

# Uniform Residential Appraisal Report

File # 28117309

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.

SUBJECT

Property Address \*REMOVED\* City Levittown State NY Zip Code 11756  
 Borrower \*REMOVED\* Owner of Public Record \*REMOVED\* County NASSAU  
 Legal Description \*REMOVED\*  
 Assessor's Parcel # Tax Year 2013 R.E. Taxes \$ 8,378  
 Neighborhood Name LEVITTOWN Map Reference GOOGLE MAP Census Tract 4091.00  
 Occupant  Owner  Tenant  Vacant Special Assessments \$ 0  PUD HOA \$ 0  per year  per month  
 Property Rights Appraised  Fee Simple  Leasehold  Other (describe)  
 Assignment Type  Purchase Transaction  Refinance Transaction  Other (describe)  
 Lender/Client JPMORGAN CHASE BANK, NA Address 900 STEWART AVE, GARDEN CITY, NY 11530  
 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). MLSLI

CONTRACT

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 not 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?  Yes  No  
 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

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	89 %		
Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	3 %		
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	200	Low 0	Multi-Family	1 %		
Neighborhood Boundaries NORTH BY HEMPSTEAD TPKE, SOUTH BY SOUTHERN STATE PKWY, WEST BY WANTAGH PKWY, EAST BY ROUTE 107		450	High 100	Commercial	7 %		
		325	Pred. 65	Other	%		

Neighborhood Description SUBJECT IS LOCATED IN A RESIDENTIAL NEIGHBORHOOD CONSISTING OF HOMES VARYING IN STYLE, SIZE AND AGE. HOMES ARE IN GENERALLY MAINTAINED CONDITION WITH AVERAGE CARED FOR LANDSCAPING. PROPERTY IS CONVENIENT TO ALL EXPECTED AMENITIES. AREA IS SERVICED BY AN ADEQUATE ROADWAY AND PUBLIC TRANSPORTATION.  
 Market Conditions (including support for the above conclusions) AS PER MLS MARKETING TIME THROUGHOUT THE SUBJECT NEIGHBORHOOD IS 3 TO 6 MONTHS. AS PER ZILLOW.COM AND COMPS INC. HOME VALUES THROUGHOUT THE SUBJECT ZIP CODE ARE STABLE OVER THE PAST YEAR.

SITE

Dimensions 60 X 100 Area 6000 sf Shape REGULAR View N;Res;  
 Specific Zoning Classification 210 Zoning Description SINGLE FAMILY RESIDENTIAL  
 Zoning Compliance  Legal  Legal Nonconforming (Grandfathered Use)  No Zoning  Illegal (describe)  
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use?  Yes  No If No, describe  

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	Street PUBLIC	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/> GHW	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley PUBLIC	<input checked="" type="checkbox"/>	<input type="checkbox"/>

 FEMA Special Flood Hazard Area  Yes  No FEMA Flood Zone X FEMA Map # 36059C0235G FEMA Map Date 09/11/2009  
 Are the utilities and off-site improvements typical for the market area?  Yes  No If No, describe  
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?  Yes  No If Yes, describe  
 EXTERNAL OBSOLESCENCE WAS NOTED AS SUBJECT IS CLOSE TO COMMERCIAL.

IMPROVEMENTS

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	CONCRETE/AVG	Floors	TILE/CPT/AVG
# of Stories 1.5	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	VINYL/AVG	Walls	PLASTER/AVG
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq.ft.	Roof Surface	AVERAGE	Trim/Finish	WOOD/AVG
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	AVERAGE	Bath Floor	TILES/AVG
Design (Style) CAPE	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	DOUBLE HUNG	Bath Wainscot	CERAMIC/AVG
Year Built 1948	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	YES	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 15	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	YES	<input checked="" type="checkbox"/> Driveway # of Cars 4	
Attic <input checked="" type="checkbox"/> None	Heating <input type="checkbox"/> FWA <input checked="" type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	CONCRETE
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel OIL	<input type="checkbox"/> Fireplace(s) # 0	<input type="checkbox"/> Fence NONE	<input checked="" type="checkbox"/> Garage # of Cars 1	
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck REAR	<input type="checkbox"/> Porch NONE	<input type="checkbox"/> Carport # of Cars 0	
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool NONE	<input type="checkbox"/> Other NONE	<input checked="" type="checkbox"/> Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in	

