

# Desktop Appraisal Report

PropMix Valuation NextGen



## Property Information

123 Demo Lane  
City, State 01010

## Opinion of Market Value

\$55,544

## As of

01/18/2025

SAMPLE REPORT

## Client and Inspection Details

Prepared For

Inspection Type

- Interior
- Exterior
- Floor Plan
- No Inspection

## Subject Information

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<b>Address:</b> 123 Demo Lane	<b>City:</b> City	<b>State:</b> State	<b>Zip Code:</b> 01010	<b>County:</b> County
<b>Borrower(s):</b> Demo Borrower	<b>Owner of Record:</b> John Doe		<b>Lender/Client:</b> Lida Dester	
<b>Parcel Number:</b> 123-456-78-910	<b>Property Type:</b> Single Family Residence		<b>Zoning:</b> R4	<b>Zoning Compliance:</b> legal
<b>HOA:</b> No	<b>HOA Name:</b>		<b>Fee:</b> --	
<b>Legal Description:</b> MAGNOLIA VALLEY UNIT 5 PB 11 PG 136 LOT 14 BLOCK 16 OR 8833 PG 2055 & OR 8833 PG 2056				

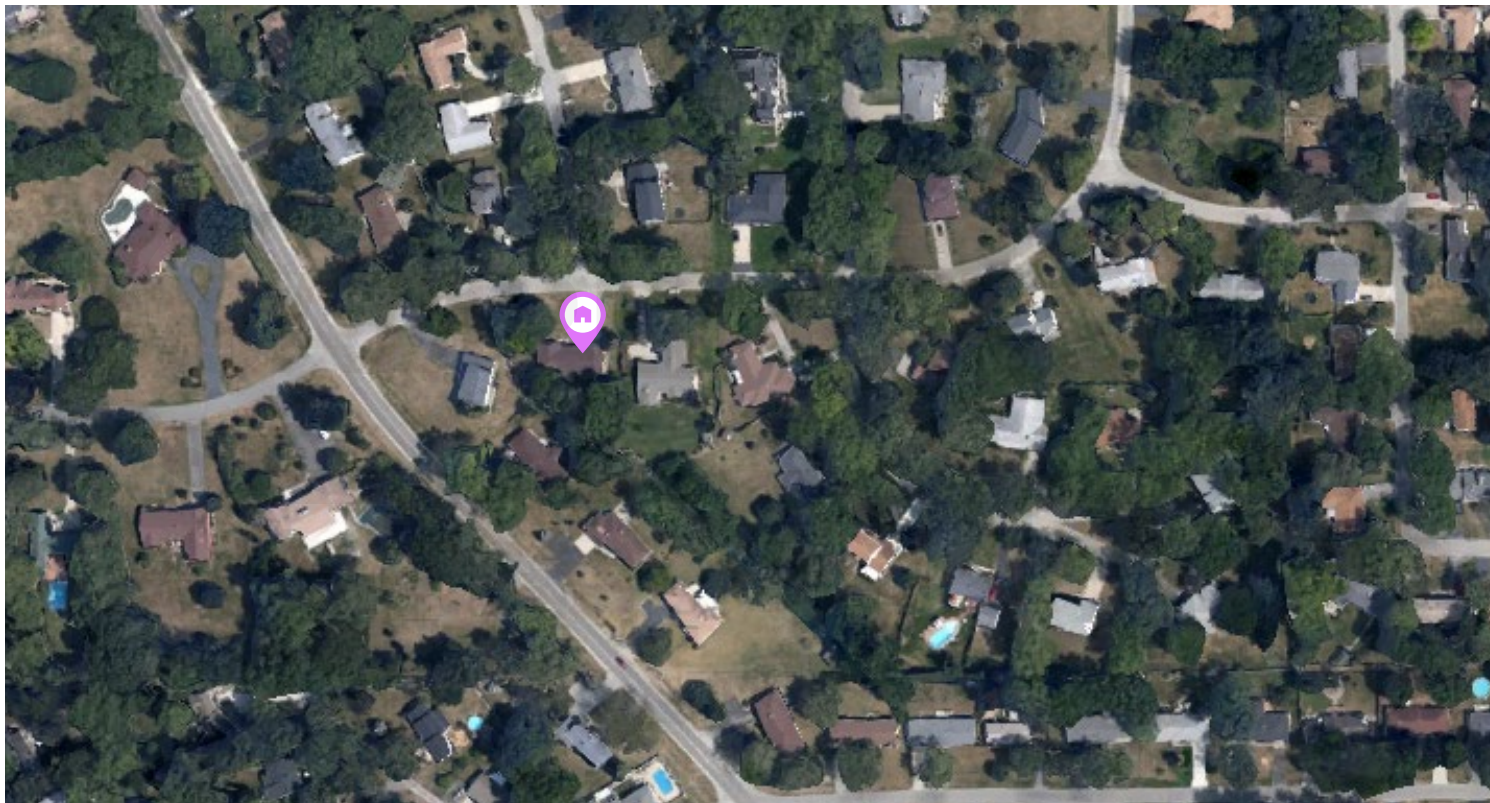
## Neighborhood Information

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<b>Location:</b> --	<b>Marketing Time:</b>
<b>Prop Values:</b> --	<b>Exposure Time:</b>
<b>Demand/Supply:</b>	
<b>Neighborhood Comments:</b>	

## Subject Aerial Map

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# As Is Valuation of Subject Property

## Sales Comparison

SUBJECT		COMPARABLE 1				COMPARABLE 2				COMPARABLE 3									
																			
123 Demo Lane City, State 01010		123 Demo Comp City, State 01010				123 Demo Comp City, State 01010				123 Demo Comp City, State 01010									
Proximity(mi)		1884.94				1885.86				1885.86									
