Uniform Residential Appraisal Report (Desktop)

File # 15008390

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 1301 NE 39TH ST | City OAKLAND PARK | State FL | Zip Code 33334

Borrower Robert Lynn Soles | Owner of Public Record WILLIAMS, TOMMY E; NOA, ROMAN | County BROWARD

Legal Description OAKLAND PARK 2-38 B S1/2 OF LOTS 17 & 18 BLK 31

Assessor's Parcel # 49-42-23-03-2511 | Tax Year 2022 | R.E. Taxes $ 5,578

Neighborhood Name AZUL AT KIMBERLY LAKE | Map Reference 26.17524/-80.1295 | Census Tract 050601

Occupant ☐ Owner ☐ Tenant ☒ Vacant | Special Assessments $ 0 | ☐ PUD | HOA $0 ☐ per year ☐ per month

Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)

Assignment Type ☒ Purchase Transaction ☐ Refinance Transaction ☐ Other (describe)

Lender/Client Wells Fargo Bank, N.A | Address 2701 Wells Fargo Way, Minneapolis, MN 55467

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☒ Yes ☐ No

Report data source(s) used, offering price(s), and date(s). DOM 8;Subject Property was offered for sale on 08/14/2023 for $699,000. The data source is SEFMLS#F10395246.

CONTRACT

I ☒ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Arms length sale;Contract signed on 10/10/2023 for $650,000. No seller concessions noted.

Contract Price $650,000 | Date of Contract 10/10/2023 | Is the property seller the owner of public record? ☒ Yes ☐ No | Data Source(s) Public Records

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☒ No
If Yes, report the total dollar amount and describe the items to be paid.$0;;

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing		Present Land Use %	
Location	☐ Urban	☒ Suburban	☐ Rural	Property Values	☐ Increasing	☒ Stable	☐ Declining	PRICE	AGE	One-Unit	85 %
Built-Up	☒ Over 75%	☐ 25–75%	☐ Under 25%	Demand/Supply	☒ Shortage	☐ In Balance	☐ Over Supply	$ (000)	(yrs)	2-4 Unit	2 %
Growth	☐ Rapid	☒ Stable	☐ Slow	Marketing Time	☒ Under 3 mths	☐ 3–6 mths	☐ Over 6 mths	385	Low 0	Multi-Family	7 %
Neighborhood Boundaries North to Commercial Blvd, South to Oakland Park Blvd, East to Federal Highway, West to Powerline Rd								1250	High 77	Commercial	6 %
								775	Pred. 65	Other	0 %

Neighborhood Description No adverse factors are known to the appraiser which would affect the marketability of the subject. Most market-preferred amenities, such as schools, shopping, public transportation and other support facilities, including recreation and employment, are also located within reasonable proximity to the subject's immediate neighborhood of Ft Lauderdale/Oakland Park

Market Conditions (including support for the above conclusions) Current listings and sales from within the subjects market area show property values have stabilized within the past year. There is a shortage of properties on the market. Marketing time for reasonably priced properties is typically less than 3 months. Exposure time: 30 days

SITE

Dimensions 73x81 (Estimated) | Area 5809sf | Shape Rectangular | View N;Res;

Specific Zoning Classification R-1 | Zoning Description Single Family Residential

Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)

Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements—Type	Public	Private
Electricity	☒	☐ Public	Water	☒	☐ City	Street Asphalt	☒	☐
Gas	☐	☐ None	Sanitary Sewer	☒	☐ City	Alley None	☐	☐

FEMA Special Flood Hazard Area ☒ Yes ☐ No | FEMA Flood Zone AH | FEMA Map # 12011C0367H | FEMA Map Date 08/18/2014

Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe

IMPROVEMENTS

General Description	Foundation	Exterior Description materials/condition	Interior materials/condition
Units ☒ One ☐ One with Accessory Unit	☒ Concrete Slab ☐ Crawl Space	Foundation Walls Concreete/A	Floors Tile/A
# of Stories 1	☐ Full Basement ☐ Partial Basement	Exterior Walls CBS/A	Walls Drywall/A
Type ☒ Det. ☐ Att. ☐ S-Det./End Unit	Basement Area 0 sq. ft.	Roof Surface Tile/A	Trim/Finish Wood/A
☒ Existing ☐ Proposed ☐ Under Const.	Basement Finish 0 %	Gutters & Downspouts Aluminum/A	Bath Floor Tile/A
Design (Style) DT1.00;Ranch	☐ Outside Entry/Exit ☐ Sump Pump	Window Type Impact/G	Bath Wainscot Tile/A
Year Built 1958	Evidence of ☐ Infestation	Storm Sash/Insulated None	Car Storage ☐ None
Effective Age (Yrs) 20	☐ Dampness ☐ Settlement	Screens None	☒ Driveway # of Cars 4
Attic ☐ None	Heating ☒ FWA ☐ HWBB ☐ Radiant	Amenities ☐ Woodstove(s) #0	Driveway Surface Pavers
☐ Drop Stair ☐ Stairs	☐ Other Fuel Electric	☒ Fireplace(s) #1 ☒ Fence Wood	☐ Garage # of Cars 0
☐ Floor ☒ Scuttle	Cooling ☒ Central Air Conditioning	☒ Patio/Deck PtScr ☒ Porch PchCv	☐ Carport # of Cars 0
☐ Finished ☐ Heated	☐ Individual ☐ Other	☒ Pool Below ☒ Other Patio	☐ Att. ☐ Det. ☐ Built-in