Appliances  Refrigerator  Range/Oven  Dishwasher  Disposal  Microwave  Washer/Dryer  Other (describe)  
 Finished area above grade contains: 6 Rooms 4 Bedrooms 1.0 Bath(s) 1,140 Square Feet of Gross Living Area Above Grade  
 Additional features (special energy efficient items, etc.). SUBJECT HAS A PATIO IN REAR.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;No updates in the prior 15 years;SUBJECT IS MAINTAINED IN OVERALL AVG/GD CONDITION. MINIMAL PHYSICAL DEPRECIATION WAS NOTED, THIS IS COMMON FOR HOMES OF THIS AGE AND QUALITY.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property?  Yes  No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)?  Yes  No If No, describe

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There are **1** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **300,000** to \$ **450,000**.

There are **11** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **250,000** to \$ **450,000**.

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	*REMOVED* Levittown, NY 11756	42 CLIFF LN Levittown, NY 11756			13 PLOW LN Levittown, NY 11756			17 HUB LN Levittown, NY 11756		
Proximity to Subject		0.68 miles NE			0.18 miles NE			0.34 miles SE		
Sale Price	\$	\$ 350,000			\$ 305,000			\$ 315,000		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 279.33 sq.ft.			\$ 271.11 sq.ft.			\$ 266.95 sq.ft.		
Data Source(s)		MLS# #2588255;DOM 16			MLS# #2583314;DOM 89			MLS# #2574766;DOM 41		
Verification Source(s)		Tax Records/COMPS INC			Tax Records/COMPS INC			Tax Records/COMPS INC		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0		ArmLth Conv;0		ArmLth Conv;0		
Date of Sale/Time		s09/13;Unk	0	s11/13;Unk	0	s10/13;Unk	0	s10/13;Unk	0	
Location	A;Comm;	N;Res;	-10,000	N;Res;	-10,000	N;Res;	-10,000	N;Res;	-10,000	
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE		FEE SIMPLE		
Site	6000 sf	6000 sf		6000 sf		6650 sf	0	6650 sf	0	
View	N;Res;	N;Res;		N;Res;		N;Res;		N;Res;		
Design (Style)	DT1.5;CAPE	DT1.5;CAPE		DT1.5;CAPE		DT1.5;CAPE		DT1.5;CAPE		
Quality of Construction	Q4	Q4		Q4		Q4		Q4		
Actual Age	66	66		66		66		66		
Condition	C3	C2	-15,000	C3		C3		C3		
Above Grade Room Count	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		
	6 4 1.0	7 3 2.0	-8,000	7 3 2.0	-8,000	6 4 1.0		6 4 1.0		
Gross Living Area	1,140 sq.ft.	1,253 sq.ft.	-5,650	1,125 sq.ft.	0	1,180 sq.ft.	0	1,180 sq.ft.	0	
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf		0sf		
Functional Utility	1 FAM/AVG	1 FAM/AVG		1 FAM/AVG		1 FAM/AVG		1 FAM/AVG		
Heating/Cooling	OHW/NONE	OHW/NONE		OHW/NONE		OHW/NONE		OHW/NONE		
Energy Efficient Items	THERMOPANE	THERMOPANE		THERMOPANE		THERMOPANE		THERMOPANE		
Garage/Carport	1ga4dw	1ga3dw	0	2dw	+5,000	2dw	+5,000	2dw	+5,000	
Porch/Patio/Deck	PATIO	PATIO,DECK	-4,000	PATIO		NONE	+4,000	NONE	+4,000	
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -42,650	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -13,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -1,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -1,000	
Adjusted Sale Price of Comparables		Net Adj. 12.2 % Gross Adj. 12.2 %	\$ 307,350	Net Adj. 4.3 % Gross Adj. 7.5 %	\$ 292,000	Net Adj. 0.3 % Gross Adj. 6.0 %	\$ 314,000	Net Adj. 0.3 % Gross Adj. 6.0 %	\$ 314,000	

