

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

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



Appraiser's Signature

Name: Joe Appraiser

Title: Appraiser

Certification or License #: OKCERT12345

Expiration Date: 1/1/2009 **ST:** OK

E-Mail: JoeA@ADVanceAppraisal.com

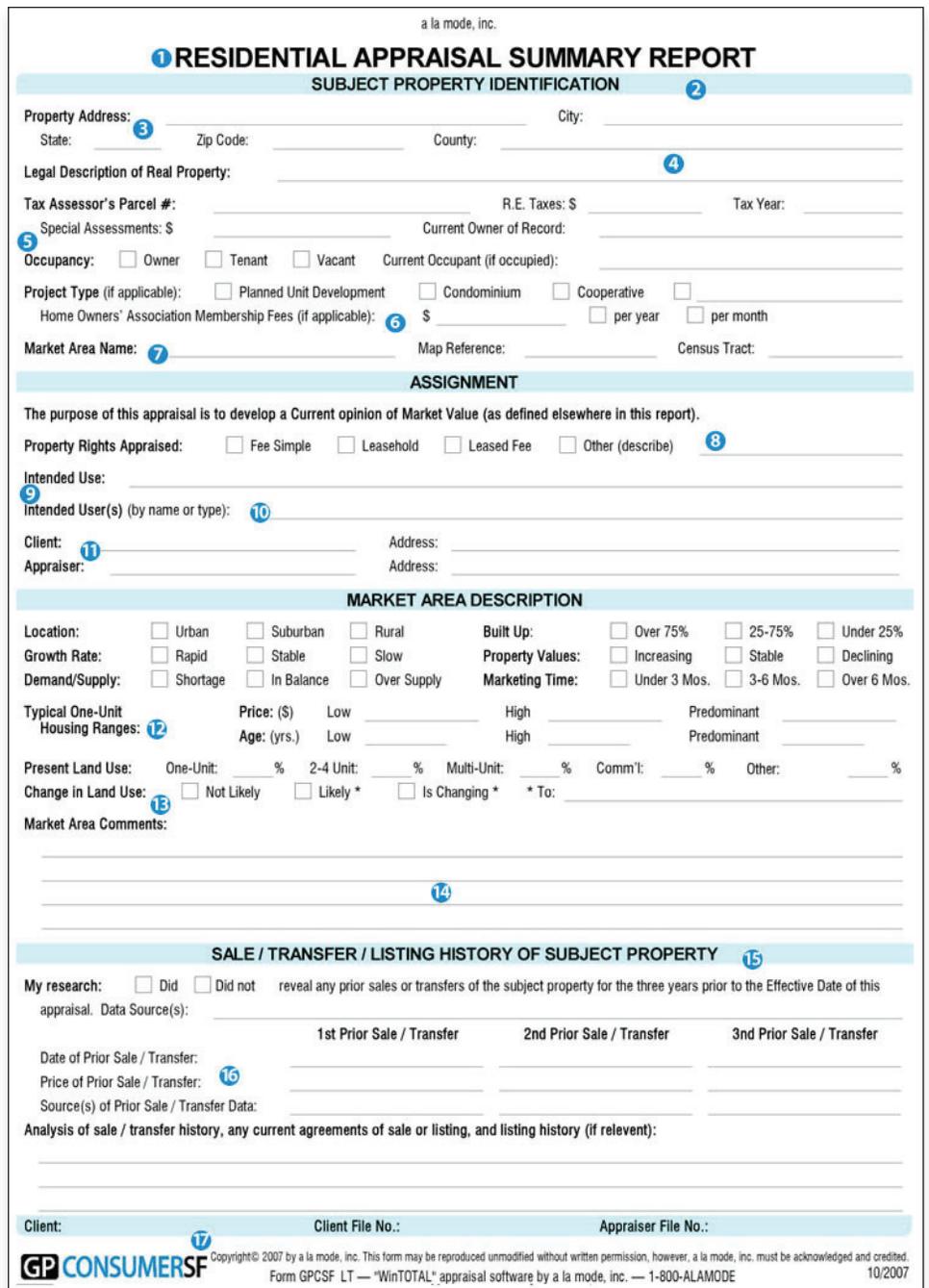
FILING

Client File #: CLIENT101011	Appraiser File #: SAMPLE-101a
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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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- 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.



