

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"/>			
Neighborhood or Project Name _____		Project Type <input type="checkbox"/>		PUD <input type="checkbox"/>		Condominium <input type="checkbox"/>		HOA\$ _____ /Mo. <input type="checkbox"/>		
Property rights appraised <input type="checkbox"/>		Fee Simple <input type="checkbox"/>		Leasehold <input type="checkbox"/>		Map Reference _____		Census Tract _____		
NEIGHBORHOOD	Location <input type="checkbox"/>		Urban <input type="checkbox"/>		Suburban <input type="checkbox"/>		Rural <input type="checkbox"/>		Property values <input type="checkbox"/>	
	Built up <input type="checkbox"/>		Over 75% <input type="checkbox"/>		25-75% <input type="checkbox"/>		Under 25% <input type="checkbox"/>		Demand/supply <input type="checkbox"/>	
	Growth rate <input type="checkbox"/>		Rapid <input type="checkbox"/>		Stable <input type="checkbox"/>		Slow <input type="checkbox"/>		Marketing time <input type="checkbox"/>	
	Neighborhood boundaries _____		High <input type="checkbox"/>		High <input type="checkbox"/>		Predominant <input type="checkbox"/>		Predominant <input type="checkbox"/>	

SITE	Does the site generally conform to the neighborhood in terms of size and shape? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe: _____	
	Does the property conform to zoning regulations? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe: _____	
	Does the present use represent the highest and best use of the property as improved? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe: _____	
	Utilities <input type="checkbox"/> Public <input type="checkbox"/> Other _____	
Electricity <input type="checkbox"/> Water _____		
Gas <input type="checkbox"/> Sanitary sewer _____		
Off-site Improvements <input type="checkbox"/> Type <input type="checkbox"/> Public <input type="checkbox"/> Private <input type="checkbox"/>		
Street <input type="checkbox"/> Alley <input type="checkbox"/>		
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: _____		

CERTIFICATION AND LIMITING CONDITIONS	APPRAISER'S CERTIFICATION: The appraiser certifies and agrees that:	
	1. I personally inspected from the street the subject property and neighborhood.	
	2. 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.	
	3. I have not knowingly withheld any significant information and I believe, to the best of my knowledge, that all statements are true and correct.	
	4. 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.	
	5. 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 certification 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 the 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.	
	APPRAISER:	
	Signature: _____	
Name: <u>Cal Lewis, Cert. General Appraiser</u>		
Company Name: _____		
Company Address: _____		
Date of Report/Signature: _____		
State Certification #: _____		
or State License #: _____		
State: _____		
Expiration Date of Certification or License: _____		
SUPERVISORY APPRAISER (ONLY IF REQUIRED):		
Signature: _____		
Name: _____		
Company Name: _____		
Company Address: _____		
Date of Report/Signature: _____		
State Certification #: _____		
or State License #: _____		
State: _____		
Expiration Date of Certification or License: _____		
<input type="checkbox"/> Did <input type="checkbox"/> Did not inspect subject property from street		