SALES COMPARISON APPROACH

I  did  did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research  did  did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) **COMPS INC.**

My research  did  did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) **COMPS INC.**

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1			COMPARABLE SALE #2			COMPARABLE SALE #3		
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	COMPS INC.	COMPS INC.			COMPS INC.			COMPS INC.		
Effective Date of Data Source(s)	02/18/2014	02/18/2014			02/18/2014			02/18/2014		

Analysis of prior sale or transfer history of the subject property and comparable sales **AS NOTED ABOVE.**

Summary of Sales Comparison Approach **GLA ADJUSTMENTS ARE MADE AT \$50.00 PER SQ FT FOR A DIFFERENCE OF 100 SQ FT OR GREATER. BATH ADJUSTMENT IS MADE AT \$4,000 PER HALF BATH. LIST TO SALE PRICE ADJUSTMENT IS MADE TO COMP # 4 FOR BEING A LISTING. LOCATION ADJUSTMENT IS MADE TO THE SALES AS THE SUBJECT IS CLOSE TO COMMERCIAL. CONDITION ADJUSTMENT IS MADE TO SALE # 1 FOR BEING IN SUPERIOR CONDITION.**

Indicated Value by Sales Comparison Approach \$ **310,000**

**Indicated Value by: Sales Comparison Approach \$ 310,000 Cost Approach (if developed) \$ 315,850 Income Approach (if developed) \$**

See attached addenda.

RECONCILIATION

This appraisal is made  "as is",  subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed,  subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or  subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

**Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 310,000 , as of , which is the date of inspection and the effective date of this appraisal.**

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ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

**COST APPROACH TO VALUE (not required by Fannie Mae)**

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)      **SEE ATTACHED ADDENDA**

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE ..... = \$ 160,000
Source of cost data LOCAL CONTRACTORS	DWELLING 1,140 Sq.Ft. @ \$ 170.00 ..... = \$ 193,800
Quality rating from cost service GOOD Effective date of cost data 02/2014	0 Sq.Ft. @ \$ ..... = \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	PATIO, FENCE ..... = \$ 8,000
SEE ATTACHED ADDENDA	Garage/Carport 300 Sq.Ft. @ \$ 20.00 ..... = \$ 6,000
	Total Estimate of Cost-New ..... = \$ 207,800
	Less Physical Functional External
	Depreciation 51,950 ..... = \$( 51,950)
	Depreciated Cost of Improvements ..... = \$ 155,850
	"As-is" Value of Site Improvements ..... = \$
Estimated Remaining Economic Life (HUD and VA only) 45 Years	<b>INDICATED VALUE BY COST APPROACH</b> ..... = \$ 315,850

**INCOME APPROACH TO VALUE (not required by Fannie Mae)**

Estimated Monthly Market Rent \$      X Gross Rent Multiplier      = \$      Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

**PROJECT INFORMATION FOR PUDs (if applicable)**

Is the developer/builder in control of the Homeowners' Association (HOA)?  Yes  No Unit type(s)  Detached  Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project N/A

Total number of phases      Total number of units      Total number of units sold

Total number of units rented      Total number of units for sale      Data source(s)

Was the project created by the conversion of existing building(s) into a PUD?  Yes  No If Yes, date of conversion.

