

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	<table border="1"> <tr> <td>Property Compatibility</td> <td>Good</td> <td>Avg.</td> <td>Fair</td> <td>Poor</td> </tr> <tr> <td>General Appearance of Properties</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>Appeal to Market</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>	Property Compatibility	Good	Avg.	Fair	Poor	General Appearance of Properties	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Appeal to Market	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Property Compatibility	Good	Avg.	Fair		Poor														
General Appearance of Properties	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>														
Appeal to Market	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		<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 Not Likely Likely Taking Place Frm. _____ To _____
 Predominant Occupancy Owner 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. Bilt. 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. Count and Total	Total B-rms. Baths	Total	B-rms.	Baths	Total	B-rms.	Baths	Total	B-rms.	Baths
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)		⊗ +	<input type="checkbox"/> -	\$	⊗ +	<input type="checkbox"/> -	\$	⊗ +	<input type="checkbox"/> -	\$
Indicated Value Sub		\$			\$			\$		

General Comments _____

Estimated Market Value \$ _____ as of _____ 19__

Completed By _____ Title _____
 Signature _____ Date _____ 19__

ATTACH CURRENT DESCRIPTIVE PHOTOGRAPHS OF SUBJECT PROPERTY AND STREET SCENE