

1.

The GP Consumer form is designed in a letter sized format ideal for presentation oriented non-lending clients, like homeowners and real estate agents.
2.

Our dedicated cover page is designed to be a presentation page for your customer.
3.

Get your company name visible up front so that other readers will see who prepared this report.
4.

We know what most FSBO and agent pre-listing (and other non-lender) customers are looking for, so we put it front and center where they can't miss it.
5.

A summary of important property features is listed up front, where the reader can quickly find it for review.
6.

The client is clearly identified on the cover page of the appraisal.
7.

The appraiser's credentials are displayed clearly on the cover page to lend additional credibility to the opinion of value of the appraisal.
8.

The cover page contains a disclaimer that includes the total page count, and explains that the value opinion developed in the appraisal report is only valid in conjunction with the entire attached report. This helps to protect the appraiser in the event the report must be defended.
9.

The entire GP series of forms from a la mode are designed and copyrighted in a way that allows any form vendor to reproduce them as they see fit!
10.

As with all our GP series forms, our unique and consistent branding applies across all the pages and supporting addenda for the report. This makes for a more packaged and sleek look the report. With the GP Consumer, we're extending that presentation aspect to include more pleasing text styles, colors, and layout!

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Appraisal Report

3705 W Memorial Rd
Oklahoma City, OK 73134-1512

ADVance Appraisal Service
(405) 555-2222
www.ADVanceAppraisal.com 3

Appraised Value as of: 10/1/2007

\$ 248,000 4

FEATURES

Style/Design:	Ranch	Lot Size:	7,150 Sq.Ft.
Living Area (Sq.Ft.):	2,450	Neighborhood:	Hillcrest Estates
Total Bedrooms:	4	Total Baths:	3
Year Built:	2002 5	Effective Age:	2
Condition:	Very good	Date of Report:	10/1/2007

PREPARED FOR

Client:	Frank Jones				
Address:	101 W Main St.				
City:	Oklahoma City 6	State:	OK	Zip:	73134
Phone:	(405) 525-7042	Fax:	(405) 525-7042		
E-mail:	Frank@TheJonesFamily.net				

PREPARED BY

7



Appraiser's Signature

Name:	Joe Appraiser		
Title:	Appraiser		
Certification or License #:	OKCERT12345		
Expiration Date:	1/1/2009	ST:	OK
E-Mail:	JoeA@ADVanceAppraisal.com		

FILING

Client File #:	CLIENT101011	Appraiser File #:	SAMPLE-101a
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GP CONSUMER

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The value opinion expressed above is only valid in conjunction with the attached appraisal report. This value opinion may be subject to Hypothetical Conditions and/or Extraordinary Assumptions as indicated in the body of the report. A true and complete copy of this Summary Appraisal Report contains 22 pages. 8

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Questions? Contact us at 1-800-252-6633 or info@alamode.com.

P 1

- On all our GP series forms even the title of the form is general purpose! Completely editable, any changes made here are reflected on the remaining pages of the form (and vice-versa).
- Each section is clearly identified with a colored section header, making it easier to discern where one section begins and ends.
- While most Fannie Mae forms are designed with narrow, hard-to-read fonts, we've used standard fonts that are more easily read.
- The entire form is more "open" than traditional appraisal forms, making it easier to read and follow along. We've kept section block lines to a minimum, and have expanded the spacing between each row.
- Sections are laid out in a more horizontal manner, instead of stacking blocks of fields side-by-side in difficult to follow patterns. It reads more naturally this way.
- Keeping the end-user (reader) in mind, we've eliminated industry abbreviations like PUD (for "Planned Unit Development") and HOA (for "Home Owners Association") anywhere that we could and have spelled out the term instead. This makes it much easier for the reader to comprehend the data being presented.
- "Market Area" replaced "Neighborhood" in the body of the GP Consumer form as the descriptive term to describe the subject's immediate surrounding area and market. This term is more descriptive and more easily allows the reader to understand that a subject's "Market Area" may extend outside the typical "Neighborhood Boundaries".
- As this is a special "short form" version of the GP Consumer, it's designed for use on an appraisal where you're determining a "Current" market value only. If you need a retrospective or prospective form, check out our GP Consumer [Long] or the GP Residential form.
- The GP Consumer [Short] form only contains a sales comparison approach, so there is no need to indicate which approaches were developed.
- Clearly state the intended use and user to help protect the appraiser's right and identify who can use the appraisal report.
- All our GP series forms are client-centric forms for non-lending purposes. Examples for the GP Consumer form include homeowner requested values, agent pre-listing appraisals, etc...
- Note that throughout the GP Consumer form, we've spread fields out horizontally instead of vertically in columns and blocks. This makes the form flow better and much easier to read.

