

LoanSafe Appraisal Manager™

Sample Report


Quickly assess appraisals for risk of over or under-valuation with the Valuation Risk Score.

Instantly see the overall quality of the appraisal and compliance with USPAP, UAD, FIRREA and more using the Integrity Risk Score.

Get insight into local market information, property values, comparable selections, complexity in valuing the property and risk of fraud to help channel the appraisal through the review process.

Consistently and efficiently review appraisals with alerts that are tailored to your review process and identify specific quality issues.


Customize your review process using the three levels of Review Alerts: High, Medium or Low.




LoanSafe Appraisal Manager™

| REPORT INFORMATION | SUBJECT PROPERTY |
|--|--|
| Report Order No. COA3E48F355143A5B4E40C0CCE4C93BE | Street Address 141 MILLS BROOK PATH, ANYTOWN, GA 12121 |
| Report Date 08/29/2012 05:06:45 PM | Appraised Value \$164,500 |
| Effective Date 07/05/2012 | |
| Loan Amount -- | |
| Loan Purpose -- | |





Reported Appraised Value
\$164,500



Valuation Risk Score: 609



Integrity Risk Score: 821

| | |
|------------------------|---|
| Comparable Selection |  |
| Property Complexity |  |
| Market Risk |  |
| Misrepresentation Risk |  |

Expand All Sections

⚠ APPRAISAL REVIEW ALERTS

| Appraisal Rule Compliance | | |
|--|--|--|
| 0 High Alerts | | |
| 2 Medium Alerts Hide | | |
| Alert ID | Message | Recommended Action |
| ARC_391 | The Estimated Market Value exceeds Predominate Value on pg 1 by more than +/- 20%. | Review appraisal for detailed commentary describing whether or not the subject is an over/under improvement and it's impact on marketability. |
| ARC_405 | Comp 5 net adjustments exceed 15%. | Review to see if the appraiser provided sufficient commentary on net adjustments exceeding 15%. |
| 5 Low Alerts Show | | |
| Comparable Selection | | |
| 1 High Alert Show | | |
| 2 Medium Alerts Hide | | |
| Alert ID | Message | Recommended Action |
| COMP_022 | The price range defined in the Neighborhood One-unit Housing section does not bracket the unadjusted sale prices of the comparables utilized. | Request that the appraiser provide a comparable that falls within the defined range, or revise the range to bracket all of the comparables utilized. |
| COMP_032 | The Estimated Market Value is not bracketed by the "comparable sales in the subject neighborhood within the past twelve months" range above the sales comparison grid. | Review to see if sufficient commentary is provided. Ensure value is supported. |
| 3 Low Alerts Show | | |

Understand the level of difficulty in valuing a property and identify the specific factors that can cause it.

Get specific detail into the risk of payment default, foreclosure and other market factors with the Market Risk alerts.

Identify any unusual transactions to help uncover the risk of fraud or flipping.

Easily expand and contract pertinent report sections using the slide-out banner. The slide-out banner can be extended from anywhere in the report, allowing for even more efficiency in the review process.

Pinpoint issues related to appropriate comparable selection, market adjustments and more.

Easily make or reference review notes from within the report. Remarks remain static and can be shared among departments or other entities.

Easily verify the subject property information against public record and MLS data.

Valuation Risk
 0 High Alerts
 0 Medium Alerts
 0 Low Alerts

Property Complexity
 1 High Alert Hide
 Alert ID Message Recommended Action
 PC_007 The subject property characteristics along with data in the general market area indicates the subject is a complex property to value. Review appraisal for unique subject characteristics such as size, design, view, site size, condition and age. Review appraisal for unique market conditions such as density, homogeneity, foreclosure ratio and demand/supply. Adjustments should be supported and the appraisal should include photos of any/all unique features.

1 Medium Alert Show
 0 Low Alerts

Market Risk
 1 High Alert Show
 2 Medium Alerts Hide
 Alert ID Message Recommended Action
 MKT_001 Unusually high number of private lenders in sales histories Review lenders in the transaction history sections. Review market for possible fraudulent flipping activity. Ensure value is well supported.
 MKT_002 Unusually high number of corporate/LLC buyers and sellers in sales histories Review buyers and sellers in the transaction history sections. Review market for possible fraudulent flipping activity. Ensure

Misrepresentation Risk
 0 High Alerts
 0 Medium Alerts
 0 Low Alerts

APPRAISAL REVIEW COMMENTS

SUBJECT PROPERTY INFORMATION

PROPERTY SUMMARY

| Property Information | Owner Information | Location Information |
|--|---|--|
| <ul style="list-style-type: none"> Site Address: 141 MILLS BROOK PATH, ANYTOWN, GA 12121 Mail Address: PO BOX 55 ANYTOWN, GA 12121 Heating: Heat Pump Cooling: Heat Pump Stories: 1.5 Fireplace: 1 No. of Units: 1 Garage: Parking View: -- | <ul style="list-style-type: none"> Current: SMITH IAN Second: SMITH DEBORAH M Spouse: SMITH DEBORAH M <p>Assessed Information</p> <ul style="list-style-type: none"> Land: \$30,280 Improvement: \$31,920 Total: \$62,200 Market: \$155,500 Tax Amount: \$2,032 Improved: 51% | <ul style="list-style-type: none"> Subdivision: -- County: ALLYOURS MSA Name: Atlanta-Sandy Springs, Ga, GA MSA Code: 12060 Census Block: 132231205032000 Legal Desc: SEE NOTES CHG AC FOR 93 CHG AC PER J WATTS 9/94 70/721 Land Use Code: RSFR APN: 012963 Zoning: -- |

Expanded View

Expand All Review Alerts Subject Property Information Comparables Analysis Maps Comparable Search Results Market Conditions Collapse All

Understand property flipping or frequent sales transactions with the Recent Transfer Summary.

