Valuations You Can Trust, at the Speed of AI

Property Valuation Report

1420 Winslow Court

Gainesville, VA 20155

Order Number: AIA-SAMPLE-0001

Report Date: September 03, 2026

Prepared For: sample@aiappraisal.com

Condition Rating: C3 **Quality Rating:** Q3

Executive Summary

ESTIMATED MARKET VALUE

$940,000

Value Range: $895,000 — $985,000

Property

ADDRESS	**1420 Winslow Court**
CITY/STATE	**Gainesville, VA 20155**
TYPE	**Single Family**
YEAR BUILT	**2004**
STORIES	**2**

Size & Features

LIVING AREA	**3,096 sf**
BEDROOMS	**5**
BATHROOMS	**3.5**
LOT SIZE	**11,992 sf (0.28 ac)**
GARAGE	**Attached (2)**

Analysis

CONDITION	**C3** Average
QUALITY	**Q3** Average
DATA QUALITY	**Excellent**
POOL	**No**
BASEMENT	**Yes (Fin.)**

Notes: New 40 year architectural roof in 2023. Fully finished walk-out basement with a fifth bedroom, full bath and recreation room. Composite deck across the rear elevation replaced in 2022. Kitchen appliances replaced 2023. Tankless water heater.

WHAT "DATA QUALITY" MEANS

It describes the **evidence behind the valuation, not the property**. It rises with the number of genuinely comparable sales found nearby, and falls when those sales needed large adjustments to match your home or when many had to be set aside. **Excellent** an unusually close set of sales; **Good** a solid set; **Fair** or **Limited** thinner evidence, with a correspondingly wider value range. A well-kept house in a quiet market with few recent sales can be in excellent condition and still show only fair data quality — the two measure different things.

Why this report scores Excellent: 15 comparable sales, all within 0.5 miles; needing a median adjustment of 9% to match your home; 14 of which carried weight in the conclusion.

Property Condition

	Exterior	Interior	Overall
Condition	C3	C3	C3
Quality	Q3	Q3	Q3

ON CONDITION

No defect, damage or deficiency was visible in the photographs supplied.

ON QUALITY

Standard-to-above-standard builder construction consistent with Q3: stone-and-vinyl exterior with architectural detailing, hardwood flooring, built-in shelving, gas fireplace, plantation shutters, crown molding, wainscoting, tray ceiling, tile baths with corner soaking tub and separate shower, and recessed lighting throughout. Materials and finish level exceed basic builder-grade (Q4) but do not reach the custom or semi-custom threshold of Q2.

Defects, Damage & Deficiencies

Findings that bear on the condition rating and therefore on the value, taken from your photographs and listed against the component they affect. This is a valuation and not a home inspection: ordinary wear that does not affect value is not listed, and nothing that cannot be seen in a photograph — inside walls, under floors, or in a system that is not visible — is within its scope.

Nothing found that affects the value.

Every photograph supplied was examined and nothing visible in a permanent element of the property was serious enough to bear on the condition rating. This is the basis for the rating above — C4 or worse requires an observed defect to support it, and none was found. 2 items of ordinary wear were noted and had no effect on the value.

READING THIS SECTION

Exterior / Interior / Overall the outside and the inside are rated separately and then reconciled, because properties genuinely differ between the two. The overall rating always sits between them. **Component** the part of the property affected — roof, foundation, flooring and so on. **Side** which rating the finding counts towards; systems such as plumbing and heating count towards the property as a whole. **Severity** how serious the finding is: **cosmetic** is appearance only, **minor** is a routine repair, **moderate** needs proper repair, **significant** means a major repair or replacement is likely, and **severe** means structural failure or an unsafe condition. Only moderate and above can hold down the condition rating. This is a review of photographs, not a home inspection: it cannot find what a camera cannot see.

Neighborhood & Market Overview

NEIGHBORHOOD SCORE

83/100

A-

Weighted across 4 of 5 measures. Schools 25%, safety 20%, demographics 20%, growth 20%, walkability 15%.