Does the project contain any multi-dwelling units?  Yes  No Data Source

Are the units, common elements, and recreation facilities complete?  Yes  No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association?  Yes  No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

**INTENDED USE:** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

**INTENDED USER:** The intended user of this appraisal report is the lender/client.

**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. 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 appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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**APPRAISER'S CERTIFICATION:** The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. 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 did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

**SUPERVISORY APPRAISER'S CERTIFICATION:** The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

**APPRAISER**

Signature \_\_\_\_\_  
 Name \*REMOVED\*  
 Company Name \_\_\_\_\_  
 Company Address \_\_\_\_\_  
 Telephone Number \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Date of Signature and Report \_\_\_\_\_  
 Effective Date of Appraisal \_\_\_\_\_  
 State Certification # \_\_\_\_\_  
 or State License # \_\_\_\_\_  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State \_\_\_\_\_  
 Expiration Date of Certification or License \_\_\_\_\_

ADDRESS OF PROPERTY APPRAISED  
\*REMOVED\*

Levittown, NY 11756

APPRAISED VALUE OF SUBJECT PROPERTY \$ 310,000

**LENDER/CLIENT**

Name SERVICELINK  
 Company Name JPMORGAN CHASE BANK, NA  
 Company Address 900 STEWART AVE, GARDEN CITY, NY  
11530  
 Email Address \_\_\_\_\_

**SUPERVISORY APPRAISER (ONLY IF REQUIRED)**

Signature \_\_\_\_\_  
 Name \_\_\_\_\_  
 Company Name \_\_\_\_\_  
 Company Address \_\_\_\_\_  
 Telephone Number \_\_\_\_\_  
 Email Address \_\_\_\_\_  
 Date of Signature \_\_\_\_\_  
 State Certification # \_\_\_\_\_  
 or State License # \_\_\_\_\_  
 State \_\_\_\_\_  
 Expiration Date of Certification or License \_\_\_\_\_

**SUBJECT PROPERTY**

- Did not inspect subject property
- Did inspect exterior of subject property from street  
Date of Inspection \_\_\_\_\_
- Did inspect interior and exterior of subject property  
Date of Inspection \_\_\_\_\_

**COMPARABLE SALES**

- Did not inspect exterior of comparable sales from street
- Did inspect exterior of comparable sales from street  
Date of Inspection \_\_\_\_\_

# Uniform Residential Appraisal Report

File # 28117309

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	*REMOVED* Levittown, NY 11756	429 GARDINERS AVE. LEVITTOWN, NY 11756								
Proximity to Subject		0.43 miles E								
Sale Price	\$	\$ 369,000			\$			\$		
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 351.43 sq.ft.			\$ sq.ft.			\$ sq.ft.		
Data Source(s)		MLS# 2640960;DOM 33								
Verification Source(s)		COMPS INC.								
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		Listing	-14,800							
Date of Sale/Time		Active								
Location	A;Comm;	A;BsyRd;	0							
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE								
Site	6000 sf	6000 SF								
View	N;Res;	N;Res;								
Design (Style)	DT1.5;CAPE	DT1.5;CAPE								
Quality of Construction	Q4	Q4								
Actual Age	66	66								
Condition	C3	C3								
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	6 4 1.0	6 4 1.1	-4,000							
Gross Living Area	1,140 sq.ft.	1,050 sq.ft.	0		sq.ft.			sq.ft.		
Basement & Finished Rooms Below Grade	0sf	0sf								
Functional Utility	1 FAM/AVG	1 FAM/AVG								
Heating/Cooling	OHW/NONE	OHW/CAC	-5,000							
Energy Efficient Items	THERMOPANE	THERMOPANE								
Garage/Carport	1ga4dw	1gd3dw	0							
Porch/Patio/Deck	PATIO	NONE	+4,000							
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -19,800		<input type="checkbox"/> + <input type="checkbox"/> -	\$		<input type="checkbox"/> + <input type="checkbox"/> -	\$	
Adjusted Sale Price of Comparables		Net Adj. 5.4 %			Net Adj. %			Net Adj. %		
		Gross Adj. 7.5 %	\$ 349,200		Gross Adj. %	\$		Gross Adj. %	\$	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).										
ITEM	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	COMPS INC.	COMPS INC.								
Effective Date of Data Source(s)	02/18/2014	02/18/2014								
Analysis of prior sale or transfer history of the subject property and comparable sales										
Analysis/Comments										

