



AllstateAppraisal
National Valuation and Review Services

**A National Appraisal Management Company Providing
Valuation and Appraisal Review Services**

www.allstateappraisal.net

Small Residential Income Property Appraisal Report

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

File # Demo1025

Property Address 770 E. Main Street

Borrower Owners, Homer

City Anytown

Legal Description Supervrs Assmt Plat Blks X & X Blk X Stephensons Addn & A T Halls Subdn Lot AA Blk X

Owner of Public Record Owners, Homer

State IL Zip Code 60XXX

Assessor's Parcel # 15-23-XXX-XXX

County Kane

Neighborhood Name East side

Tax Year 200X

Map Reference 34W-7S

R.E. Taxes \$ 2,864.14

Occupant ☒ Owner ☐ Tenant ☐ Vacant

Special Assessments \$ 0

Census Tract 8536.00

Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)

PUD HOA \$ 0 per year per month

Assignment Type ☐ Purchase Transaction ☒ Refinance Transaction ☐ Other (describe)

Lender/Client XYZ Financial Inc.

Address 123 Main Street, Anywhere, IL 605XX

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 data source(s) used, offering price(s), and date(s).

I ☐ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was performed.

Contract Price \$ Date of Contract Is the property seller the owner of public record? ☐ Yes ☐ No Data Source(s)

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? If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			2-4 Unit Housing Trends			2-4 Unit Housing			Price		
Location	Suburban	Rural	Property Values	Increasing	Stable	Declining	PRICE	AGE	Over 15	Under 15	Stable
Built-Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	Demand/Supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$ (000s)	(Yrs)			
Growth	<input checked="" type="checkbox"/> Rapid	<input type="checkbox"/> Stable	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths	<input type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	140	Low	4%		
Neighborhood Boundaries	Neighborhood is comprised of mixed use zoning. Boundaries are Indian Trail Road north, Farnsworth Avenue east, Montgomery Road south, Fox River west.										
Neighborhood Description	Subject is located in an older mixed residential use neighborhood comprised mostly of 2-4 unit homes of average to good construction. Most all the homes project average to good buyer appeal. Proximity to schools and shopping is average for the area. Area employment has been stable and employment is the marketability of the properties is average for the area. Area employment has been stable and employment is the marketability of the properties is average for the area.										



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SERVICES

Residential and Commercial Valuation/Review Services

- Appraisal & Appraisal Review, Nationally
- Due Diligence Services
- MI Claim Investigation and Rebuttal Service
- Repurchase Demand Service
- BPOs (Residential and Commercial)
- Desktop Valuations
- Customized Products

Litigation-Support Services

- Appraisal Review (Review Appraisal of Opposing Side)
- Expert Witness Service – Deposition, Trial, Consulting
- Retrospective Valuations/Review
- Identification of USPAP SR Violations

PROPERTY TYPES

After being in business for over five decades, Allstate's professional experience base is significant and includes the appraisal and/or appraisal review services of most property types, including but not limited to the following:

Residential

Single-Family Homes Multi-Family Homes
Condominiums Townhomes Co-Ops
Cabins Manufactured Homes Modular Homes

Commercial

Warehouse and Storage Retail/Strip Centers
Office Buildings Mixed Use Properties
Apartments Car Washes Gas Stations
Hotels Industrial Facilities Special Use Properties
Condominium Developments Land/Subdivisions
Neighborhood Properties Religious Facilities

COVERAGE AREA

Allstate operates a large Chicago-area based full service appraisal firm, as well as a national Appraisal Management Company (AMC) covering the entire country as well as Puerto Rico and the US Virgin Islands. Allstate is one of the only AMCs specializing in Forensic Valuation and Review Services for Commercial and Residential property types in all 50 states for litigation-support assignments.

CLIENTS

By working with every aspect of the loan origination, loss mitigation, mortgage insurance, and portfolio valuation space, as well as providing litigation-support services; Allstate has the diversified experience that helps ensure credible and compliant valuation services.