Sale Date		05/21/2025				05/14/2025				08/04/2025									
Sale Price		382,000				500,000				535,000									
Price/SF		371				372				382									
Data & Verification Source(s)		# Tax Records				# Tax Records				CARMLS # 41103893 Tax Records									
Description		Description		Adj.(+/-)		Description		Adj.(+/-)		Description		Adj.(+/-)							
Property Type		Single Family Residence				Single Family Residence				Single Family Residence									
Property Rights		Leasehold				Leasehold				Leasehold									
Location		N;BsyRd;Lndfl		N;GlfCse;PubTrn		N;Comm;Res		N;Comm;PubTrn		N;Comm;PubTrn									
Site/Lot Size		6000		20,038		-\$631,710		30,492		-\$1,102,140		43,560		-\$1,690,200					
Design/Style		Ranch		coop				coop				cape							
View		N;Mtn;PwrLn		N;Ind;Pstrl				N;Ind;PwrLn				N;Ind;Pstrl							
Condition		C1		C2				C1				C2							
Quality		Q1		Q1				Q1				Q1							
GLA		1150		1,029		\$181,500		1,344		-\$291,000		1,400		-\$375,000					
Garage/Carport		2ga900gd		1ga800gd				6ga800gd				4ga800gd							
Year Built		1963		1961		63 Yrs		1964		62 Yrs		1976		50 Yrs					
Age		63 Yrs		65 Yrs		\$32		-\$16				-\$208							
Above Grade		Total		Bed		Full		Half		Total		Bed		Full		Half			
Room Count		0		3		2		0		8		8		1		0			
Basement		Fin		900		800		0		900		\$1,191,000		0		800		\$1,341,000	
Net Adj.				■ + □ -		\$740,732		□ + ■ -		-\$611,619		□ + ■ -		-\$1,915,448					
Adj. Sale Price of Comparables				Net Adj. 193.91%		\$1,122,732		Net Adj. -122.32%		-\$111,619		Net Adj. -358.03%		-\$1,380,448					
				Gross Adj. 603.23%				Gross Adj. 658.72%				Gross Adj. 414.10%							