Dimension	Score	Rating	Detail
Schools	85		Nearby schools rank in the top 15% of VA schools at their level
Safety	93		A
Walkability	—	No data	
Demographics	95		$147,295 median income
Growth Trend	60		-2.6% YoY

Demographics

MEDIAN INCOME	**$147,295**
COLLEGE EDUCATED	**52.3%**
MEDIAN HOME VALUE	**$593,600**

Nearest Schools

GEORGE G. TYLER ELEMENTARY ELEMENTARY · PK-05 · 0.78 MI	**Top 20% in VA**
GAINESVILLE MIDDLE MIDDLE · 06-08 · 1.31 MI	**Top 5% in VA**
GAINESVILLE HIGH HIGH · 09-12 · 1.45 MI	**Top 20% in VA**

Nearest schools by straight-line distance. School attendance is set by the district, not by distance, and is not reflected here. Ratings are shown as a position among rated public schools of the same level in the same state; states test differently and are not comparable to one another.

Safety

CRIME GRADE	**A**

Market Trends

PRICE CHANGE (YOY)	**-2.6%**

Sources: NCES (Nat'l Center for Education Statistics), CrimeGrade.org, US Census ACS 2022, Redfin

Estimated Market Value the most probable price in an open, unhurried sale. **Value Range** the band the evidence supports, not a margin of error. **C1-C6** condition, C1 new to C6 major damage. **Q1-Q6** build quality, Q1 highest. A dash means no data was available. Full definitions on page 11.

Comparable Sales Analysis

COMPS	SUBJECT VALUE	MEDIAN SALE	AVG $/SQFT
12	$940,000	$875,000	$295

#	Address	Dist.	Sale Date	Sale Price	Sqft	Bd/Ba	Year	Net Adj.	Adj. Value	Gr%	Wt	Match
1	4210 OAKMONT LN	0.3mi	04/2026	$785,000	3,068	4/3.0	2001	+$55,535	$840,535	11%	7.0	**5/5**
2	4118 STERLING CT	0.4mi	06/2026	$800,000	3,072	4/3.5	2002	+$58,033	$858,033	7%	8.5	**5/5**
3	1421 WINSLOW CT	0.0mi	07/2026	$955,000	3,167	4/4.5	2004	-$10,262	$944,738	5%	8.5	**4/5**
4	1425 WINSLOW CT	0.0mi	07/2025	$841,800	3,360	4/4.0	2004	-$6,677	$835,123	12%	5.4	**4/5**
5	5310 MILLBROOK DR	0.1mi	01/2026	$985,000	3,673	4/3.5	2004	-$84,559	$900,441	15%	6.2	**4/5**
6	4780 FALCON RIDGE CT	0.1mi	04/2026	$935,000	3,140	4/4.5	2004	-$10,687	$924,313	6%	7.8	**4/5**
7	3925 HAWTHORNE LN	0.1mi	07/2025	$925,000	3,124	5/4.0	2009	+$12,084	$937,084	6%	6.2	**4/5**
8	3937 HAWTHORNE LN	0.1mi	05/2026	$900,000	2,294	4/3.5	2013	+$130,537	$1,030,537	28%	6.2	**4/5**
9	5163 ASHFORD CIR	0.4mi	12/2025	$875,000	3,220	4/4.0	2012	+$4,627	$879,627	8%	7.0	**4/5**
10	5147 ASHFORD CIR	0.4mi	06/2026	$825,000	2,824	4/2.5	2012	+$100,832	$925,832	14%	7.8	**4/5**
11	4455 BRIDGEWATER LOOP	0.4mi	06/2026	$875,000	3,007	3/3.5	2003	+$70,879	$945,879	8%	8.5	**4/5**
12	4602 CLEARWATER LOOP	0.5mi	06/2026	$800,000	2,240	4/3.5	2003	+$192,208	$992,208	24%	7.0	**4/5**

Comparables Considered and Set Aside

1 further sale was examined and excluded. They carried no weight in the concluded value.

Address	Sale Price	Sqft	Year	Dist.	Why it was set aside
4033 LANDON CT	$775,000	3,162	2024	0.35 mi	Lower comparability than the retained set (21% gross adjustment)

READING THE COLUMNS ABOVE

Dist. straight-line distance from your property, in miles. **Sale Price** what the property actually sold for. **Sqft** finished living area above ground. **Bd/Ba** bedrooms / bathrooms. **Net Adj.** all adjustments for that sale added together with their plus and minus signs. A plus means the comparable was inferior in some respect, so its price is adjusted upward to estimate what it would have fetched had it matched your property. **Adj. Value** the sale price plus the net adjustment — what that one sale suggests your property is worth. **Gr%** gross adjustment: every adjustment added up ignoring signs, as a percentage of sale price. It measures how much work was needed to make the sale comparable, so a high figure means weaker evidence *even when the net adjustment is small*. **Wt** how much that sale contributed to the final value. Closer matches carry more weight, and the weights across all retained sales total 100%. **Match** a 0–5 similarity score from living area, bedrooms, bathrooms, how recently it sold, distance and year built — scored on those of the six that public records show for that sale. Every adjustment behind these figures is itemised in the Adjustment Grid later in this report.