The form is titled "RESIDENTIAL APPRAISAL SUMMARY REPORT" and is divided into several sections:

- SUBJECT PROPERTY IDENTIFICATION:** Includes fields for Property Address, State, Zip Code, County, City, Legal Description of Real Property, Tax Assessor's Parcel #, R.E. Taxes, Tax Year, Special Assessments, Current Owner of Record, Occupancy (Owner, Tenant, Vacant), Current Occupant, Project Type (Planned Unit Development, Condominium, Cooperative), Home Owners' Association Membership Fees, Market Area Name, Map Reference, and Census Tract.
- ASSIGNMENT:** Includes the purpose of the appraisal, Property Rights Appraised (Fee Simple, Leasehold, Leased Fee, Other), Intended Use, Intended User(s), Client, and Appraiser information.
- MARKET AREA DESCRIPTION:** Includes Location (Urban, Suburban, Rural), Growth Rate (Rapid, Stable, Slow), Demand/Supply (Shortage, In Balance, Over Supply), Built Up (Over 75%, 25-75%, Under 25%), Property Values (Increasing, Stable, Declining), Marketing Time (Under 3 Mos., 3-6 Mos., Over 6 Mos.), Typical One-Unit Housing Ranges, Price and Age ranges, Present Land Use (One-Unit, 2-4 Unit, Multi-Unit, Comm'l, Other), Change in Land Use (Not Likely, Likely, Is Changing), and Market Area Comments.
- SALE / TRANSFER / LISTING HISTORY OF SUBJECT PROPERTY:** Includes a research question, a table for 1st, 2nd, and 3rd Prior Sale / Transfer with fields for Date, Price, and Source(s), and an analysis of sale/transfer history.
- Client and Appraiser Information:** Fields for Client, Client File No., and Appraiser File No.

- 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.

GP Consumer Form

- Remember, any changes you make to the form title are reflected on every other form page.
- 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.
- 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.
- Our expanded Highest & Best Use fields allow for more accurately discussing if the property is being used to it's fullest potential.
- Two free fields here allow you to add your own "Site Elements" and discuss.
- 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: _____ Size: _____
 Shape: _____ Drainage: _____
 View: _____ Landscaping: _____

Other features: Inside Lot Corner Lot Cul de Sac Underground Utilities _____ **5**

Utilities: 6	Public	Other	Provider/Description	Off-site Improvements:	Type	Public	Private
Electricity:	<input type="checkbox"/>	<input type="checkbox"/>	_____	Street:	_____	<input type="checkbox"/>	<input type="checkbox"/>
Gas:	<input type="checkbox"/>	<input type="checkbox"/>	_____	Curb/Gutter:	_____	<input type="checkbox"/>	<input type="checkbox"/>
Water:	<input type="checkbox"/>	<input type="checkbox"/>	_____	Sidewalk:	_____	<input type="checkbox"/>	<input type="checkbox"/>
Sanitary Sewer:	<input type="checkbox"/>	<input type="checkbox"/>	_____	Alley:	_____	<input type="checkbox"/>	<input type="checkbox"/>

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: _____ Exterior Walls: _____
 Roof Surface: _____ Gutters & Downspouts: _____
 Window Type(s): _____ 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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GP Consumer Form

1. The sales comparison approach to value has an explanatory paragraph introducing its 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.	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		Total Bdrms Baths		
Gross Living Area	Sq.Ft.	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										
Net Adjustment (Total)		<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$	
Adjusted Sale Price of Comparables		Net %		Net %		Net %		Net %		
		Gross %	\$	Gross %	\$	Gross %	\$	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

RECONCILIATION 1

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.

ATTACHMENTS 4

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:

<input type="checkbox"/> Scope of Work	<input type="checkbox"/> Limiting Conditions	<input type="checkbox"/> Certifications	<input type="checkbox"/> Narrative Addendum
<input type="checkbox"/> Photograph Addenda	<input type="checkbox"/> Sketch Addendum	<input type="checkbox"/> Map Addenda	<input type="checkbox"/> Flood Addendum
<input type="checkbox"/> Additional Sales	<input type="checkbox"/> Cost Addendum	<input type="checkbox"/> Manufactured House Addendum	<input type="checkbox"/> Hypothetical Conditions
<input type="checkbox"/> Extraordinary Assumptions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

OPINION OF VALUE 5

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

<p>APPRAISER</p> <p style="text-align: center;">6</p> <p>Appraiser Name: _____</p> <p>Company: _____</p> <p>Phone: _____ Fax: _____</p> <p>E-Mail: _____</p> <p>Date of Report (Signature): _____</p> <p>License or Certification #: _____ State: _____</p> <p>Designation: _____</p> <p>Expiration Date of License or Certification: _____</p> <p>Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None</p> <p>Date of Inspection: _____</p>	<p>SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)</p> <p>Supervisory or Co-Appraiser Name: _____</p> <p>Company: _____</p> <p>Phone: _____ Fax: _____</p> <p>E-Mail: _____</p> <p>Date of Report (Signature): _____</p> <p>License or Certification #: _____ State: _____</p> <p>Designation: _____</p> <p>Expiration Date of License or Certification: _____</p> <p>Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None</p> <p>Date of Inspection: _____</p>
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Client: _____ Client File No.: _____ Appraiser File No.: _____

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