Prior Sales/Listing History

Prior Sales

Has Subject sold in past 3 years? NO

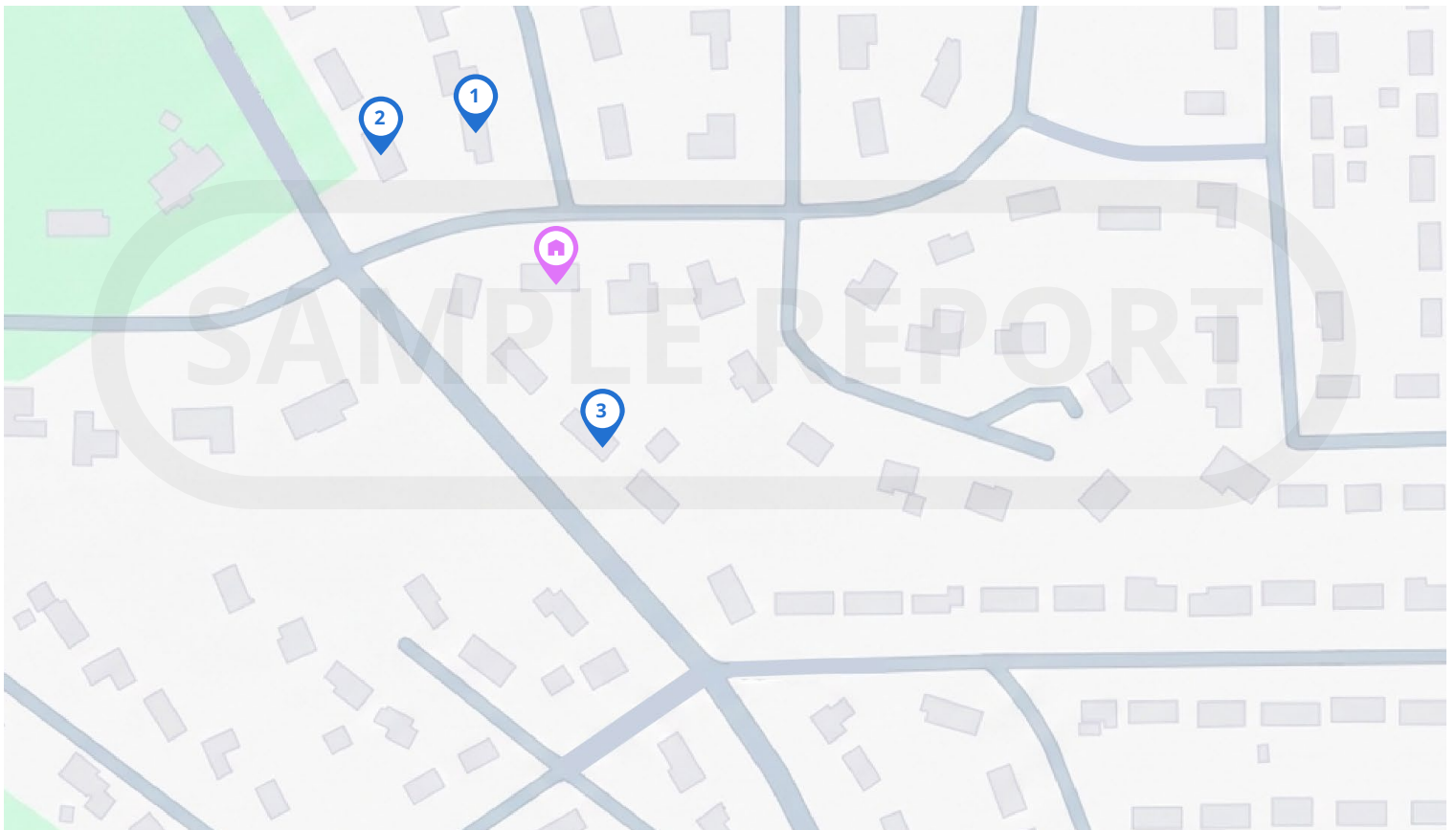
Has any comparable sold in past 12 months? NO

	SUBJECT	COMPARABLE 1	COMPARABLE 2	COMPARABLE 3
Prior Sale Date	--	--	--	--
Prior Sale Price	--	--	--	--
Data Source(s)	Tax Records	Tax Records	Tax Records	Tax Records
Eff Date of Source	02/04/2026	02/04/2026	02/04/2026	02/04/2026