Subject Property Detail

Site, utilities and construction characteristics from public property records. These describe the property as recorded; the valuation uses the verified figures shown in the Executive Summary where the two differ.

Site

LOT SIZE	**0.28 acres (11,992 sf)**
SUBDIVISION	**Winslow Ridge**
COUNTY	**Prince William**
PROPERTY CLASS	**Single Family Residence / Townhouse**
LAND USE	**SFR**
POOL	**No Pool**
LEGAL	**Winslow Ridge L-11**

Utilities

HEATING	**Forced Air**
COOLING	**Yes**

Construction

STYLE	**Other**
LEVELS	**2**
YEAR BUILT	**2004**
EXTERIOR WALLS	**Stone**
RECORDED CONDITION	**Average**

Basement & Parking

BASEMENT	**1,418 sf, Finished**
GROUND FLOOR	**1,792 sf**
PARKING	**2 spaces (460 sf)**

Data & Market Analysis

Data Sources

Where the figures came from. Public records and owner-reported details often differ; the column marked **Used** is what the valuation was built on.

Measure	As reported	Public record	Used in this valuation
Living area (sq.ft.)	3,096	3,096	**3,096**
Bedrooms	5	4	**5**
Bathrooms	3.5	3	**3.5**
Lot (sq.ft.)	11,992	11,992	**11,992**
Year built	2004	2004	**2004**

Where the Subject Sits

The subject's percentile rank against the 12 comparable sales that carried weight — 50 means squarely typical for the set, higher means larger, newer or better-equipped than most.

Measure	Subject	Percentile among comparables
Living area	3,096 sq.ft.	**50**th
Bedrooms	5	**96**th
Bathrooms	3.5	**38**th
Year built	2004	**50**th
Lot size	11,992 sq.ft.	**67**th

Market Context

Ranges across the 14 comparable sales that carried weight in the concluded value. This describes the comparable set, not a census of the wider market.

Measure	Low	Median	High
Sale price	$785,000	$875,000	$985,000
Price per sq.ft.	$251	$291	$392
Year built	2001	2004	2013

Sale dates were time-adjusted at **0.30% per month** (appreciating), derived from this market.

External Factors Affecting Value

What surrounds a property affects what it is worth, and none of it appears in the adjustment grid. Two sources are used here and kept separate: what the owner told us, and what is visible in aerial imagery of the area.

Seen in aerial imagery — may reduce value

What was seen	Distance from the property	Confidence
Major highway/arterial road corridor running diagonally through the image	approximately an eighth of a mile	High
Large area of bare red clay/active construction or grading site	about a third of a mile to the southeast	High

Seen in aerial imagery — may add value

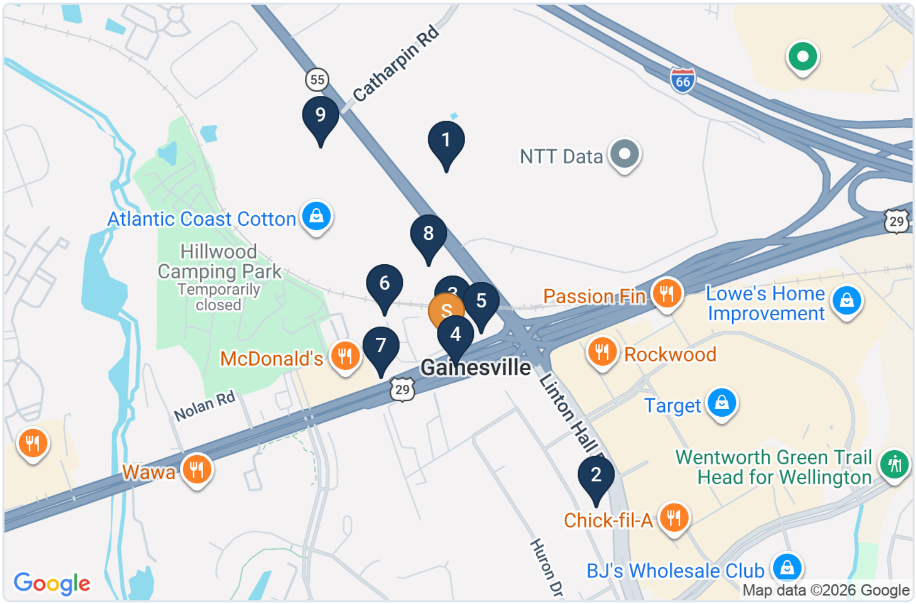
What was seen	Distance from the property	Confidence
Small lakes/retention ponds	about a quarter to half mile to the east	Medium
Substantial green buffer/woodland corridor running along the western side	about a fifth of a mile to the west	Medium