Get the inside track by viewing the latest subject property information from the MLS, agent remarks and agent information.

Make quick work of validating comparable data by listing the property characteristics, data on the last sale and property performance information. Click on the MLS photo icon to view interior and exterior photos from the MLS*.

**MLS data and photos where available through the CoreLogic Partner InfoNet and alternative listing data sources.*

RECENT TRANSFER SUMMARY

| | Full-Value Arms-Length Sale | Non-Arms Length Transaction |
|---|-----------------------------|-----------------------------|
| Transaction within the last 90 days | No | No |
| Transaction within the last 12 months | No | No |
| Last Transaction Date | 12/01/1998 | 05/29/1992 |
| Last Transaction Value | \$140,000 | \$0 |
| Deed Type | DEED | DEED |
| Current Reported Appraised Value to Last Sales Price | 17.5% | -- |
| Last Nearby Sales Median Value | \$84,400 | -- |
| Current Nearby Sales Median Value | \$81,000 | -- |
| Last Sales Price to Last Nearby Median Value | 65.88% | -- |
| Current Reported Appraised Value to Current Nearby Sales Median Value | 103.09% | -- |

LISTING HISTORY

Market Information

- Current Status: --
- As of Date (Run Date): 8/29/2012
- Days on Market: --
- MLS Sale Type: --

List Information

- Date: --
- Current Price: --
- Original Price: --
- List Price High: --
- List Price Low: --
- Change in Price : --
- Listing Source: Public Record
- Listing ID:

Agent Remarks

Entertainer's Delight. This spacious 3 bedroom, 2 bath ranch style home has upgraded appliances with open floor plan, cozy fireplace for the winters and a fantastic pool and patio for summer outdoor living. Bring your pickiest buyers - they won't be disappointed. Property information to be accurate, but not guaranteed. Buyer to verify. Send all offers to myemail@realestatebroker.com or fax to (123)456-7890.

History

| Date | Days on Market | Status | Price | Listing ID | Source |
|------------|----------------|---------|-----------|------------|---------------|
| 02/11/2008 | | FINANCE | \$203,400 | | PUBLIC RECORD |
| 02/09/2006 | | FINANCE | \$20,000 | | PUBLIC RECORD |
| 01/16/2004 | | FINANCE | \$163,000 | | PUBLIC RECORD |

Agent/Broker Information

No agent/broker information available

COMPARABLES ANALYSIS

COMPARABLE PROPERTY INFORMATION

| | SUBJECT | COMP 1 | COMP 2 | COMP 3 |
|---------------------------------------|---|------------------------------------|--|--------------------------------------|
| PROPERTY COMPARISONS | | | | |
| Address | 141 MILLS BROOK PATH, ANYTOWN, GA 12121 | 366 LOOKOUT TRL, ANYCITY, GA 12122 | 7840 WATER STREET N, YOURTOWN GA 12123 | 305 RIDGECREST RD, ANYCITY, GA 12124 |
| Distance From Subject | -- | 14.11 miles N | 14.65 miles W | 6.38 miles SW |
| Reported Appraised Value/ Sales Price | \$164,500 | \$137,000 | \$165,000 | \$165,000 |
| Appraised / Sale Date | July 2012 | May 2012 | June 2012 | April 2012 |
| Price Per SqFt | \$40 | \$80 | \$96 | \$91 |
| Living SqFt / Lot SqFt | 1,810 / 213,444 | 1,720 / 207,781 | 1,725 / 219,542 | 1,820 / 142,005 |
| View | N;Res;Res | N;Res;Res | N;Res;Res | N;Res;Res |
| Rooms / Bed / Bath | 6 / 3 / 2-0 | 6 / 3 / 2-1 | 6 / 3 / 2-1 | 7 / 4 / 3-1 |
| Year Built | 1992 | 1989 | 1996 | 1987 |
| Last Sale Date | -- | -- | -- | -- |
| Last Sale Price | -- | -- | -- | -- |
| Basement | Yes | Yes | Yes | No |
| Garage / Carport | Yes | Yes | Yes | Yes |
| Fireplace | Yes | No | No | No |
| Pool | Yes | No | No | Yes |
| Land Use | RSFR | RSFR | RSFR | RSFR |
| Prior 3 Year Foreclosure | No | Yes | No | No |
| Active Notice of Default | No | No | No | No |
| Prior 3 Year Sale Gain | 52.2% | 48.8% | 99.1% | 96.7% |
| Tax Assessed Value | \$62,200 | \$62,240 | \$63,960 | \$49,440 |
| Listed in Past 12 Months | No | Yes | Yes | Yes |
| Externality | | | | |



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Understand if comparable properties are within similarly valued markets as the subject property with the Market Comparisons section.