Prior Sales Commentary

This is a prior sales comment

Subject/Comparable Sales Map



after repair 1 Valuation of Subject Property

Sales Comparison

SUBJECT		COMPARABLE 1				COMPARABLE 2				COMPARABLE 3											
																					
123 Demo Lane City, State 01010		123 Demo Comp City, State 01010				123 Demo Comp City, State 01010				123 Demo Comp City, State 01010											
Proximity(mi)		0.51				0.64				0.57											
Sale Date		10/10/2025				09/29/2025				03/11/2025											
Sale Price		275,000				289,000				333,900											
Price/SF		133				181				161											
Data & Verification Source(s)		SIREA # 2025010180 Tax Records				SIREA # 202509700 Tax Records				# Tax Records											
Description		Description				Adj.(+/-)				Description				Adj.(+/-)							
Property Type		Single Family Residence				Single Family Residence				Single Family Residence				Single Family Residence							
Property Rights		Leasehold				Leasehold				Leasehold				Leasehold							
Location		N;BsyRd;Lndfl				N;Comm;Lndfl				N;BsyRd;Lndfl				N;BsyRd;Lndfl							
Site/Lot Size		6000				10,890				9,879				18,821							
Design/Style		Ranch				One And One Half Story				One Story				cape							
View		N;Glfrw;Pstrl				N;Glfrw;Pstrl				N;Ind;Pstrl				N;LtdSght;PwrLn							
Condition		C2				C2				C2				C2							
Quality		Q1				Q2				Q1				Q2							
GLA		1150				2,073				1,593				2,073							
Garage/Carport		2ga800gd				8ga890gd				7ga900gd				7ga900gd							
Year Built		1963				2005				2003				2005							
Age		63 Yrs				21 Yrs				23 Yrs				21 Yrs							
Above Grade		Total	Bed	Full	Half	Total	Bed	Full	Half	Total	Bed	Full	Half	Total	Bed	Full	Half				
Room Count		0	3	2	0	10	8	9	8	7	3	2	0	7	6	6	9				
Basement		900				800				\$0				\$0							
Fin		900				0				0				1,633							
Net Adj.						<input checked="" type="checkbox"/> + <input type="checkbox"/> -				\$0				<input checked="" type="checkbox"/> + <input type="checkbox"/> -							
Adj. Sale Price of Comparables						\$275,000								\$289,000							
						Net Adj. 0.00%								Net Adj. 0.00%							
						Gross Adj. 0.00%								Gross Adj. 0.00%							
										\$333,900											

Prior Sales/Listing History

Prior Sales

Has Subject sold in past 3 years? NO

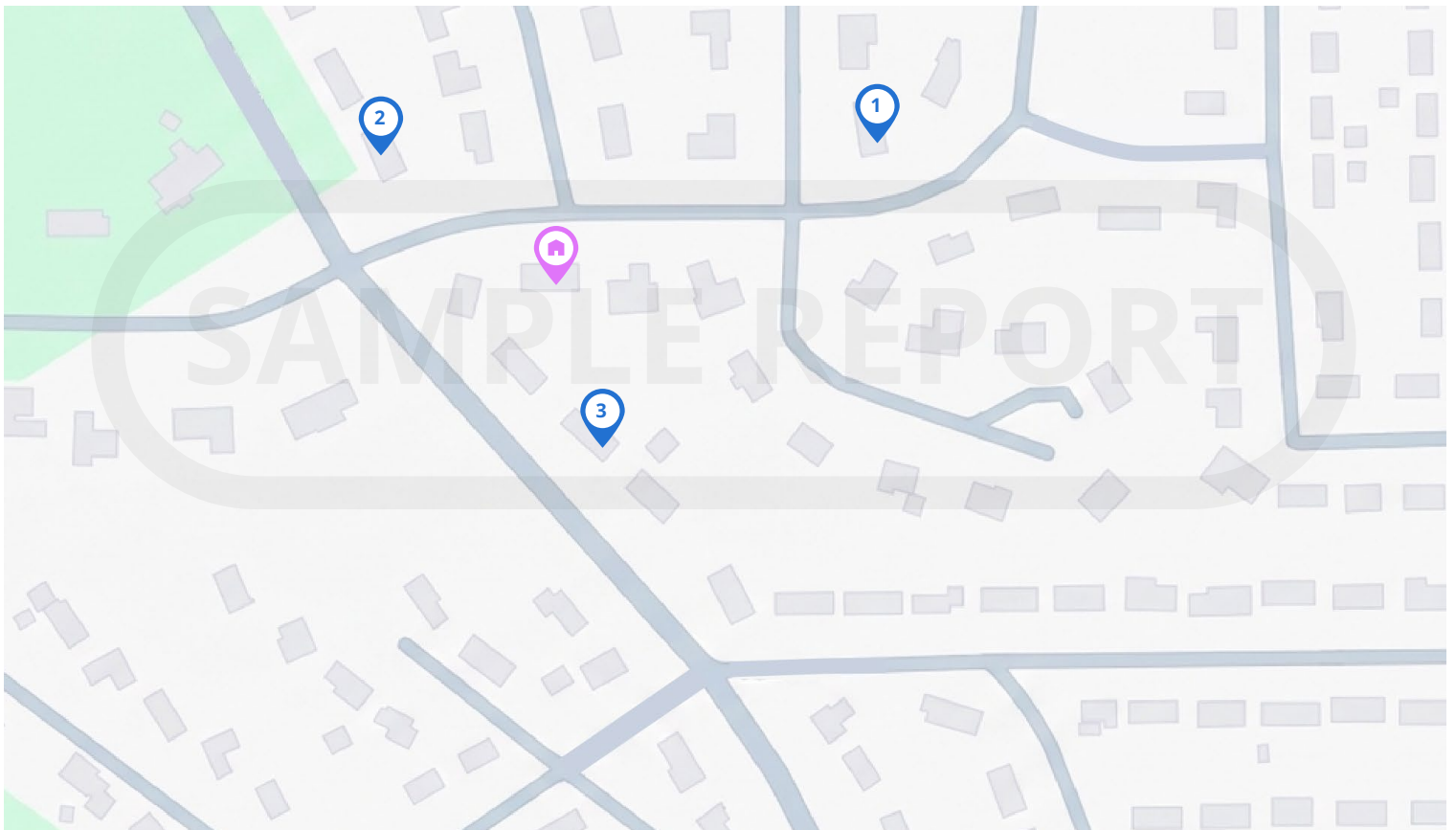
Has any comparable sold in past 12 months? NO