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RESIDENTIAL APPRAISAL SUMMARY REPORT

2

SUBJECT PROPERTY IDENTIFICATION

Property Address: 3 State: 4 Zip Code: County: City: 4

Legal Description of Real Property: 4

Tax Assessor's Parcel #: R.E. Taxes: \$ Tax Year: 5

Special Assessments: \$ Current Owner of Record: 5

Occupancy: ☐ Owner ☐ Tenant ☐ Vacant Current Occupant (if occupied): 5

Project Type (if applicable): ☐ Planned Unit Development ☐ Condominium ☐ Cooperative ☐ Home Owners' Association Membership Fees (if applicable): 6 \$ ☐ per year ☐ per month

Market Area Name: 7 Map Reference: Census Tract: 7

ASSIGNMENT

The purpose of this appraisal is to develop a Current opinion of Market Value (as defined elsewhere in this report).

Property Rights Appraised: ☐ Fee Simple ☐ Leasehold ☐ Leased Fee ☐ Other (describe) 8

Intended Use: 9

Intended User(s) (by name or type): 10

Client: 11 Address: 11

Appraiser: Address: 11

MARKET AREA DESCRIPTION

Location: ☐ Urban ☐ Suburban ☐ Rural Built Up: ☐ Over 75% ☐ 25-75% ☐ Under 25%Growth Rate: ☐ Rapid ☐ Stable ☐ Slow Property Values: ☐ Increasing ☐ Stable ☐ DecliningDemand/Supply: ☐ Shortage ☐ In Balance ☐ Over Supply Marketing Time: ☐ Under 3 Mos. ☐ 3-6 Mos. ☐ Over 6 Mos.

Typical One-Unit Housing Ranges: 12 Price: (\$) Low High Predominant

Age: (yrs.) Low High Predominant

Present Land Use: One-Unit: % 2-4 Unit: % Multi-Unit: % Comm'l: % Other: %

Change in Land Use: 13 ☐ Not Likely ☐ Likely * ☐ Is Changing * * To: 13

Market Area Comments: 14

SALE / TRANSFER / LISTING HISTORY OF SUBJECT PROPERTY 15

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):

1st Prior Sale / Transfer 2nd Prior Sale / Transfer 3rd Prior Sale / Transfer

Date of Prior Sale / Transfer: 16

Price of Prior Sale / Transfer: 16

Source(s) of Prior Sale / Transfer Data: 16

Analysis of sale / transfer history, any current agreements of sale or listing, and listing history (if relevant): 16

Client: 17 Client File No.: Appraiser File No.: 17

GP CONSUMER SF

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- The change in land use line allows you to include information pertinent to the land use and any potential changes to the market area which may have an impact on the highest and best use.
- The single "Market Area" description block allows for a single field where you can comment on the boundaries, description, and market conditions.
- The most logical place to discuss the sale history, transfer, or listing history of the subject is here with the rest of the subject information. As such, we've moved the important fields here instead of blocking them in with the sales comparison approach.
- USPAP requires that you discuss and analyze the subject's prior sales and history. This section allows for up to three prior sales without need for an addenda, and contains more comment space for analysis that our previous GP series forms or the 1004.
- Your client and file numbers are clearly listed on each page for reference.

1. Remember, any changes you make to the form title are reflected on every other form page.
2. You can choose to calculate site area in your choice of units, either Sq. Ft. or Acres. The selected unit then transfers to the sales comparison grid and additional site comparables if you have included that worksheet.
3. Where terms like CC&Rs would be used on a typical lending use form, we've spelled them out to make them easier to understand for end-users that aren't familiar with them.
4. Our expanded Highest & Best Use fields allow for more accurately discussing if the property is being used to it's fullest potential.
5. Two free fields here allow you to add your own "Site Elements" and discuss.
6. An "Other features" line allows for easily describing with a check box several important features, such as "Underground Utilities", "Cul de Sac", etc...