Easily view both interior and exterior MLS photos for both the subject and comps when available.



MARKET COMPARISONS

| | | | | |
|---------------------------|---------------|---------------------------------|---------------------------------|---------------------------------|
| Area Value Rating | -- | HIGHER | LOWER | SAME |
| High Price | \$286,000 | \$272,500 | \$103,920 | \$225,000 |
| Average Price | \$95,012 | \$193,832 | \$51,976 | \$103,356 |
| Median Price | \$76,500 | \$190,000 | \$50,000 | \$99,900 |
| Low Price | \$12,800 | \$125,000 | \$25,100 | \$25,901 |
| 1/3 Year Foreclosure Rate | 48.6% / 77.1% | 20% / 45.7% | 28.6% / 77.1% | 34.3% / 74.3% |
| Rural / Urban | URBAN | URBAN | URBAN | URBAN |
| Owner Occupancy | -- | -- | 100% | -- |
| School District Name | -- | ALLYOURS COUNTY SCHOOL DISTRICT | ALLYOURS COUNTY SCHOOL DISTRICT | ALLYOURS COUNTY SCHOOL DISTRICT |

COMPARABLE PROPERTY INFORMATION

| | SUBJECT | COMP 4 | COMP 5 |
|-------------------------------|---|--|--|
| PROPERTY COMPARISONS | | | |
| | 141 MILLS BROOK PATH, ANYTOWN, GA 12121 | 446 HILLSIDE STORE RD, CITYVILLE, GA 30134 | 2253 SUNSET BRIDGE RD, CITYVILLE, GA 30134 |
| Distance From Subject | -- | 6.45 miles SW | 5.88 miles S |
| Appraised Value / Sales Price | \$164,500 | \$185,500 | \$215,000 |
| Appraised / Sale Date | July 2012 | April 2012 | April 2012 |
| Price Per SqFt | \$40 | \$83 | \$118 |
| Living SqFt / Lot SqFt | 1,810 / 213,444 | 2,236 / 87,120 | 1,817 / 252,648 |
| View | N;Res;Res | N;Res;Res | N;Res;Res |
| Rooms / Bed / Bath | 6 / 3 / 2-0 | 7 / 3 / 2-0 | 7 / 3 / 2-1 |
| Year Built | 1992 | 1999 | 1999 |
| Last Sale Date | -- | -- | -- |
| Last Sale Price | -- | -- | -- |
| Basement | Yes | Yes | Yes |
| Garage / Carport | Yes | Yes | Yes |
| Fireplace | Yes | No | No |
| Pool | Yes | No | No |
| Land Use | RSFR | RSFR | RSFR |
| Prior 3 Year Foreclosure | No | Yes | No |
| Active Notice of Default | No | No | No |
| Prior 3 Year Sale Gain | 52.2% | 60.8% | 58.6% |
| Tax Assessed Value | \$62,200 | \$71,960 | \$83,800 |
| Listed in Past 12 Months | No | Yes | Yes |
| Externality | | | Water |

MARKET COMPARISONS

| | | | |
|---------------------------|---------------|---------------------------------|---------------------------------|
| Area Value Rating | -- | LOWER | LOWER |
| High Price | \$286,000 | \$156,728 | \$223,914 |
| Average Price | \$95,012 | \$77,469 | \$75,278 |
| Median Price | \$76,500 | \$81,000 | \$74,900 |
| Low Price | \$12,800 | \$20,000 | \$20,261 |
| 1/3 Year Foreclosure Rate | 48.6% / 77.1% | 28.6% / 77.1% | 40% / 80% |
| Rural / Urban | URBAN | URBAN | URBAN |
| Owner Occupancy | -- | 94% | -- |
| School District Name | -- | ALLYOURS COUNTY SCHOOL DISTRICT | ALLYOURS COUNTY SCHOOL DISTRICT |



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Get the sales transaction and loan history for both the subject and comparables in the Sales History section to better understand any market factors that may affect the appraisal.

Verify the subject property and comparable data against national public record and MLS data bases - eliminating the need to access multiple data sources.

SUBJECT AND COMPARABLES SALES HISTORY

Collapse All Records

| | Address | Appraised Date/ Sale Date | Reported Appraised Value/Sales Price | |
|---------|---|------------------------------|---|--|
| SUBJECT | 141 MILLS BROOK PATH, ANYTOWN, GA 12121 | 07/05/2012 | \$164,500 | |
| COMP 1 | 366 LOOKOUT TRL, ANYCITY, GA 12122 | 05/01/2012 | \$137,000 | |
| COMP 2 | 7840 WATER STREET N, YOURTOWN,, GA 12123 | 06/01/2012 | \$165,000 | |
| COMP 3 | 305 RIDGECREST RD, ANYCITY, GA 12124 | 04/01/2012 | \$165,000 | |
| COMP 4 | 446 HILLSIDE STORE RD, CITYVILLE GA 30134 | 04/01/2012 | \$185,500 | |
| COMP 5 | 2253 SUNSET BRIDGE RD, CITYVILLE GA 30134 | 04/01/2012 | \$215,000 | |