## Supplemental Addendum

File No. 28117309

Borrower/Client	*REMOVED*			
Property Address	*REMOVED*			
City	Levittown	County	NASSAU	State NY Zip Code 11756
Lender	JPMORGAN CHASE BANK, NA			

• **URAR : Cost Approach Comments**

LAND VALUES EXCEEDING 30% OF TOTAL VALUE ARE COMMON TO THIS AREA AND DO NOT AFFECT MARKETABILITY. NO VALUE IS GIVEN TO WINDOW/WALL AIR CONDITIONING UNITS, AG POOLS, SHEDS OR FENCES.

FUNCTIONAL OBSOLESCENCE- NONE NOTED

EXTERNAL OBSOLESCENCE- CLOSE TO COMMERCIAL

LAND VALUE WAS ESTABLISHED BY USING THE ABSTRACTION METHOD DUE TO LIMITED LAND SALES.

REMAINING ECONOMIC LIFE = 45 YRS.

A reasonable exposure time for the subject property is 80 days.

- The verbiage for the additional certification should be as follows:

*Unless otherwise noted, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.*

NOTE: MY COMPARABLE SEARCH CRITERIA CONSISTED OF PROPERTIES THAT ARE ROUGHLY BETWEEN 800 AND 1500 SQUARE FEET AND WHICH SOLD WITHIN THE PAST 12 MONTHS AND ARE LOCATED WITHIN A MILE RADIUS OF THE SUBJECT PROPERTY.

NOTE: THE SEARCH RESULTED IN A TOTAL OF 11 POTENTIAL COMPARABLE PROPERTIES TO CONSIDER, OF WHICH 3 WERE INCLUDED AND GRIDDED IN THIS APPRAISAL REPORT.

NOTE: THE COMPARABLES CONSIDERED BUT NOT USED WERE THE FOLLOWING

178 SADDLE LN. LEVITTOWN, NY

225 LORING RD. LEVITTOWN, NY

48 CORD LN. LEVITTOWN, NY

53 FARM LN. LEVITTOWN, NY

43 HAVEN LN. LEVITTOWN, NY

152 BARBARA LN. LEVITTOWN, NY

49 HOMESTEAD LN. LEVITTOWN, NY

62 HOMESTEAD LN. LEVITTOWN, NY

NOTE: ALL SALES COMPARISON APPROACH ADJUSTMENTS ARE DERIVED BY PAIRED SALES ANALYSIS. THIS HAS NO AFFECT ON THE INTEGRITY OF THE APPRAISAL, AS THE APPRAISER HAS PROVIDED FAIR MARKET ADJUSTMENTS FOR ANY DIFFERENCES BETWEEN SUBJECT AND COMPS

ALL UTILITIES WERE ON AND OPERATIONAL AT THE TIME OF INSPECTION.

NOTE: APPRAISER IS UNABLE TO FIND A CLOSED SALE WITH SIMILAR EXTERNAL OBSOLESCENCE HOWEVER APPRAISER HAS PROVIDED COMP # 4 WITH EXTERNAL OBSOLESCENCE, THIS HAS NO AFFECT ON THE INTEGRITY OF THE APPRAISAL.

• **URAR : Reconciliation - Reconciliation and Final Value Conclusion**

MOST EMPHASIS IS GIVEN THE SALES COMPARISON APPROACH AS IT PROVIDES THE BEST REPRESENTATION OF FAIR MARKET VALUE AS PROVIDES EMPHASIS ON RECENT MARKET ACTIVITY. COST APPROACH IS ALSO PROVIDED HOWEVER NOT AS EMPHASIZED AS THE SALES COMPARISON. COST APPROACH FURTHER SUPPORTS THE VALUE. ALL COMPS ARE WEIGHTED EQUALLY AS ALL COMPS ARE LOCATED IN THE SAME SCHOOL DISTRICT, CLOSE IN PROXIMITY, SIMILAR IN DESIGN AND RECENTLY SOLD.



