Yes ☐ No Date Source(s): 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? ☐ Yes ☐ No  
 If Yes, report the total dollar amount and describe the terms to be paid: N/A N/A

No. 10: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing			Present Land Use %		
Location	Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural <input type="checkbox"/>	Property Values	Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining <input type="checkbox"/>	PRICE	AGE	One-Unit	65 %				
Build-Up	Over 75% <input type="checkbox"/> 25-75% <input checked="" type="checkbox"/> Under 25% <input type="checkbox"/>	Demand/Supply	Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply <input type="checkbox"/>	\$ (000)	Yrs	2-4 Unit	%				
Growth	Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow <input type="checkbox"/>	Marketing Time	Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths <input type="checkbox"/>	80	Low	Mult-Family	%				
Neighborhood Boundaries	BORDERED BY RED HILL ROAD TO THE NORTH, THE DEMO STATE LINE TO THE EAST, E PULASKI HWY TO THE SOUTH AND THE DELAWARE AVE TO THE WEST.			850	High	Commercial	5 %				
Neighborhood Description	LOCATED WITHIN THE TOWN LIMITS OF ELKTON AND IS CLOSE TO ALL MAIN SERVICES, SCHOOLS, SHOPPING AND MAJOR EMPLOYMENT CENTERS. THE NEIGHBORHOOD IS A MIXTURE OF SINGLE FAMILY DWELLINGS. THERE APPEARS TO BE ADEQUATE ROAD MAINTENANCE, POLICE, AND FIRE PROTECTION IN THE AREA.			210	Med.	Other	30 %				
Market Conditions (including support for the above conclusions)	MARKETING TIME GIVES SUPPORT TO THE BALANCE OF SUPPLY AND DEMAND. CLOSED SALES INDICATE A MARKETING OF UNDER SIX MONTHS. THE CURRENT NUMBER OF LISTINGS SUPPORT THAT SUPPLY AND DEMAND IS IN BALANCE. FINANCING IS READILY AVAILABLE. TYPICAL POINT PAID BY THE SELLER ARE 1-3.										
Dimensions: 35.071 SQ FT	A/R: 0.35 ACRES(S)			Shape: IRREGULAR			View: RESIDENTIAL				
Specific Zoning Classification: R	Zoning Description: DEVELOPMENT RESIDENTIAL										
Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)											
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe:											

Utilities: Public ☒ Other (describe) ☐ Public: ☒ Other (describe) ☐ Off-site Improvements - Type: ☒ Public ☐ Private

Electricity: ☒ Gas: ☒ Water: ☒ Sanitary Sewer: ☒ Street: ASPHALT ☒ Alley: NONE ☐

FEMA Special Flood Hazard Area: ☐ Yes ☒ No FEMA Flood Zone: X FEMA Map #: 2400220004C FEMA Map Date: 6/16/1992  
 Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe:

Are there any adverse site conditions or external factors (sewer, storm, drainage, environmental conditions, land use, etc.)? ☐ Yes ☒ No If Yes, describe:

NO ADVERSE ENCROACHMENTS OR EASEMENTS WERE NOTED. HOWEVER, TITLE WAS NOT SEARCHED TO FULLY QUALIFY THIS STATEMENT. FLOOD MAP DATA IS CONSIDERED ACCURATE, BUT NOT GUARANTEED.

General Description		Foundation		Exterior Description		Interior	
Units: <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	Concrete Slab <input type="checkbox"/> Crawl Space <input type="checkbox"/>	Foundation Walls: CONCRETE/AVG	Floors: CARPET/AVG				
# of Stories: 1	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls: BRICK-VINYL/AVG	Walls: DRYWALL/AVG				
Type: <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Area: 1,052 sq. ft.	Roof Surface: FIBERGLASS/AVG	Trim/Finish: WOOD-PAIN/AVG				
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish: 50 %	Outlets & Downspouts: ALUMINUM/AVG	Bath Floor: VINYL/AVG				
Design Style: RANCH	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type: DOUBLE HING/AVG	Bath Wainscot: FIBERGLASS/AVG				
Year Built: 1998	Existence of: <input type="checkbox"/> Infestation: NONE OBS.	Storm Sash/Insulated: THERMAL/AVG	Car Storage: 10 None				
Effective Age (Yrs): 0 +/- YEARS	Dampness: <input type="checkbox"/> Settlement <input type="checkbox"/>	Screens: YES/AVG	Driveway: # of Cars: 2 CAR				
Attic: <input type="checkbox"/> None <input type="checkbox"/>	Heating: <input checked="" type="checkbox"/> HVA <input type="checkbox"/> RADS <input type="checkbox"/> Radiant	Amenities: <input type="checkbox"/> Woodstove(s) # 0	Driveway Surface: ASPHALT				
<input type="checkbox"/> Drop Sider <input type="checkbox"/> Stairs	<input type="checkbox"/> Other: Full NATURAL GAS	Replaced(s) # 0	Garage: # of Cars: NONE				
<input type="checkbox"/> Floor <input type="checkbox"/> Scooter	Cooling: <input checked="" type="checkbox"/> Central Air Conditioning <input type="checkbox"/> Other	Patio/Deck: NONE	Garage: # of Cars: NONE				
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual	Pool: NONE	Att: <input type="checkbox"/> Det. <input type="checkbox"/> Built-in				
Appliances: <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave		Washer/Dryer: <input checked="" type="checkbox"/> Other (describe): PAN HOOD					
Finished area above grade contains: 6 Rooms 3 Bedrooms 1.0 Bath(s)		1,052 Square Feet of Grass Living Area Above Grade					
Additional features (special energy efficient items, etc.): NONE NOTED.							

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.): THE SUBJECT PROPERTY HAS BEEN MAINTAINED IN AVERAGE CONDITION. NO ABNORMAL DEPRECIATION PRESENT.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe: NONE NOTED AT TIME OF INSPECTION.

Does the property generally conform to the neighborhood functional utility, style, condition, use, construction, etc.? ☒ Yes ☐ No If No, describe:

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**David Sirota**



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