Full Value Foreclosure/REO/Short Sale

APPRAISAL DATA VALIDATION

| SUBJECT PROPERTY FEATURE | Appraisal | Public Record | MLS |
|--------------------------|--|---|-----|
| Address | 141 MAIN STREET, ANY TOWN, GA 12121 | ✓ 141 MAIN STREET, ANY TOWN, GA 12121 | |
| Owner | Ian & Deborah M SMITH | ✗ SMITH IAN | |
| County/Census Tract | ALLYOURS/1205.01 | ✗ ALLYOURS/13223120503 | |
| Legal Description | Land Lot 824, 2nd District, 3rd Section being tract#2 per plat book 22, page 6 | ✓ SEE NOTES CHG AC FOR 93 CHG ADD PER J WATTS 9/94 70/721 | |
| APN | R012963 | ✓ 12963 | |
| Listed In Past 12 Months | No | | |
| Zoning/Use Code | R1/SINGLE_FAMILY | ✗ --/SingleFamily | |
| Year Built/Age | 1992/20 | ✓ 1992/20 | |
| Rooms/Bed/Bath | 6/3/2-0 | ✗ 5/3/2-0 | |
| Living SqFt | 1,810 | ✓ 1,824 | |
| Lot SqFt | 213,444 | ✓ 213,444 | |
| Basement SqFt | 937 | ✓ 928 | |
| Fireplace | 1 | ✓ 1 | |
| Garage/Carport | 3 | | |
| Pool | Yes | ✗ No | |
| Last Sale Date/Price | --/-- | | |

| COMPARABLE FEATURE | COMP 1 | Public Record | MLS | COMP 2 | Public Record | MLS |
|-----------------------|------------------------------------|--------------------------------------|--------------------------------------|--|--|--|
| Address | 366 LOOKOUT TRL, ANYCITY, GA 12122 | ✓ 366 LOOKOUT TRL, ANYCITY, GA 12122 | ✓ 366 LOOKOUT TRL, ANYCITY, GA 12122 | 7840 WATER STREET N YOURTOWN, GA 12123 | ✓ 7840 WATER STREET N YOURTOWN, GA 12123 | ✓ 7840 WATER STREET YOURTOWN, GA 12123 |
| Distance From Subject | 14.11 miles N | ✗ 14.36 | ✗ 14.36 | 14.65 miles W | ✓ 14.56 | ✓ 14.56 |
| Sale Date | May 1, 2012 | ✓ Apr 4, 2012 | | Jun 1, 2012 | ✓ Jun 15, 2012 | |
| Sale Price | \$137,000 | ✓ \$137,000 | | \$165,000 | ✓ \$165,000 | |
| Price Per SqFt | \$79.65 | ✓ \$79 | ✓ \$80 | \$95.65 | ✓ \$95 | ✓ \$96 |
| Year Built | 1989 | ✓ 1989 | ✓ 1989 | 1996 | ✓ 1996 | ✓ 1996 |
| Living SqFt | 1,720 | ✓ 1,720 | ✓ 1,720 | 1,725 | ✓ 1,725 | ✓ 1,725 |
| Lot SqFt | 207,781 | ✓ 207,781 | | 219,542 | ✓ 219,542 | |
| Rooms/Bed/Bath | 6/3/2-1 | ✗ 2/--/3-0 | ✗ --/4/3-1 | 6/3/2-1 | ✗ 5/3/2-1 | ✗ --/3/2-1 |
| Basement SqFt | 1,200 | ✓ 1,200 | | 1,445 | ✓ 1,445 | |
| Garage/Carport | | | ✓ | | | ✓ |
| Fireplace | | | | | | |
| Pool | No | ✓ No | ✓ No | No | ✓ No | ✓ No |
| Last Sale Date | | | | | | |
| Last Sale Price | \$0 | | | \$0 | | |



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Clearly identify discrepancies between the appraisal provided data and what is found in MLS or public record for quick validation during the review.

| COMPARABLE FEATURE | COMP 3 | Public Record | MLS | COMP 4 | Public Record | MLS |
|-----------------------|--------------------------------------|--|--|--|--|--|
| Address | 305 RIDGECREST RD, ANYCITY, GA 12124 | ✓ 305 RIDGECREST RD, ANYCITY, GA 12124 | ✓ 305 RIDGECREST RD, ANYCITY, GA 12124 | 446 HILLSIDE STORE RD, CITYVILLE, GA 30134 | ✓ 446 HILLSIDE STORE RD, CITYVILLE, GA 30134 | ✓ 446 HILLSIDE STORE RD, CITYVILLE, GA 30134 |
| Distance From Subject | 6.38 miles SW | ✓ 6.35 | ✓ 6.35 | 6.45 miles SW | ✓ 6.37 | ✓ 6.37 |
| Sale Date | Apr 1, 2012 | ✓ Apr 30, 2012 | | Apr 1, 2012 | ✓ Apr 11, 2012 | |
| Sale Price | \$165,000 | ✓ \$165,000 | | \$185,500 | ✓ \$185,000 | |
| Price Per SqFt | \$90.66 | ✗ \$101 | ✗ \$102 | \$82.96 | ✓ \$83 | ✓ \$84 |
| Year Built | 1987 | ✓ 1987 | ✓ 1987 | 1999 | ✓ 1999 | ✓ 1999 |
| Living SqFt | 1,820 | ✗ 1,620 | ✗ 1,620 | 2,236 | ✓ 2,213 | ✓ 2,213 |
| Lot SqFt | 142,005 | ✓ 141,570 | | 87,120 | ✓ 87,120 | |
| Rooms/Bed/Bath | 7/4/3-1 | ✗ 6/4/2-1 | ✗ --/4/3-1 | 7/3/2-0 | ✗ 5/3/3-0 | ✗ --/3/2-0 |
| Basement SqFt | | | | 2,236 | ✓ 2,213 | |
| Garage/Carport | 2 | | ✓ 2 | 2 | | ✓ 2 |
| Fireplace | | | | | | |
| Pool | Yes | ✗ No | ✓ Yes | No | ✓ No | ✗ Yes |
| Last Sale Date | | | | | | |
| Last Sale Price | \$0 | | | \$0 | | |