HOW TO READ THIS SECTION, AND WHAT IT CANNOT SEE

These are **observations from aerial imagery**, not confirmed facts, which is why each carries a confidence. They are reported so you can weigh them; they are not separately priced into the value above unless the comparable sales themselves show the market charging for them. **Imagery can be a year or more out of date**, so recent construction may not appear — which is exactly when it matters most. It cannot detect noise, smell, traffic at school time, a planned development, or anything behind a tree line. **“None identified” means none were seen, not that none exist.** If you know of something affecting the property that is not listed here, tell us and we will take it into account.

Comparable Sales Map

The subject is marked **S**. Numbered markers are comparable sales that carried weight in the concluded value, numbered as they are throughout this report — the same number means the same sale on every page. The map can carry nine numbered markers, so where more than nine sales carried weight the rest are listed in the table below and marked *not plotted*; they count towards the value in full. Sales examined and set aside are listed with the Comparable Sales Analysis.



#	Address	Distance	Sale Price	Sale Date	On map	Used in conclusion
1	4210 OAKMONT LN	0.28 mi	$785,000	04/2026	1	Yes · 7.0%
2	4118 STERLING CT	0.36 mi	$800,000	06/2026	2	Yes · 8.5%
3	1421 WINSLOW CT	0.03 mi	$955,000	07/2026	3	Yes · 8.5%
4	1425 WINSLOW CT	0.04 mi	$841,800	07/2025	4	Yes · 5.4%
5	5310 MILLBROOK DR	0.06 mi	$985,000	01/2026	5	Yes · 6.2%
6	4780 FALCON RIDGE CT	0.11 mi	$935,000	04/2026	6	Yes · 7.8%
7	3925 HAWTHORNE LN	0.12 mi	$925,000	07/2025	7	Yes · 6.2%
8	3937 HAWTHORNE LN	0.13 mi	$900,000	05/2026	8	Yes · 6.2%
9	5163 ASHFORD CIR	0.38 mi	$875,000	12/2025	9	Yes · 7.0%
10	5147 ASHFORD CIR	0.38 mi	$825,000	06/2026	not plotted	Yes · 7.8%
11	4455 BRIDGEWATER LOOP	0.43 mi	$875,000	06/2026	not plotted	Yes · 8.5%
12	4602 CLEARWATER LOOP	0.46 mi	$800,000	06/2026	not plotted	Yes · 7.0%
					Total weight	**86.1%**

WHAT THE PERCENTAGES MEAN

The figure beside **Yes** is that sale's **weight** — how much it contributed to the concluded value. A comparable that closely resembles your property carries more weight than a distant or dissimilar one, so the conclusion leans on the best evidence rather than treating every sale equally. Every comparable that carried weight is listed above and the column totals 100%, give or take rounding on each figure. **On map** shows the marker for that sale; the map holds nine numbered markers, so any beyond the ninth are marked *not plotted* — they still count towards the value in full and their weight is included in the total. **Set aside** means the sale was examined but excluded, almost always because it needed too large an adjustment to be reliable evidence; excluded sales carry no weight at all and are listed with the Comparable Sales Analysis.

Adjustment Grid (1 of 3)

Each comparable is adjusted to the subject. A plus means the comparable was inferior in that respect and its price is adjusted upward; a minus means it was superior. The adjusted value is what that sale suggests the subject is worth.