### Subject Photo Page

Borrower/Client	*REMOVED*						
Property Address	*REMOVED*						
City	Levittown	County	NASSAU	State	NY	Zip Code	11756
Lender	JPMORGAN CHASE BANK, NA						



#### Subject Front

\*REMOVED\*

Sales Price

Gross Living Area 1,140

Total Rooms 6

Total Bedrooms 4

Total Bathrooms 1.0

Location A;Comm;

View N;Res;

Site 6000 sf

Quality Q4

Age 66



#### Subject Rear



#### Subject Street

**Subject Interior Photo Page**

Borrower/Client	*REMOVED*			
Property Address	*REMOVED*			
City	Levittown	County	NASSAU	State NY Zip Code 11756
Lender	JPMORGAN CHASE BANK, NA			



**LIVING ROOM**

\*REMOVED\*  
 Sales Price  
 Gross Living Area 1,140  
 Total Rooms 6  
 Total Bedrooms 4  
 Total Bathrooms 1.0  
 Location A;Comm;  
 View N;Res;  
 Site 6000 sf  
 Quality Q4  
 Age 66



**KITCHEN**



**BATH**

### Subject Interior Photo Page

Borrower/Client	*REMOVED*			
Property Address	*REMOVED*			
City	Levittown	County	NASSAU	State NY Zip Code 11756
Lender	JPMORGAN CHASE BANK, NA			



#### BOILER

\*REMOVED\*

Sales Price  
Gross Living Area 1,140  
Total Rooms 6  
Total Bedrooms 4  
Total Bathrooms 1.0  
Location A;Comm;  
View N;Res;  
Site 6000 sf  
Quality Q4  
Age 66

## Comparable Photo Page

Borrower/Client	*REMOVED*			
Property Address	*REMOVED*			
City	Levittown	County NASSAU	State NY	Zip Code 11756
Lender	JPMORGAN CHASE BANK, NA			



### Comparable 1

<b>42 CLIFF LN</b>	
Prox. to Subject	0.68 miles NE
Sale Price	350,000
Gross Living Area	1,253
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	6000 sf
Quality	Q4
Age	66



### Comparable 2

<b>13 PLOW LN</b>	
Prox. to Subject	0.18 miles NE
Sale Price	305,000
Gross Living Area	1,125
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	6000 sf
Quality	Q4
Age	66



### Comparable 3

<b>17 HUB LN</b>	
Prox. to Subject	0.34 miles SE
Sale Price	315,000
Gross Living Area	1,180
Total Rooms	6
Total Bedrooms	4
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	6650 sf
Quality	Q4
Age	66

### Comparable Photo Page

Borrower/Client	*REMOVED*			
Property Address	*REMOVED*			
City	Levittown	County	NASSAU	State NY Zip Code 11756
Lender	JPMORGAN CHASE BANK, NA			



#### Comparable 4

429 GARDINERS AVE.  
 Prox. to Subject 0.43 miles E  
 Sale Price 369,000  
 Gross Living Area 1,050  
 Total Rooms 6  
 Total Bedrooms 4  
 Total Bathrooms 1.1  
 Location A;BsyRd;  
 View N;Res;  
 Site 6000 SF  
 Quality Q4  
 Age 66

#### Comparable 5

Prox. to Subject  
 Sale Price  
 Gross Living Area  
 Total Rooms  
 Total Bedrooms  
 Total Bathrooms  
 Location  
 View  
 Site  
 Quality  
 Age

#### Comparable 6

Prox. to Subject  
 Sale Price  
 Gross Living Area  
 Total Rooms  
 Total Bedrooms  
 Total Bathrooms  
 Location  
 View  
 Site  
 Quality  
 Age