| COMPARABLE FEATURE | COMP 5 | Public Record | MLS |
|-----------------------|--|--|--|
| Address | 2253 SUNSET BRIDGE RD, CITYVILLE, GA 30134 | ✓ 2253 SUNSET BRIDGE RD, CITYVILLE, GA 30134 | ✓ 2253 SUNSET BRIDGE RD, CITYVILLE, GA 30134 |
| Distance From Subject | 5.88 miles S | ✓ 5.89 | ✓ 5.89 |
| Sale Date | Apr 1, 2012 | ✓ Apr 12, 2012 | |
| Sale Price | \$215,000 | ✓ \$215,000 | |
| Price Per SqFt | \$118.33 | ✓ \$118 | ✓ \$118 |
| Year Built | 1999 | ✓ 1999 | ✓ 1999 |
| Living SqFt | 1,817 | ✓ 1,816 | ✓ 1,817 |
| Lot SqFt | 252,648 | ✓ 252,648 | |
| Rooms/Bed/Bath | 7/3/2-1 | ✗ 5/3/3-1 | ✗ --/4/3-1 |
| Basement SqFt | 1,205 | ✓ 1,205 | |
| Garage/Carport | 2 | | ✓ 2 |
| Fireplace | | | |
| Pool | No | ✓ No | ✗ Yes |
| Last Sale Date | | | |
| Last Sale Price | \$0 | | |



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MAP

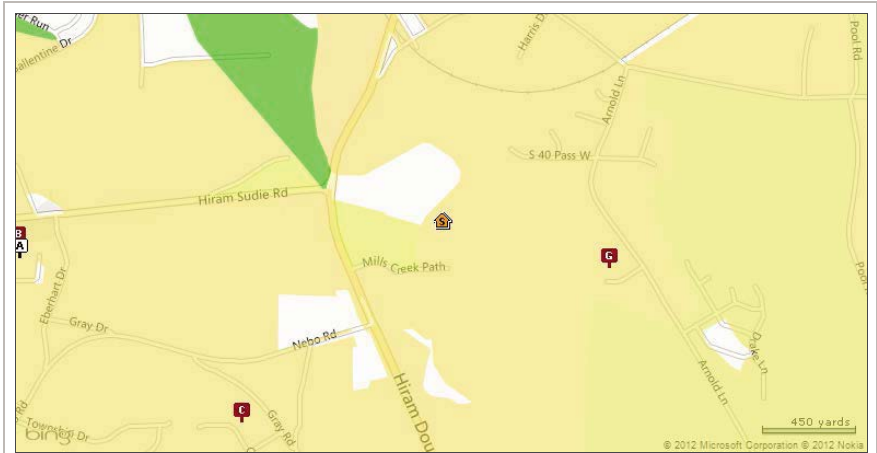
VALUATION MAP

Get clarity into the surrounding area property values with the color-coded Valuation Map.

Tan = lower valued areas

Green = higher valued areas

White = undetermined property values



Sixteen shades of Tan-to-Green shading are used to depict values: tan is lower, green is higher

Subject Property



Appraisal Comp



Full Value



Search Comp



Full Value



Listing Comp

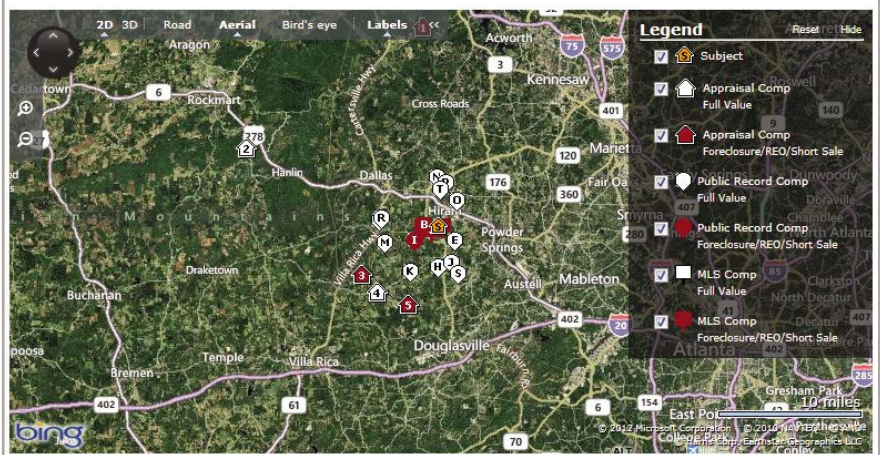


Full Value



Interact with an aerial view of geological or neighborhood features that may influence value on the Street Map. Comparables are plotted on the map in relation to the subject property.

