

THIS PROPERTY INSPECTION REPORT IS INTENDED FOR USE BY THE LENDER/CLIENT FOR A MORTGAGE FINANCE TRANSACTION ONLY.

SUBJECT	Property Address _____ City _____ State _____ Zip Code _____
	Legal Description _____ County _____
	Assessor's Parcel No. _____ Tax Year _____ R.E. Taxes \$ _____ Special Assessments \$ _____
	Borrower _____ Current Owner _____ Occupant <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/>
	Neighborhood or Project Name _____ Project Type <input type="checkbox"/> PUD <input type="checkbox"/> Condominium HOA \$ _____ /Mo.
	Property rights <input type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold _____ Map Reference _____ Census Tract _____

NEIGHBORHOOD	Location <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural _____	Property values <input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining _____	Single family housing PRICE \$(000) _____ AGE (yrs) _____	Condominium housing PRICE (if applic.) \$(000) _____ AGE (yrs) _____
	Built up <input type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25% _____	Demand/supply <input type="checkbox"/> Shortage <input type="checkbox"/> In balance <input type="checkbox"/> Over supply _____	Low _____ High _____	Low _____ High _____
	Growth rate <input type="checkbox"/> Rapid <input type="checkbox"/> Stable <input type="checkbox"/> Slow _____	Marketing time <input type="checkbox"/> Under 3 mos. <input type="checkbox"/> 3-6 mos. <input type="checkbox"/> Over 6 mos. _____	Predominant _____	Predominant _____
	Neighborhood boundaries _____			

Does the site generally conform to the neighborhood in terms of size and shape? Yes No If No, describe: _____

Does the property conform to zoning regulations? Yes No If No, describe: _____

Does the present use represent the highest and best use of the property as improved? Yes No If No, describe: _____

SITE	Utilities Public _____ Other _____	Public _____ Other _____	Off-site Improvements Type _____	Public _____ Private _____
	Electricity <input type="checkbox"/> _____ Water _____	Gas <input type="checkbox"/> _____ Sanitary sewer _____	Street _____ Alley _____	
	Do the utilities and off-site improvements conform to the neighborhood? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe: _____			
	Are there any apparent adverse site conditions (easements, encroachments, special assessments, slide areas, etc.)? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe: _____			

IMPROVEMENTS	Source(s) used for physical characteristics of property: <input type="checkbox"/> Exterior inspection from street <input type="checkbox"/> Previous appraisal files <input type="checkbox"/> Assessment and tax records <input type="checkbox"/> MLS <input type="checkbox"/> Prior inspection <input type="checkbox"/> Property owner <input type="checkbox"/> Other (Describe): _____
	No. of Stories _____ Type (Det./Att.) _____ Exterior Walls _____ Actual Age (Yrs.) _____ Manufactured Housing <input type="checkbox"/> Yes <input type="checkbox"/> No
	Does the property generally conform to the neighborhood in terms of style, condition, and construction materials? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe: _____
	Are there any apparent physical deficiencies or conditions that would affect the soundness or structural integrity of the improvements or the livability of the property? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe: _____
	Are there any apparent adverse environmental conditions (hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe: _____

APPRAISER'S CERTIFICATION: The appraiser certifies and agrees that:

- I personally inspected from the street the subject property and neighborhood.
- I stated in this report only my own personal unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
- I have not knowingly withheld any significant information and I believe, to the best of my knowledge, that all statements are true and correct.
- 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 have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this inspection is contingent on the outcome of the inspection.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed this report, he or she certifies and agrees that: I directly supervise the appraiser who prepared this report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 and 5 above, and am taking full responsibility for this report.

CONTINGENT AND LIMITING CONDITIONS: The above certification is subject to the following conditions: The appraiser has noted in this report any adverse conditions (such as, but not limited to, needed repairs, the presence of hazardous substances, etc.) observed during the exterior inspection of the subject property and neighborhood. Unless otherwise stated in this report, the appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, expressed or implied, regarding the condition of the property. The 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 appraiser is not an expert in the field of environmental hazards, this report must not be considered as an environmental assessment of the property.

CERTIFICATION AND LIMITING CONDITIONS	APPRAISER:	SUPERVISORY APPRAISER (ONLY IF REQUIRED):
	Signature: _____	Signature: _____
	Name: _____	Name: _____
	Company Name: _____	Company Name: _____
	Company Address: _____	Company Address: _____
	Date of Report/Signature: _____	Date of Report/Signature: _____
	State Certification #: _____	State Certification #: _____
	or State License #: _____	or State License #: _____
	State: _____	State: _____
	Expiration Date of Certification or License: _____	Expiration Date of Certification or License: _____
	<input type="checkbox"/> Did <input type="checkbox"/> Did not inspect subject property from street	