

A- CLAIM INFORMATION

Owner: JOHN DOE
 LAGRANGE
 GA

File Number: 17AE3226

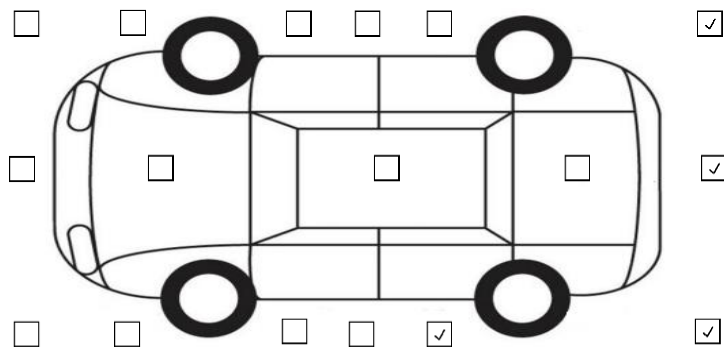
Insurance Info ALLSTATE
 000456030900D01
 First Party Claim Third Party Claim

Date of Loss 5/9/2017

B- VEHICLE INFORMATION

VIN 3VWD07AJ0EM373200
 Year 2014
 Make & Model VOLKSWAGEN JETTA SE 4D SEDAN
 License Plate # CCG7235
 State GA
 Odometer 111,171

C- DAMAGE LOCATION



D- REPAIR ESTIMATE REVIEW

Labor Hours 59

Structural Damage Yes No

Airbag Deployment Yes No

Prior Loss or UPD Yes No

Repair Cost \$5,500

ASSIGNMENT, COMPLIANCE & SCOPE

The purpose of this report is to provide a set of opinions and conclusions as to the loss in resale value suffered due to the incident reported herein. The analysis, opinions, and conclusions were developed, and this report has been prepared, in conformity and compliance with the Uniform Standards of Professional Appraisal Practice (USPAP).

We established this report's findings after examining documents provided to us by the insured, the insurer or their agents as well as independent research.

TERMS AND CONDITIONS

The party requesting this appraisal shall be responsible for its findings as well as the appraiser's judgment and decisions. The recipient also understands that no guarantees exist as to the full or partial acceptance of these findings by others with competing interests. Our Privacy Policy is found on our website. This report was compiled in good faith with data known to be accurate and is presented to the client on an as-is basis. There are no refunds allowed once this report is used in conjunction with an insurance claim or legal matter. We are not a law firm and cannot give legal advice so please consult with an attorney if you have legal questions. On first party claims and if we're negotiating under the policy's appraisal clause, our decisions or settlement amounts are irrespective of the wishes of the appraisal requester as we're required to be independent and unbiased under the law. By submitting this report to others, the client hereby agrees to the terms and conditions stated in this paragraph, appraisal report and website.

LEGAL

The contents of this report shall be treated as intellectual property and cannot be duplicated, cloned, copied, reproduced, modified or erased without the company's written consent.

E- THIRD PARTY VALUATION DATA

Basic Vehicle Info ?

2014 Volkswagen Jetta SE 4D Sedan
 MSRP: \$19,995 VIN: 3VWD07AJ0EM373204
 Fin Adv: \$6,325 UVC: 2014940234
 Equip Ret: \$21,015 Model #: 1625R3
 MPG: 25/36 Price Incl: AC

Values & Adjustments ?

Wholesale Trade In **Retail** Residual End-of-Term

	X-CL	Clean	Average	Rough
Base	\$14,550	\$13,325	\$11,750	\$10,100
Options	\$0	\$0	\$0	\$0
Mileage	(\$4,350)	(\$4,050)	(\$3,725)	(\$3,425)
Region	\$0	\$0	\$0	\$0
Total	\$10,200	\$9,275	\$8,025	\$6,675

Daily Values Weekly Values Monthly Values

111171 Add/Deducts ▾

As Of: 5/9/2017 GA

DATA SOURCE

We established this vehicle's market value after consulting with the data source cited below. The information obtained from this outside source was considered reasonably credible and trustworthy at the time of the appraisal. A screenshot of the valuation source is located to the left.

ERROR RATE

BETWEEN +/-3% and +/-5%

APPRAISAL METHOD

We obtain the maximum loss amount by taking the difference between the high and low market values (Statistical Range) as provided by a third party then adjusting that amount by applying a damage coefficient. Our company applies the IRS approved comparable sales method by utilizing pricing guides that follow executed sales.