STREET MAP



Easily study the market trends with the Comparable Sales Summary. Quickly see how many comparables (appraisal provided or search) were full value transactions versus foreclosure or REO.

Evaluate the comparables found by the LoanSafe Appraisal Manager™ search as well as the comparables provided on the appraisal.

See comparable results based on the strength of the comparable: Excellent, Good, Average, Fair and Other.

COMPARABLE SEARCH RESULTS

SUMMARY OF COMPARABLE SALES (RECORDED SALES IN PUBLIC RECORD)

| | Full-Value | Short Sale | Bank Owned |
|--|--------------------|---------------|---------------|
| Property Count | 35 | 1 | 4 |
| Minimum Sales Price | \$23,300 | \$70,000 | \$52,000 |
| Median Sales Price | \$85,000 | \$70,000 | \$76,450 |
| Maximum Sales Price | \$227,500 | \$70,000 | \$139,000 |
| # of 3 Year Sales Pairs | 14% (5 of 35) | 0% (0 of 1) | 0% (0 of 4) |
| # of Sales Pairs with Value Increasing / Average Price Increase | 5 / \$33,730 / 40% | 0 / \$0 / 0% | 0 / \$0 / 0% |
| # of Sales Pairs with Value Decreasing / Average Price Decrease | 0 / -\$0 / 0% | 0 / -\$0 / 0% | 0 / -\$0 / 0% |

SUMMARY OF MLS COMPARABLES (ACTIVE, PENDING OR CLOSED STATUS)

| | Full-Value | Bank Owned |
|-------------------------------------|------------|------------|
| Property Count | 13 | 27 |
| Minimum Price | \$37,500 | \$21,000 |
| Median Price | \$74,900 | \$69,900 |
| Maximum Price | \$179,800 | \$110,000 |
| Average Days on Market (DOM) | 147 | 95 |

COMPARABLE SEARCH RESULTS BY GROUP

Collapse All Records

| | Address | Price \$/SqFt | GLA Lot Area | Year Built Land Use | Rooms Bed/Bath |
|---------|---|----------------|---------------|---------------------|----------------|
| Subject | 141 MILLS BROOK PATH, ANYTOWN, GA 12121 | \$164,500 \$40 | 1,810 213,444 | 1992 RSFR | 6 3/2-0 |

EXCELLENT - 4 properties

| | Address | Date/Dist. | Event/Source | Type | Price \$/SqFt | GLA Lot Area | Year Built Land Use | Rooms Bed/Bath |
|-------------|-------------------------------------|-----------------|------------------------------|------|---------------|--------------|---------------------|----------------|
| Comp Search | 42 VALLEYVIEW DR, ANYTOWN, GA 12121 | 07/02/2012 0.85 | Listing(Closed) MLS #XXXXXXX | | \$55,500 \$28 | 1,984 20,037 | 1994 RSFR | 5 3/2-0 |
| Comp Search | 52 VALLEYVIEW DR, ANYTOWN, GA 12121 | 05/29/2012 0.85 | Listing(Closed) MLS #XXXXXXX | | \$38 | 1,624 20,037 | 1993 RSFR | 5 |
| Comp Search | 156 MILL DR, ANYTOWN, GA 12121 | 05/18/2012 0.5 | Listing(Closed) MLS #XXXXXXX | | \$46,500 \$24 | 1,978 20,037 | 1991 RSFR | 6 3/2-0 |
| Comp Search | 13 VALLEYVIEW DR, ANYTOWN, GA 12121 | 01/06/2012 0.89 | Listing(Closed) MLS #XXXXXXX | | \$71,916 \$36 | 2,022 20,473 | 1993 RSFR | 5 3/2-1 |

GOOD - 2 properties

| | Address | Date/Dist. | Event/Source | Type | Price \$/SqFt | GLA Lot Area | Year Built Land Use | Rooms Bed/Bath |
|-------------|--|-----------------|------------------------------|------|---------------|--------------|---------------------|----------------|
| Comp Search | 488 HEATHER LN, WARM SPRINGS, GA 12125 | 01/31/2012 1.79 | Sold Public Record | Full | \$49,000 \$23 | 2,100 27,007 | 1998 RSFR | 5 3/2-0 |
| Comp Search | 144 OLIVE BEND DR, ANYTOWN, GA 12121 | 08/12/2011 0.92 | Listing(Closed) MLS #XXXXXXX | | \$75,000 | 1,629 20,037 | 1993 RSFR | 4 3/2-0 |