Feature	Subject	Comp 1	Comp 2	Comp 3	Comp 4
ADDRESS	**1420 Winslow Court**	4210 OAKMONT LN	4118 STERLING CT	1421 WINSLOW CT	1425 WINSLOW CT
PROXIMITY	—	0.28 mi	0.36 mi	0.03 mi	0.04 mi
SALE PRICE	—	**$785,000**	**$800,000**	**$955,000**	**$841,800**
PRICE / SQ.FT.	—	$256	$260	$302	$251
Gross Living Area	**3,096**	3,068 **+$4,060**	3,072 **+$3,480**	3,167 **−$10,295**	3,360 **−$38,280**
Bedrooms	**5**	4 **+$18,000**	4 **+$18,000**	4 **+$18,000**	4 **+$18,000**
Bathrooms	**3.5**	3.0 **+$9,000**	3.5 0	4.5 **−$18,000**	4.0 **−$9,000**
Site / Lot Size	**0.28 ac**	0.38 ac **−$14,820**	0.23 ac **+$6,133**	0.28 ac **−$1,232**	0.26 ac **+$2,519**
Garage	**2 car**	2 spaces 0	2 spaces 0	2 spaces 0	2 spaces 0
Pool	**No**	No 0	No 0	No 0	No 0
Basement	**Yes, finished**	920 sf fin. **+$34,540**	1,024 sf fin. **+$28,820**	1,525 sf fin. **+$1,265**	1,642 sf fin. **−$5,170**
Condition	**C3**	AVERAGE 0	AVERAGE 0	AVERAGE 0	AVERAGE 0
Market Conditions	**Effective date**	04/2026 **+$2,355**	06/2026 0	07/2026 0	07/2025 **+$25,254**
Net Adjustment	—	**+$55,535**	**+$58,033**	**−$10,262**	**−$6,677**
Gross Adjustment	—	**10.9%**	**7.3%**	**5.1%**	**11.7%**
Adjusted Value	—	**$840,535**	**$858,033**	**$944,738**	**$835,123**
Weight in Conclusion	—	**7.0%**	**8.5%**	**8.5%**	**5.4%**

READING THIS GRID

Each column is one comparable sale, adjusted to your property. A **plus** means that sale was inferior in that respect, so its price is adjusted upward to estimate what it would have fetched had it matched yours; a **minus** means it was superior. The orange column is your property, which is never adjusted. **Gross Living Area** finished space above ground. **Site / Lot Size** the land. **Basement** finished basement space, valued separately from above-ground area. **Condition** the C1–C6 rating difference between that sale and yours, priced at what this market pays per grade. **Market Conditions** the movement in prices between that sale's date and today. **Net Adj.** every adjustment added together with its sign. **Gross Adj.** every adjustment added ignoring signs, as a percentage of sale price — it measures how much work was needed to make the sale comparable, so a high figure means weaker evidence even when the net is small. **Adjusted Value** what that one sale suggests your property is worth. **Weight** how much that sale contributed to the concluded value; weights across all retained sales total 100%.

Adjustment Grid (2 of 3)

Each comparable is adjusted to the subject. A plus means the comparable was inferior in that respect and its price is adjusted upward; a minus means it was superior. The adjusted value is what that sale suggests the subject is worth.

Feature	Subject	Comp 5	Comp 6	Comp 7	Comp 8
ADDRESS	**1420 Winslow Court**	5310 MILLBROOK DR	4780 FALCON RIDGE CT	3925 HAWTHORNE LN	3937 HAWTHORNE LN
PROXIMITY	—	0.06 mi	0.11 mi	0.12 mi	0.13 mi
SALE PRICE	—	**$985,000**	**$935,000**	**$925,000**	**$900,000**
PRICE / SQ.FT.	—	$268	$298	$296	$392
Gross Living Area	**3,096**	3,673 **−$83,665**	3,140 **−$6,380**	3,124 **−$4,060**	2,294 **+$116,290**
Bedrooms	**5**	4 **+$18,000**	4 **+$18,000**	5 0	4 **+$18,000**
Bathrooms	**3.5**	3.5 0	4.5 **−$18,000**	4.0 **−$9,000**	3.5 0
Site / Lot Size	**0.28 ac**	0.31 ac **−$5,194**	0.26 ac **+$2,733**	0.23 ac **+$6,454**	0.64 ac **−$52,338**
Garage	**2 car**	2 spaces 0	2 spaces 0	2 spaces 0	— **+$40,000**
Pool	**No**	No 0	No 0	No 0	No 0
Basement	**Yes, finished**	2,012 sf fin. **−$25,520**	1,727 sf fin. **−$9,845**	1,640 sf fin. **−$5,060**	1,261 sf fin. **+$15,785**
Condition	**C3**	AVERAGE 0	AVERAGE 0	AVERAGE 0	AVERAGE 0
Market Conditions	**Effective date**	01/2026 **+$11,820**	04/2026 **+$2,805**	07/2025 **+$27,750**	05/2026 0
Net Adjustment	—	**−$84,559**	**−$10,687**	**+$12,084**	**+$130,537**
Gross Adjustment	—	**14.6%**	**6.2%**	**6.1%**	**27.7%**
Adjusted Value	—	**$900,441**	**$924,313**	**$937,084**	**$1,030,537**
Weight in Conclusion	—	**6.2%**	**7.8%**	**6.2%**	**6.2%**

READING THIS GRID

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Adjustment Grid (3 of 3)

Each comparable is adjusted to the subject. A plus means the comparable was inferior in that respect and its price is adjusted upward; a minus means it was superior. The adjusted value is what that sale suggests the subject is worth.