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RESIDENTIAL APPRAISAL SUMMARY REPORT 1

SITE DESCRIPTION

Dimensions:

Site Area: 2

Zoning Classification:

Zoning Description:

Zoning Compliance:

☐ Legal ☐ Legal Non-Conforming (Grandfathered) ☐ Illegal ☐ No Zoning Regulations

Deed Restrictions: 3

Are Covenants, Conditions, & Restrictions (CC&Rs) applicable? ☐ Yes ☐ No ☐ Unknown

Have the documents been reviewed? ☐ Yes ☐ No ☐ N/A

Ground Rent (if applicable) \$ /

Comments: 4

Highest & Best Use, as improved, is the:

☐ Present use, or ☐ Other use (explain)

Characteristics:

Topography:

Shape:

View:

Size:

Drainage:

Landscaping:

Other features: 5

☐ Inside Lot ☐ Corner Lot ☐ Cul de Sac ☐ Underground Utilities

Utilities: 6

Public Other

Provider/Description

Electricity:

Gas:

Water:

Sanitary Sewer:

Off-site Improvements:

Type

Public Private

Street:

Curb/Gutter:

Sidewalk:

Alley:

Is the property or the improvements located in a FEMA Special Flood Hazard Area?

☐ Yes ☐ No

FEMA Flood Zone:

FEMA Map #

FEMA Map Date:

Site Comments:

DESCRIPTION OF THE IMPROVEMENTS

General Description:

of Units: ☐ + Accessory Unit # of Stories: Design (Style):

Type: ☐ Detached ☐ Attached ☐ Status: ☐ Existing ☐ Proposed ☐ Under Construction

Actual Age (years): Effective Age (years): Year Built:

Exterior Description:

Foundation:

Roof Surface:

Window Type(s):

Exterior Walls:

Gutters & Downspouts:

Storm / Screens:

Heating System:

Cooling System:

Car Storage: ☐ None ☐ Garage ☐ Carport ☐ Driveway (Surface:) Total # of Cars:

Livable area above grade contains: Rooms, Bedrooms, Bath(s), and Sq.Ft. of GLA

Describe Additional Features and Improvements:

Client:

Client File No.:

Appraiser File No.:

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10/2007

1. The sales comparison approach to value has an explanatory paragraph introducing it's usage and development in plain English, so that the reader can understand better how it contributes to the report.
2. Three free lines let you define additional items that may need adjustment here in the comparable grid.
3. We've highlighted the value amount determined by the approach, making it easy for the reader to find what they're looking for on the page.

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RESIDENTIAL APPRAISAL SUMMARY REPORT

SALES COMPARISON APPROACH TO VALUE 1

For the Sales Comparison Approach, the appraiser selects comparable sales that they consider the best matches to the subject in terms of physical characteristics, physical proximity, and time of sale. The appraiser then makes adjustments to the known sale price of each comparable sale to account for differences that are recognized by the market. For example, if the subject has a single bathroom but a comparable has 2, the comparable's sale price would be reduced by the attributable value given to the extra bathroom based on the market's reaction. Likewise, if a comparable sale has a smaller square footage than the subject, its sale price would be adjusted upward in the same manner. By weighting and reconciling these adjusted sales prices together, an opinion of value for the subject can be determined.