# Market Conditions Addendum to the Appraisal Report

File No. 28117309

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address **\*REMOVED\*** City Levittown State NY ZIP Code 11756

Borrower **\*REMOVED\***

**Instructions:** The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	6	3	2	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	1.00	1.00	0.67	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Declining
Total # of Comparable Active Listings	N/A	1	1	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	N/A	1.0	1.5	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	305,000	305,000	310,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	N/A	N/A	80	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	N/A	345,000	335,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	N/A	150	60	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	N/A	97%	97%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **SELLER CONCESSIONS ARE TYPICAL TO THE SUBJECT MARKET AREA AND HAS NO AFFECT ON VALUE OR MARKETABILITY.**

Are foreclosure sales (REO sales) a factor in the market?  Yes  No If yes, explain (including the trends in listings and sales of foreclosed properties).

Cite data sources for above information. **COMPS INC & MLS.**

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

**AS PER ZILLOW.COM AND COMPS INC. HOME VALUES THROUGHOUT THE SUBJECT ZIP CODE ARE STABLE THROUGHOUT THE PAST YEAR.**

**If the subject is a unit in a condominium or cooperative project, complete the following:**

**Project Name:**

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project?  Yes  No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature	Signature
Appraiser Name <b>*REMOVED*</b>	Supervisory Appraiser Name
Company Name	Company Name
Company Address	Company Address
State License/Certification # State	State License/Certification # State
Email Address	Email Address

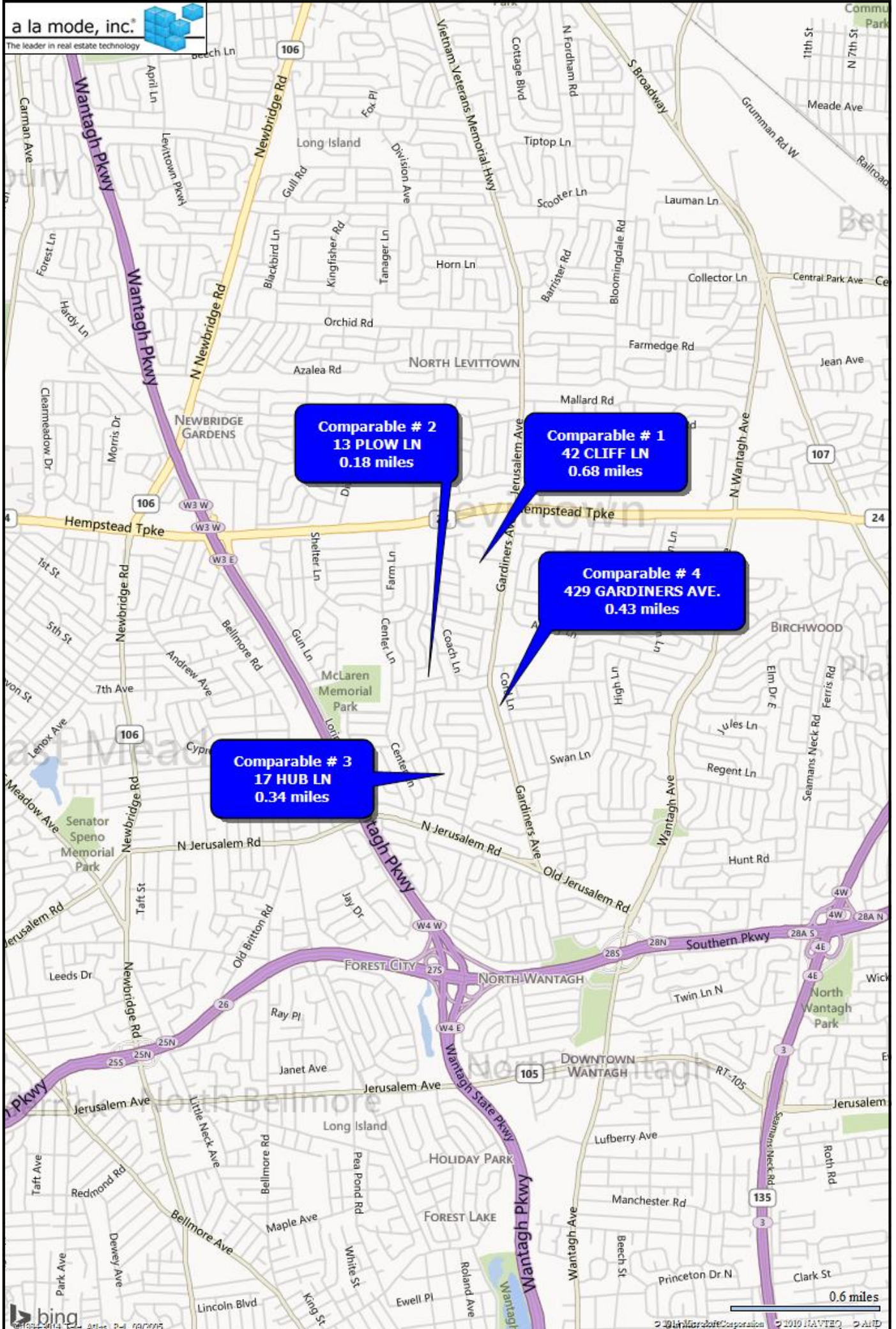
MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