Feature	Subject	Comp 9	Comp 10	Comp 11	Comp 12
ADDRESS	**1420 Winslow Court**	5163 ASHFORD CIR	5147 ASHFORD CIR	4455 BRIDGEWATER LOOP	4602 CLEARWATER LOOP
PROXIMITY	—	0.38 mi	0.38 mi	0.43 mi	0.46 mi
SALE PRICE	—	**$875,000**	**$825,000**	**$875,000**	**$800,000**
PRICE / SQ.FT.	—	$272	$292	$291	$357
Gross Living Area	**3,096**	3,220 **−$17,980**	2,824 **+$39,440**	3,007 **+$12,905**	2,240 **+$124,120**
Bedrooms	**5**	4 **+$18,000**	4 **+$18,000**	3 **+$36,000**	4 **+$18,000**
Bathrooms	**3.5**	4.0 **−$9,000**	2.5 **+$18,000**	3.5 0	3.5 0
Site / Lot Size	**0.28 ac**	0.23 ac **+$6,442**	0.23 ac **+$6,272**	0.25 ac **+$3,299**	0.23 ac **+$6,133**
Garage	**2 car**	2 spaces 0	2 spaces 0	2 spaces 0	1 spaces **+$20,000**
Pool	**No**	No 0	No 0	No 0	No 0
Basement	**Yes, finished**	1,540 sf fin. **+$440**	1,084 sf fin. **+$25,520**	1,223 sf fin. **+$17,875**	1,127 sf fin. **+$23,155**
Condition	**C3**	AVERAGE 0	AVERAGE 0	AVERAGE 0	AVERAGE 0
Market Conditions	**Effective date**	12/2025 **+$13,125**	06/2026 0	06/2026 0	06/2026 0
Net Adjustment	—	**+$4,627**	**+$100,832**	**+$70,879**	**+$192,208**
Gross Adjustment	—	**8.2%**	**13.8%**	**8.1%**	**24.0%**
Adjusted Value	—	**$879,627**	**$925,832**	**$945,879**	**$992,208**
Weight in Conclusion	—	**7.0%**	**7.8%**	**8.5%**	**7.0%**

READING THIS GRID

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Valuation & Reconciliation

ESTIMATED VALUE	**$940,000**
LOW ESTIMATE	**$895,000**
HIGH ESTIMATE	**$985,000**
DATA QUALITY	**Excellent**
ATTOM AVM REF.	**$880,302**

This value is held from an earlier valuation of this address.

This property was valued within the last 30 days, and that figure is held for the whole of that period so the same address does not return a different number week to week. Today's analysis independently concluded $910,000 — 0.0% from the held figure, within the tolerance for a hold. Everything else in this report — the photographs, the condition assessment, the comparable sales and the adjustment grid — is from today's analysis of your property. The hold lapses on 19 September 2026.

Reconciliation Narrative

The subject property is situated within a suburban high-value market tier characterized by established neighborhoods with quality construction and desirable amenities. Fourteen comparable sales were analyzed and carried weight in this analysis, each selected for their proximity and similarity to the subject in terms of location, style, and overall market appeal. The adjustment grid reveals consistent patterns across the comparables, with GLA adjustments representing the most significant factor affecting value conclusions, followed by bedroom count and basement finish level adjustments. Time adjustments were applied where applicable to reflect market appreciation. The most reliable indicators of value are 1421 Winslow Ct with a gross adjustment percentage of 5.1% and 3925 Hawthorne Ln at 6.1%, as these sales required minimal adjustments to achieve comparability with the subject, indicating strong intrinsic similarity. Additionally, 4780 Falcon Ridge Ct at 6.2% gross adjustment and 4118 Sterling Ct at 7.3% provide solid support for the value conclusion due to their relatively low adjustment requirements. The reconciliation process weighted comparable sales based on their overall comparability to the subject, with 4118 Sterling Ct, 4455 Bridgewater Loop, and 1421 Winslow Ct each receiving the highest weight of 8.5% due to their minimal gross adjustments and strong market relevance. The subject property, rated C3 condition and Q3 quality, is in good overall condition with only minor cosmetic issues noted including weathered paint on the exterior brick foundation course and minor wall scuffs in a secondary bedroom. Recent improvements significantly enhance the subject's value position and support a unique features premium of $28,000, which accounts for the new 40-year architectural roof installed in 2023, the composite deck replacement in 2022, new kitchen appliances in 2023, tankless water heater, and the fully finished walk-out basement featuring a fifth bedroom and recreation room. The adjusted sale prices of the weighted comparables range from $835,123 to $1,030,537, supporting a reconciled value range of $895,000 to $985,000. Based on the weighted analysis and consideration of the subject's specific attributes and market position, the final reconciled value is concluded at $940,000 with 85% confidence. This conclusion is supported by the AVM reference of $880,302, with the subject's recent updates and superior basement finish justifying the premium over the automated estimate. Limiting conditions include reliance on the accuracy of comparable sale data and the assumption that no material changes have occurred to the subject property since inspection.