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address							
Proximity to Subject							
Sale Price	\$		\$		\$		\$
Sale Price / GLA	\$ /Sq.Ft.	\$ /Sq.Ft.		\$ /Sq.Ft.		\$ /Sq.Ft.	
Data Source(s)							
ADJUSTMENT ITEMS	DESCRIPTION	DESCRIPTION	+ (-) \$ Adjust.	DESCRIPTION	+ (-) \$ Adjust.	DESCRIPTION	+ (-) \$ Adjust.
Sales or Financing Concessions							
Date of Sale / Time							
Rights Appraised							
Location							
Site							
View							
Design (Style)							
Quality of Construction							
Age							
Condition							
Above Grade Room Count	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Gross Living Area	Sq.Ft.	Sq.Ft.		Sq.Ft.		Sq.Ft.	
Basement Total Area							
Basement Finish Area							
Functional Utility							
Heating / Cooling							
Energy Efficient Items							
Garage / Carport							
Porch / Patio / Deck							
2							
Net Adjustment (Total)		<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$
Adjusted Sale Price of Comparables		Net % Gross %	\$	Net % Gross %	\$	Net % Gross %	\$

Comments on the Sales Comparison Approach:

Appraiser's Indicated Value by the Sales Comparison Approach: 3 \$

Client: Client File No.: Appraiser File No.:

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1.

Our reconciliation section allows for better commenting and is placed in the most logical location on the form.
2.

The reconciliation statement included here is completely editable by the appraiser, allowing you to explain why the sales comparison approach is the only credible approach for this use, etc...
3.

If needed, mark the additional "Hypothetical Conditions" check box here, clearly indicating that additional comments in the addenda are pertinent.
4.

Our GP series "Attachments" section allows you to clearly state what the report contains, including the total number of pages, helping to reduce fraud.
5.

All the default items listed in the attachment section are configurable, allowing you to adapt the form to your unique needs on each assignment.
6.

All our GP series forms come in both a signature version and a non-signature version. The thought behind offering a non-signature version lies in USPAP, which doesn't require the major form to be signed... only the appraiser's certification. By offering a non-signature version it also increases the security of the form because it can't be stripped from the supporting pages and sent by itself, as there would be no signature.

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RESIDENTIAL APPRAISAL SUMMARY REPORT

RECONCILIATION1

Final Reconciliation of the Approaches to Value: 2

In developing this appraisal, the appraiser has incorporated only the Sales Comparison approach. The appraiser has excluded the Cost and Income approaches. The appraiser has determined that this appraisal process is not so limited that the results of the assignment are no longer credible.

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; ☐ subject to the following required inspection(s) based on the Extraordinary Assumption that the following condition or deficiency does not require alteration or repair:

3

☐ This report is also subject to other Hypothetical Conditions or Extraordinary Assumptions as specified elsewhere in this report.

ATTACHMENTS4

A true and complete copy of this report contains _____ pages, including all exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.

Attached Exhibits:

☐ Scope of Work

☐ Photograph Addenda

☐ Additional Sales

☐ Extraordinary Assumptions

☐ Limiting Conditions

☐ Sketch Addendum

☐ Cost Addendum

☐ Certifications

☐ Map Addenda

☐ Manufactured House Addendum

☐ Narrative Addendum

☐ Flood Addendum

☐ Hypothetical Conditions

5

OPINION OF VALUE

This Opinion of Value may be subject to other Hypothetical Conditions and / or Extraordinary Assumptions, if so indicated above. Based on the degree of inspection of the subject property as indicated below; the defined Scope of Work for this appraisal assignment; the attached Statement of Assumptions and Limiting Conditions; and the attached Appraiser's Certifications, my (our) Current Opinion of the Market Value (or value range), as defined elsewhere in this report, of the real property that is the subject of this report is: \$ _____, as of: _____, which is both the Inspection Date and the Effective Date of this appraisal.

SIGNATURES

APPRAISER6

SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)

Appraiser Name: _____

Supervisory or Co-Appraiser Name: _____

Company: _____

Company: _____

Phone: _____ Fax: _____

Phone: _____ Fax: _____

E-Mail: _____

E-Mail: _____

Date of Report (Signature): _____

Date of Report (Signature): _____

License or Certification #: _____ State: _____

License or Certification #: _____ State: _____

Designation: _____

Designation: _____

Expiration Date of License or Certification: _____

Expiration Date of License or Certification: _____

Inspection of Subject: ☐ Interior & Exterior ☐ Exterior Only ☐ None

Inspection of Subject: ☐ Interior & Exterior ☐ Exterior Only ☐ None

Date of Inspection: _____

Date of Inspection: _____

Client: _____ Client File No.: _____ Appraiser File No.: _____

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