1- REPORTED VALUES

	HIGH	LOW
Retail	\$9,275	\$6,675

2- VALUE ADJUSTMENTS

3- PRE-ACCIDENT FMV

\$9,275

4- LOSS RANGE

28%

5- MAXIMUM DV

\$2,600

6- DAMAGE TO VALUE

59%

DEFINITIONS

The high and low values as reported by the data source above

Adjustments made to the high and low values to account for variables unique to this vehicle including but not limited to: Mileage, Condition and Equipment.

The cash value of an accident-free vehicle immediately before the loss.

The difference between the adjusted high and low market values as reported by a third party source.

The highest amount the subject vehicle could lose at the most severe of accidents.

The damage amount as percentage of the pre-loss fair market value of the vehicle.

7- DAMAGE SEVERITY GRADE

④

On a scale from 1 to 5, 1 being minor and 5 severe.

8- LOSS COEFFICIENT

70%

The percentage drop in value corresponding to the damage severity grade.

9- INHERENT DIMINISHED VALUE

\$1,820

The reduction in market value due to accident history.

10- REPAIR RELATED DIMINISHED VALUE

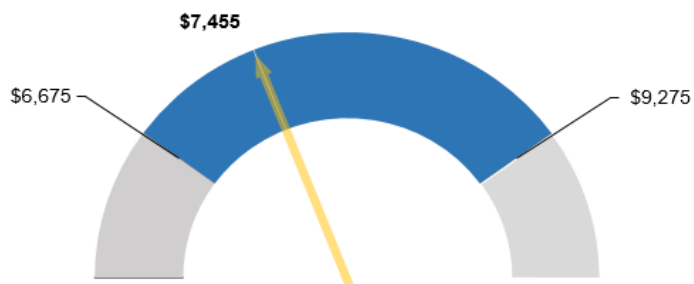
\$0

The reduction in market value due to improper repairs.

11- POST-REPAIR FMV

\$7,455

Defined as the amount offered in cash by a reasonable and willing buyer after evidence and/or disclosure of damage or a prior loss.



12- TOTAL DIMINISHED VALUE

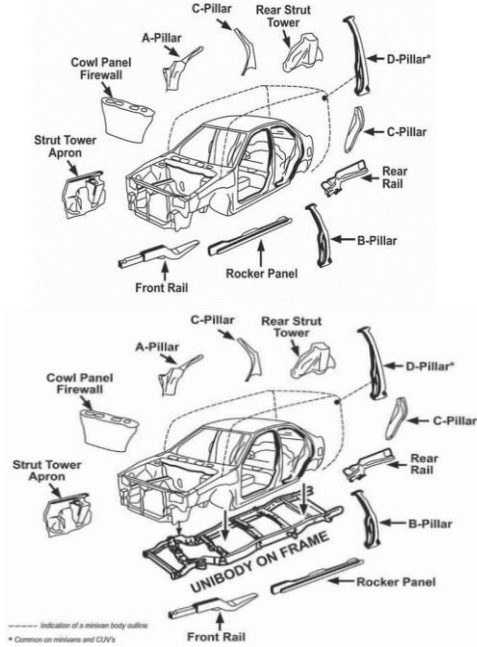
PRE-LOSS FMV	\$9,275
POST-REPAIR FMV	\$7,455
	\$1,820

The total reduction in resale value due to the damage/loss described in this report.

FRAME IDENTIFICATION

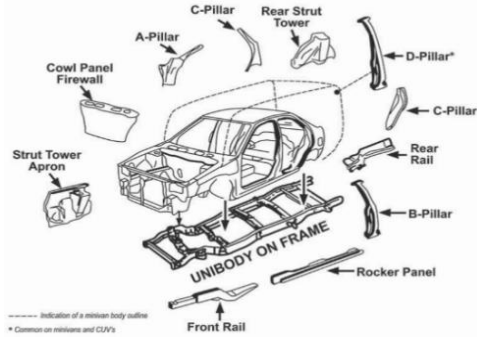
UNIBODY

- Strut towers present
- Rails and floor welded together
- No independent rail system
- Aprons present
- Core support welded to apron