READING THE FIGURES ABOVE

Estimated Value the most probable price in an open, unhurried sale between willing parties. **Low** and **High Estimate** the band the evidence supports — not a margin of error, but the range the comparable sales genuinely justify. It widens when those sales needed heavy adjustment and narrows when they matched closely. **Data Quality** how strong the evidence is, not a judgment about the property: it rises with the number of genuinely comparable sales found nearby and falls when they needed large adjustments or had to be set aside. A property in excellent condition can still show only fair data quality if little has sold nearby. **ATTOM AVM Ref.** an automated estimate from a third-party data provider, shown for comparison only. It is a statistical figure produced without any knowledge of this property's condition, and it carries no weight in the conclusion above.

Definitions & Explanations

What each section, table and column in this report means. Definitions describe how this report calculates each figure, not general industry usage.

How to read this report

> The value is built by the **sales comparison approach**: recent sales of similar nearby homes are each adjusted for the ways they differ from your property, and the adjusted figures are weighted together. The Adjustment Grid shows every one of those adjustments, so any figure in the Executive Summary can be traced back to the sales it came from.

Sections of this report

Executive Summary
The value conclusion, the supported range around it, and the property facts the analysis was built on.

Property Condition
The condition and quality ratings assigned from your photographs, and the inventory of every defect, damage or deficiency visible in them, listed against the component it affects.

Neighborhood & Market Overview
Scores for schools, safety, walkability, demographics and growth in the surrounding area, from third-party data sources.

Comparable Sales Analysis
The sold properties used as evidence, with each one's key facts and how much it had to be adjusted.

Subject Property Detail
Site, utilities and construction characteristics as recorded in public property records.

Data & Market Analysis
Where the figures came from, how your property compares with the comparable set, and what condition is worth in this market.

Comparable Sales Map
Your property and the comparable sales plotted together, so their proximity can be judged at a glance.

Adjustment Grid
The line-by-line workings: every dollar adjustment made to every comparable, and the value each one indicates.

Valuation & Reconciliation
How the individual indicated values were weighed together to reach a single conclusion.

Property Photos
The photographs the condition assessment was based on.

Terms used in the tables

Comparable sale (“comp”)
A property similar to yours that has recently sold. Sold prices are evidence of what buyers actually paid; asking prices are not.

Adjustment
A dollar amount added to or subtracted from a comparable's sale price to account for a way it differs from your property. A plus means the comparable was inferior in that respect, so its price is adjusted upward to estimate what it would have fetched had it matched yours.

Net Adjustment (Net Adj.)
All adjustments for one comparable added together, keeping their plus and minus signs.

Adjusted Value (Adj. Value)
The comparable's sale price plus its net adjustment — what that single sale suggests your property is worth.

Gross Adjustment (Gr%)
All adjustments added together ignoring their signs, as a percentage of the sale price. It measures how much work was needed to make a comparable comparable: a low figure means a close match, and a high figure means the sale is weaker evidence even if its net adjustment happens to be small.

Weight (Wt)
How much each comparable contributed to the final value, as a percentage. Closer matches carry more weight. The weights across all retained comparables total 100%.

Match
A similarity score from 0 to 5, based on living area, bedrooms, bathrooms, how recently the sale closed, distance and year built. A quick read on how alike two properties are before any adjustment.

Set aside

A sale that was examined but excluded from the conclusion, usually because it required too large an adjustment to be reliable evidence. Excluded sales carry zero weight.