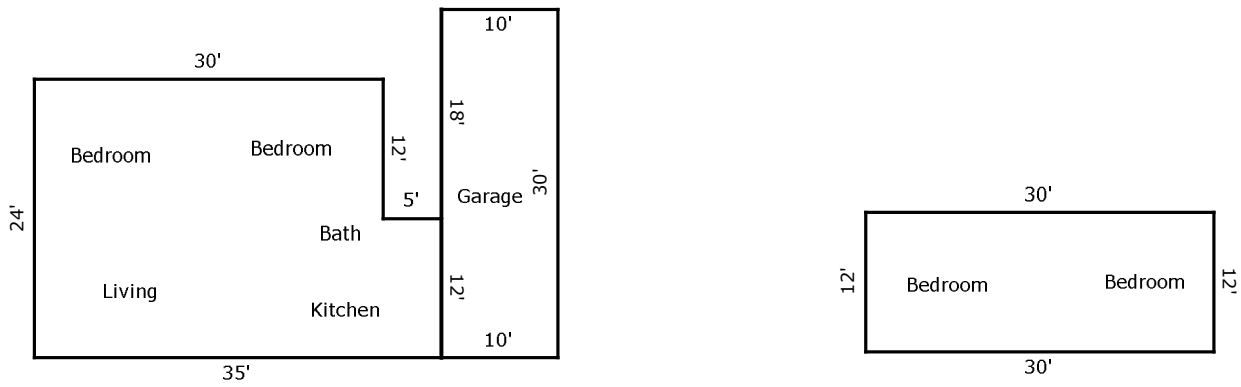
### Location Map

Borrower/Client	*REMOVED*			
Property Address	*REMOVED*			
City	Levittown	County	NASSAU	State NY Zip Code 11756
Lender	JPMORGAN CHASE BANK, NA			



### Building Sketch

Borrower/Client	*REMOVED*			
Property Address	*REMOVED*			
City	Levittown	County NASSAU	State NY	Zip Code 11756
Lender	JPMORGAN CHASE BANK, NA			



TOTAL Sketch by a la mode, inc.

#### Area Calculations Summary

Living Area	Calculation Details	
First Floor	780 Sq ft	24 × 30 = 720 12 × 5 = 60
Second Floor	360 Sq ft	12 × 30 = 360
<b>Total Living Area (Rounded):</b>	<b>1140 Sq ft</b>	
Non-living Area		
1 Car Attached	300 Sq ft	30 × 10 = 300