Allstate's semi-exclusive relationship with one of the primary bank regulators and its longstanding relationships with the GSEs, the SBA, HUD, and all of the nation's largest mortgage insurance companies is unique among AMCs. The service level expectations necessary to work with such a diversified client base requires a superior level of staff competency and client management.

Clients from the following industries

Lending Institutions Title Companies
Mortgage Insurance Companies Wall Street
GSEs Municipalities Government Agencies
Due Diligence Companies Law Firms HUD

FEES

Allstate offers clients an appraisal fee threshold and a standard set of review fees. This model eliminates hidden fees, unexpected costs and allows you room for more efficient budgeting. Contact Allstate at 866.799.9009 for a litigation-support and expert witness testimony fee quote.

COMPLIANCE

Allstate has a full-time Compliance Team that is available to assist you with any regulatory requirements relating to the appraisal industry.

In addition to being registered in all states requiring AMC registrations, the compliance team ensures that Allstate operates compliantly with all State and Federal laws as well as appraisal guidelines.

To insulate appraisers from any value pressure or influence; Allstate manages every aspect of the appraiser communication process, including rebuttals and appeals, to ensure that no improper information or pressure is passed along to the appraisers.

THE ALLSTATE DIFFERENCE

- ◇ Longevity - 57 Years in Continuous Business and Service under the Same Ownership
- ◇ Semi Exclusive Relationship with one of the Primary Bank Regulators
- ◇ Licensed in all States Requiring State Licensure
- ◇ 100% Manual Review of Each Appraisal Report by Staff Certified Appraisers
- ◇ Extensive/Diversified Client Experience
- ◇ National Appraisal Review Division
- ◇ Chief Appraiser was a Former Chief Appraiser of a Top 12 Lending Institution
- ◇ Litigation-Support Division
- ◇ Full-time Compliance Team
- ◇ Full-time Vendor Management Team
- ◇ Full-time Post Submission Support Team

TECHNOLOGY

Leading-edge technology allows clients to take advantage of Allstate's secure, web-based technology platform that is easy to use and industry compliant. Clients can sign in at any time to place orders, check status, and receive completed reports 24 hours a day.

[PLACE ORDER NOW](#)

COMPANY

Founded in Chicago in 1959 by Warren Albert, SRA, and in continuous service since then; Allstate Appraisal is one of the oldest appraisal firms in the country. In 1996, Allstate began expanding its service territory state by state, and by 1999, our service territory covered the entire country, making it one of the oldest national AMCs in the United States.

CONTACT INFORMATION

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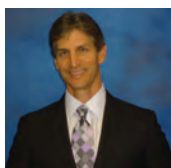
STAFF

Allstate employs a full-time staff of 75 that is made up of experienced and dedicated professionals which includes a team of over 35 certified staff appraisers. Quality is the focal point of the entire business model - specifically when pertaining to the staff. Allstate maintains a qualitative edge over many competitors through high quality staffing and management teams.

In Allstate's Quality Control (appraisal review) departments, the staffing model is atypical from other appraisal firms as only Certified General Appraisers (for the Commercial Division), and Certified Residential Appraisers (for the Residential Division) are selected for these positions. Additionally, each divisional manager holds either the MAI, or the SRA designation of the Appraisal Institute. These standards provide Allstate's clients with a peace of mind by helping to ensure that all appraisals are consistently highly reliable, and compliant with all industry and regulatory requirements.

Allstate's managed national fee-based panel of approved appraisers is one of the best in the nation. Allstate has a designated vendor management team that manages, reviews, and scores the approved appraisers to make sure only the best performing appraisers are kept on the panel.

COMPANY CONTACTS



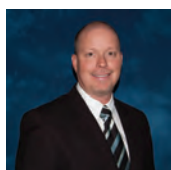
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