AVERAGE - 19 properties

FAIR - 10 properties

OTHER - 5 properties

| | Address | Date/Dist. | Event/Source | Type | Price \$/SqFt | GLA Lot Area | Year Built Land Use | Rooms Bed/Bath |
|------------------|--|------------------|----------------|------|---------------|---------------|---------------------|----------------|
| Appraisal Comp 2 | 7840 WATER STREET N, YOURTOWN, GA 12123 | 06/01/2012 14.65 | Sold Appraisal | | \$165,000 | 1,725 219,542 | 1996 RSFR | 6 3/2-1 |
| Appraisal Comp 1 | 366 LOOKOUT TRL, ANYCITY, GA 12122 | 05/01/2012 14.11 | Sold Appraisal | | \$137,000 | 1,720 207,781 | 1989 RSFR | 6 3/2-1 |
| Appraisal Comp 5 | 2253 SUNSET BRIDGE RD, CITYVILLE, GA 30134 | 04/01/2012 5.88 | Sold Appraisal | | \$215,000 | 1,817 252,648 | 1999 RSFR | 7 3/2-1 |
| Appraisal Comp 3 | 305 RIDGECREST RD, ANYCITY, GA 12124 | 04/01/2012 6.38 | Sold Appraisal | | \$165,000 | 1,820 142,005 | 1987 RSFR | 7 4/3-1 |
| Appraisal Comp 4 | 446 HILLSIDE STORE RD, CITYVILLE, GA 30134 | 04/01/2012 6.45 | Sold Appraisal | | \$185,500 | 2,236 87,120 | 1999 RSFR | 7 3/2-0 |

Subject Property Search Comp Listing Comp
 Full Value Full Value
 Foreclosure/REO/Short Sale Foreclosure/REO/Short Sale



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Get the market factors that affect the property value - down to the ZIP Code level. With Market Conditions, get relevant inventory information, listing analysis, market trends for the past 90 days, Sales & Price trends, foreclosure activity and more.

MARKET CONDITIONS

QUICK FACTS FROM ZIP CODE 12121

Inventory Information

- # of Homes for Sale: 89
- Listings with Price Decrease: 0.22%
- Listings with Price Increase: 0.05%

Price Information

- Low List Price: \$29,192
- High List Price: \$1,400,000

LISTING ANALYSIS

| List Price Range | Beds / Baths | SqFt | # Homes for Sale |
|------------------|--------------|------|------------------|
| \$164 - \$1,400 | 4 / 2.5 | 0 | 22 |
| \$118 - \$161 | 4 / 2.6 | 0 | 22 |
| \$83 - \$117 | 4 / 2.5 | 0 | 23 |
| \$29 - \$82 | 3 / 2.1 | 0 | 23 |

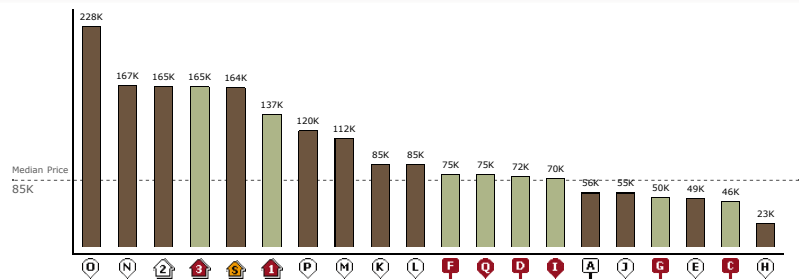
Based on subject property zip code. Represents last 90 days updated weekly.

MARKET TRENDS

| Component | Value | Change | % Change |
|-----------------------|--------|--------|----------|
| # Homes for Sale | 89 | -7.08 | -7% |
| Price | \$118K | \$4K | 3% |
| Days on Market | 88 | 1.65 | 1% |
| New Listings | 9 | 0.46 | 5% |
| Sales | 9 | -0.08 | 0% |
| Price Per Square Foot | \$0 | 0 | 0% |

Based on subject property zip code. Represents last 90 days updated weekly.

PRICES FOR COMPARABLE SALES



Recent comparable sales sorted by value from high to low. All values in thousands of dollars. Properties which have a current foreclosure or bank owned status are shown in the lighter shade.

Subject Property
 Appraisal Comp Full Value
 Appraisal Comp Foreclosure/REO/Short Sale
 Search Comp Full Value
 Search Comp Foreclosure/REO/Short Sale

INDEX CHANGE BY PERIOD

| 12 Month | 9 Month | 6 Month | 3 Month |
|----------|---------|---------|---------|
| -1.85% | -1.12% | 5.16% | 6.72% |

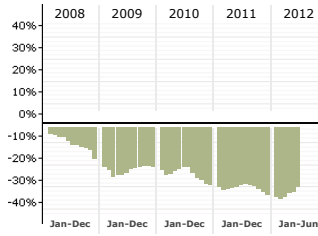


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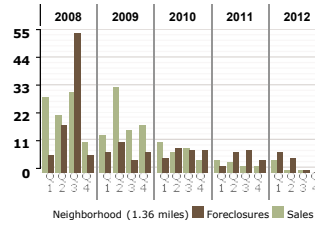
See the Price Trends over the past 5 years for the surrounding market of the subject property.

5 YEAR PRICE TREND



This graph illustrates prices for the market surrounding the subject property over the course of the last several years, based on closing sale prices.

SALES & FORECLOSURE ACTIVITY TREND

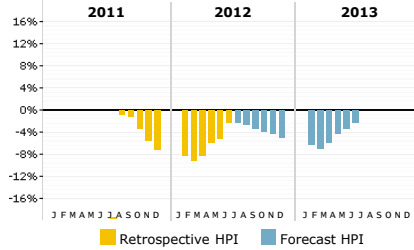


This graph illustrates the number of sales and foreclosures over time for the market surrounding the subject property.