	SUBJECT	COMPARABLE 1	COMPARABLE 2	COMPARABLE 3
Prior Sale Date	--	--	--	--
Prior Sale Price	--	--	--	--
Data Source(s)	Tax Records	Tax Records	Tax Records	Tax Records
Eff Date of Source	02/04/2026	02/04/2026	02/04/2026	02/04/2026

Prior Sales Commentary

This is a prior sales comment

Subject/Comparable Sales Map



Desktop Appraisal

Loan #: Order ID: PMX\_TEST\_02

Subject Listing History  
Is the Subject currently listed? NO

If Yes, MLS#: --

LIST DATE	SALE DATE	ORIGINAL LIST PRICE	LAST LIST PRICE	SALE PRICE
--	09-05-2017	--	--	298,000

Reconciliation

Sales Comparison Comments

Reconciliation Comments

This is a reconciliation comment

Highest & Best Use Commentary

This is a highest and best use comment



## Disclosure

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This report is a Desktop Appraisal Report. There has been no physical inspection by the real estate appraiser. 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) Review physical condition of the Subject Property based on condition data provided to the appraiser, (2) research, verify, and analyze data from reliable public and/or private sources, and (3) 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, who is identified within this report. This report should not be used or relied on by any other party.

**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. (Source: 12 C.F.R. Part 34.42(h).)

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** This appraisal and its intended use are 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 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
3. The appraiser has noted in this appraisal report any adverse conditions that he or she became aware of during the research involved in performing this 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 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
4. The appraiser is not an environmental consultant or auditor, and it takes no responsibility for any actual or potential environmental liabilities. Any person entitled to rely on this report, wishing to know whether such liabilities exist, or the scope and their effect on the value of the property, is encouraged to obtain a professional environmental assessment. The appraiser does not conduct or provide environmental assessments and has not performed one for the subject property
5. The appraiser only utilized the sales comparison approach to value, as this approach most accurately reflects the activity of buyers and sellers, inherent in the definition of market value. The income approach and cost approach were not required for credible results within the context of the intended use
6. I did not perform a personal visual inspection of the subject property as part of this appraisal assignment. I reported the condition of the improvements in factual, specific terms, relying on subject property information from third party data sources. I reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property
7. No change of any item in this appraisal report shall be made by anyone other than the appraiser and we shall have no responsibility for any such unauthorized change
8. The appraiser has relied on data provided by third-parties in this appraisal report. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser assumes there are no material omissions and makes no guarantees, express or implied, regarding the accuracy of this data
9. The appraiser who has performed this appraisal is an independent professional and is solely responsible for the opinion of value and other conclusions stated in the report.
10. Use of or reliance on this appraisal, regardless of whether such use or reliance is known or authorized by the appraiser, constitutes acceptance of the these assumptions, limiting conditions and any other limitations stated within the report

## APPRAISER'S CERTIFICATIONS:

The appraiser certifies and agrees that:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
4. Unless indicated otherwise in the body of this report, 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.
5. I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
7. My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
8. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice (USPAP).
9. I have not made a personal inspection of the property that is the subject of this report.
10. No one provided significant real property appraisal assistance as an appraiser to the appraiser signing this certification. If other parties provided a property data report involving either an interior or exterior viewing of the property or a floorplan, that party is identified in the addendum to this report containing such information.

## Opinion of Value

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The opinion of market value stated in this report is based on the defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification.

**Opinion of Market Value:**

**As Is:** \$55,544

**As Repaired:** --

**Effective Date:** 01-18-2025

## Appraiser Signature

**Appraiser Name:** PropMix AMC Appraiser

**Company Name:** PropMix AMC

**Company Address:**

**State License/ Certification #:** 1234

**State:** Demo State

**Signature Date:** 02/04/2026

**Signature:**