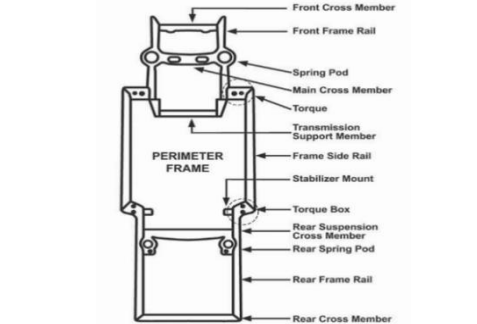
UNIBODY ON FRAME

- Unibody bolts to frame
- Rails independently Bolted to suspension and drive train
- Has aprons
- No strut towers
- Rails tend to be thicker gauge metal (iron)
- Core support is typically welded to apron



FRAME

- Body is not welded to frame
- Rails independently bolted to suspension and drivetrain
- No apron
- No strut towers
- Rails tend to be thicker gauge metal (iron)
- Core support is typically mounted by bolts only



DAMAGE SEVERITY GRADES

GRADE	SEVERITY	COEF	CATEGORY
1	Minor	1% TO 20%	Functional
2	Moderate	20% TO 40%	Functional
3	Medium	40% TO 60%	Functional
4	Major	60% TO 80%	Disabling
5	Severe	80% TO 100%	Disabling

The category section of this scale is compliant with Manual on Classification of Motor Vehicle Traffic Accidents ANSI D16.1-2007 3.5.2.1

NAAA CONDITION GRADING SCALE

	5	4	3	2	1	0
Paint & Body	• No or minor defects	• Minor conventional body and paint work • Small dents that have not broken the paint • High-quality conventional repairs of cosmetic/light collision damage • Minor pitting of glass	• Conventional body and paint work needed • Requires parts • Sustained cosmetic/light collision damage and repaired to industry standards • Windshield maybe damaged	• Dents, scratches, and body panels require replacement • Parts broken and missing • Multiple prior repairs performed at substandard levels • Repaired or unrepaired collision damage	• Sustained major collision damage, but may be drivable • May be cost prohibitive to extensively recondition this vehicle by industry standards • Missing or disconnected mechanical parts	• Good for parts only • Mechanical and body parts maybe inoperable, disconnected, damaged or missing
Interior	• Shows no signs of wear	• Minimal wear and minor missing or broken parts • No Odors	• Signs of normal wear and usage • Requires repair or replacement parts	• Signs of excess wear • Burns, cuts, tears and non-removable stains	• Operable, but near the end of its useful life • Operability of accessories is doubtful	
Frame/Unibody	• No repairs or alterations	• No repairs or alterations	• No repairs or alterations	• Repaired or unrepaired frame/structure damage		
Mechanical	• Mechanically sound • Accessories are operable • Fluid levels full and clean	• Sound and operable • Fluids may require service	• Mechanically sound • Requires maintenance or minor repair of accessories • Fluid levels low or require replacement	• Mechanical damage that prohibits operating properly • Engine and/or transmission in poor condition • Operability of accessories is questionable		
Tires	• Identical • Near new condition	• Identical • Good or better condition	• Average or better • Match by size and style	• Worn or mismatched		

National Auto Auction Association Vehicle Condition Grading Scale
 This policy is a recommendation only. Its adoption by NAAA members is strictly optional.
 Continued on reverse side

USPAP COMPLIANCE STATEMENTS

In accordance with USPAP standard 8-3, I certify that, to the best of my knowledge and belief:

- ✓ The statements of fact contained in this report are true and correct.
- ✓ I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report and no personal interest with respect to the parties involved.
- ✓ The reported analysis, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and they represent my personal, impartial, and unbiased professional analysis, opinions, and conclusions.
- ✓ I have no present or prospective interest in the property that is the subject of this report, and I have no personal interest with respect to the parties involved.
- ✓ I have no bias with respect to any property that is the subject of this report or to the parties involved with this assignment.
- ✓ My engagement in this assignment was not contingent upon developing or reporting predetermined results.

✓ My compensation for completing this assignment is not contingent upon the 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.

✓ This report has been prepared and is based on available information, where possible, from actual comparable sales data, manufacturer documentation and recognized national automotive industry valuation sources.

✓ The values expressed herein are based on a market analysis and is not a warranty that the item will realize that value if offered for sale at auction or to any future value.

✓ No one provided me with significant personal property appraisal assistance.

Appraiser's Signature

Tony Rached