View Sales & Foreclosure Activity Trend details for the ratio of sales to foreclosures in the market area.

Evaluate HPI Forecast Trend plots the Home Price Index for the subject property ZIP Code for all residential property types.

HPI FORECAST TREND



Understand the activity of the closest properties to the subject property, regardless of last sale date.

CLOSEST PROPERTY RECORDS

| Distance in Miles | Address | Land Use | Lot Sq Ft | Living Sq Ft | Sale Year | Sale Price | Assessed Value | Bed | Bath | Total Rooms | Year Built |
|-------------------|---|----------|-----------|--------------|-----------|------------|----------------|-----|------|-------------|------------|
| 0.06 | 221 MAIN STREET, YOUR TOWN, GA, 12121 | RSFR | 189,486 | 1,260 | -- | -- | \$49,760 | 3/ | 2-0 | 0 | 1986 |
| 0.09 | 210 MAIN STREET, YOUR TOWN, GA, 12121 | RSFR | 258,310 | 1,568 | 2004 | -- | \$64,800 | 4/ | 3-0 | 6 | 1987 |
| 0.09 | 1723 BROOK ST, ANY TOWN, CITYVILLE, GA, 12121 | IWAR | 828,946 | 6,000 | 1996 | -- | \$256,120 | 0/ | 0-0 | 0 | 1998 |
| 0.14 | 294 ARNOLD LN, ANY TOWN, GA 12121 | RSFR | 1,286,762 | 1,272 | 1993 | -- | \$33,528 | 2/ | 2-0 | 4 | 1994 |
| 0.15 | 1747 ANY TOWN, CITYVILLE, HWY, 12121 | RSFR | 222,156 | 2,164 | -- | -- | \$58,840 | 3/ | 2-0 | 6 | 1953 |
| 0.18 | 1815 ANY TOWN, CITYVILLE, HWY, 12121 | TAXE | 50,529 | 0 | 1994 | -- | \$511,680 | 0/ | 0-0 | 0 | 0 |
| 0.18 | 50 MAIN STREET, ANY TOWN, 12121 | RSFR | 78,843 | 1,681 | 1994 | -- | \$42,120 | 3/ | 2-0 | 5 | 1960 |
| 0.19 | 1817 ANY TOWN, CITYVILLE, HWY, 12121 | COFF | 141,570 | 7,621 | 1993 | -- | \$634,960 | 0/ | 0-0 | 0 | 1988 |
| 0.21 | 1939 ANY TOWN, CITYVILLE, HWY, 12121 | RSFR | 603,741 | 2,905 | -- | -- | \$59,140 | 3/ | 3-0 | 5 | 1997 |
| 0.21 | 169 S FORTY PASS W, 12121 | RSFR | 24,829 | 1,236 | 2009 | -- | \$32,800 | 3/ | 2-0 | 5 | 1978 |
| 0.21 | 1665 ANY TOWN, CITYVILLE, HWY, 12121 | CSTO | 27,007 | 5,960 | 1992 | -- | \$140,680 | 0/ | 0-0 | 0 | 1990 |
| 0.21 | 1665 ANY TOWN, CITYVILLE, HWY, 12121 | CFOO | 50,529 | 5,600 | 1999 | -- | \$179,160 | 0/ | 0-0 | 0 | 1986 |
| 0.21 | 173 S FORTY PASS W, 12121 | RSFR | 24,829 | 1,236 | -- | -- | \$26,120 | 0/ | 2-0 | 0 | 1978 |
| 0.22 | 203 S FORTY PASS W, 12121 | RSFR | 21,344 | 1,236 | -- | -- | \$25,920 | 0/ | 2-0 | 0 | 1979 |
| 0.22 | 1897 ANY TOWN, CITYVILLE, HWY, 12121 | CMED | 44,866 | 896 | -- | -- | \$43,600 | 0/ | 0-0 | 0 | 1976 |
| 0.24 | 159 S FORTY PASS W, 12121 | RSFR | 20,037 | 1,236 | 1996 | -- | \$25,120 | 0/ | 2-0 | 0 | 1977 |
| 0.25 | 1603 ANY TOWN, CITYVILLE, HWY, 12121 | COFF | 106,722 | 426 | 2007 | -- | \$212,080 | 0/ | 0-0 | 0 | 1974 |
| 0.25 | 131 S FORTY PASS W, 12121 | RSFR | 20,037 | 1,305 | -- | -- | \$24,760 | 0/ | 2-0 | 0 | 1977 |
| 0.25 | 1856 ANY TOWN, CITYVILLE, HWY, 12121 | CEAT | 23,247 | 1,964 | -- | -- | \$93,080 | 0/ | 2-0 | 0 | 1975 |
| 0.26 | 1975 ANY TOWN, CITYVILLE, HWY, 12121 | RSFR | 130,680 | 1,662 | -- | -- | \$44,960 | 3/ | 2-0 | 0 | 1959 |

MARKET OWNER OCCUPANCY DATA

| Miles | Units | Own Occ | Rent Occ | SFR | Mult 2-9 | Mult 10+ | Avg Rms | Avg Val |
|-------|-------|---------|----------|-----|----------|----------|---------|---------|
|-------|-------|---------|----------|-----|----------|----------|---------|---------|

NOTICES:

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