Gross Living Area (GLA)

Finished, heated living space above ground, in square feet. Basements are counted separately because the market pays less per square foot for below-grade space.

Market Conditions / time adjustment

An adjustment for price movement between the date a comparable sold and today, at a monthly rate derived from local sales. A sale from ten months ago is not evidence of today's value until it is adjusted.

Condition rating (C1–C6)

The condition scale used on the Uniform Residential Appraisal Report, applied here as Fannie Mae defines it. It describes the property in absolute terms, not relative to its neighbours. **C1** just built and never occupied, every component new. **C2** no deferred maintenance and nothing needing repair, with virtually all components new or recently replaced. **C3** well maintained, with only the limited wear normal for its age and nothing requiring repair — the rating most well-kept homes receive, including older ones. **C4** adequately maintained, with some minor deferred maintenance and a need for only minimal repairs. **C5** obvious deferred maintenance, with some components needing significant repair or updating. **C6** substantial damage or deferred maintenance severe enough to affect the safety, soundness or structural integrity of the property.

Quality rating (Q1–Q6)

How the home was *built* — materials, workmanship and architectural detail — rather than how well it has been kept. **Q1** exceptional individually designed construction to the highest grade throughout. **Q2** custom or semi-custom, well above standard. **Q3** above standard builder construction with some upgraded materials. **Q4** standard builder-grade construction on stock plans. **Q5** economical construction with basic detail and lower cost materials. **Q6** basic quality on simple plans; some such homes are not suitable for year-round occupancy. A well-kept but plainly built house can be C2 and Q4 at the same time; the two scales measure different things.

Percentile

Where your property ranks among the comparable sales for a given measure. 50 is squarely typical; 87th on lot size means the lot is larger than 87% of the comparables.

Median

The middle value in a list. Preferred over an average because a single unusual sale cannot distort it.

Value range

The band the evidence supports, not a margin of error. It widens when the comparables required heavy adjustment and narrows when they matched closely.

Data quality

How strong the *evidence* behind the valuation is — not a judgment about the property. It rises with the number of genuinely comparable sales found nearby, and falls when those sales needed large adjustments to match your home, or when many had to be set aside. **Excellent** an unusually close set of sales; **Good** a solid set; **Fair** or **Limited** thinner evidence, which is also why the value range widens. A property in excellent condition can still show only fair data quality if few similar homes have sold nearby recently.

AVM reference

An automated valuation model estimate from a third-party data provider, shown for comparison. It is a statistical estimate made without any knowledge of the property's condition.

Column abbreviations

Dist. distance from your property, in miles · **Sqft** gross living area · **Bd/Ba** bedrooms / bathrooms · **Year** year built · **Net Adj.** net adjustment · **Adj. Value** adjusted value · **Gr%** gross adjustment percentage · **Wt** weight in the conclusion · **$/sq.ft.** sale price divided by gross living area · **As reported** figures you supplied · **Public record** figures held by the county assessor or data provider

Certification & Disclaimer

Important Disclosure:

This report was generated by AiAppraisal, an automated property valuation service operated by Aiappraisal, LLC. It is intended for informational purposes only and does not constitute a certified appraisal under USPAP.

This report should not be used for mortgage lending, legal proceedings, tax purposes, or any other purpose requiring a certified appraisal from a licensed or certified appraiser.

The estimated value is based on publicly available data, user-submitted property information, and artificial intelligence analysis. Accuracy depends on the completeness of the information provided.

Report Generated: September 03, 2026
Order Number: AIA-SAMPLE-0001
Property: 1420 Winslow Court, Gainesville, VA 20155

Property Photos

12 photos selected for report


Kitchen


Family Room


Dining Room


Primary Bedroom

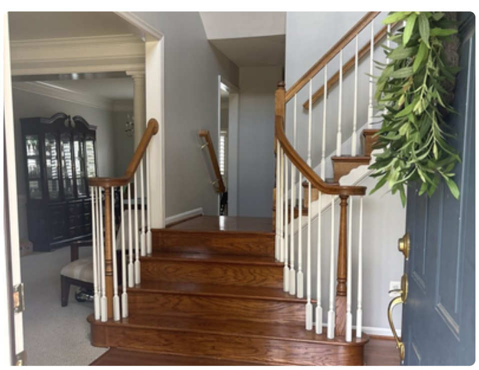

Primary Bathroom


Bedroom 2


Bathroom 2


Finished Basement


Rear Exterior


Foyer


Bedroom 3


Yard