Appliances ☒ Refrigerator ☒ Range/Oven ☒ Dishwasher ☒ Disposal ☒ Microwave ☐ Washer/Dryer ☐ Other (describe)

Finished area above grade contains: 6 | Rooms 3 | Bedrooms 1.0 | Bath(s) 1,168 | Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.) Energy Efficient Item: None

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-remodeled-timeframe unknown;Bathrooms-not updated;Kitchen - Granite countertops, stainless steel appliances The subject features newer impact windows and doors, updated lighting fixtures, fans and closet doors.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe

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File # 15008390

There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 745,000 to $ 769,000 .

There are 14 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 470,000 to $ 860,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	1301 NE 39TH ST OAKLAND PARK, FL 33334	1531 NE 39TH ST OAKLAND PARK, FL 33334		4764 NE 15TH WAY OAKLAND PARK, FL 33334		1436 NE 38TH ST OAKLAND PARK, FL 33334	
Proximity to Subject		0.11 miles E		0.78 miles NNE		0.10 miles SSE	
Sale Price	$ 650,000		$ 640,000		$ 650,000		$ 720,000
Sale Price/Gross Liv. Area	$ 556.51 sq. ft.	$ 577.62 sq. ft.		$ 533.66 sq. ft.		$ 476.19 sq. ft.	
Data Source(s)		FortLauderdale#R10835512;DOM 120		FortLauderdale#F10392636;DOM 13		StLucie#AX-11364247;DOM 17	
Verification Source(s)		Public Records		Public Records		Public Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0		ArmLth Cash;0	
Date of Sale/Time		s03/23;c02/23		s09/23;c08/23		s05/23;c04/23	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	FeeSimple	FeeSimple		FeeSimple		FeeSimple	
Site	5809sf	8700sf	-3000	7707sf	-2000	5602sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1.00;Ranch	DT1.00;Ranch		DT1.00;Ranch		DT1.00;Ranch	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	65	61	0	67	0	63	0
Condition	C3	C4	+25000	C3		C3	
Above Grade Room Count	Total 6 / Bdrms. 3 / Baths 1.0	Total 6 / Bdrms. 3 / Baths 2.0	-10000	Total 6 / Bdrms. 3 / Baths 2.0	-10000	Total 6 / Bdrms. 3 / Baths 2.0	-10000
Gross Living Area	1,168 sq. ft.	1,108 sq. ft.	0	1,218 sq. ft.	0	1,512 sq. ft.	-25800
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Standard	Standard		Standard		Standard	
Heating/Cooling	FWA;CAC	FWA;CAC		FWA;CAC		FWA;CAC	
Energy Efficient Items	None	None		None		Solar	0
Garage/Carport	4dw	1ga2dw	-5000	1cp4dw	-2500	1ga1cp4dw	-7500
Porch/Patio/Deck	PchCv;PtScr;NA	Stp;PtScr;NA	0	Stp;PtScr;NA	0	PchCv;PtCvr;NA	+1000
Pool	Pool	Pool		None	+30000	Pool	
Net Adjustment (Total)		☒ + ☐ -	$ 7,000	☒ + ☐ -	$ 15,500	☐ + ☒ -	$ -42300
Adjusted Sale Price of Comparables		Net Adj. 1.09 % Gross Adj. 6.72 %	$ 647,000	Net Adj. 2.38 % Gross Adj. 6.85 %	$ 665,500	Net Adj. -5.88 % Gross Adj. 6.15 %	$ 677,700

I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain

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) Public Records, MLS

My research ☐ did ☒ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) Public Records, MLS

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Public Record	Public Record	Public Record	Public Record
Effective Date of Data Source(s)	10/16/2023	10/16/2023	10/16/2023	10/16/2023

Analysis of prior sale or transfer history of the subject property and comparable sales There have been no sales of the subject in the past three years and no sales of the comparables in the past year.

Summary of Sales Comparison Approach All sales are located within the subject's immediate market area. All sales are the most recent and best sales available for analysis. After a paired sales analysis, a $75/sf living area, $50,000/acre surplus land and $10,000/bathroom adjustments were applied. Sale 1 is in inferior condition and after a paired sales analysis, a $25,000 adjustment was applied. Sale 3 was included although the living area exceeds a 25% variance, as it is the only sale which brackets the subject's lot size Sale 4, an older sale was included as it is the most recent sale with only 1 bathroom. No adjustment was applied for the 2 bedroom model as it has no effect on marketability or market value. This sale is also the most similar in living area. Sale 2 us the most recent and is similar in living area and was given the greatest weight in the derivation of market value. Sale 3 is most similar in lot size and most proximal and was given the greatest weight.

Indicated Value by Sales Comparison Approach $ 665,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 665,000 Cost Approach (if developed) $ Income Approach (if developed) $

Due to the Age of the Home, the Cost Approach is not considered a reliable indicator of value. Due to limited Area, the Income Approach To Value is not considered to be market

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, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based **the** defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $665,000 , as of 10/16/2023 , the effective date of this appraisal.

Uniform Residential Appraisal Report (Desktop) File # 15008390

ADDITIONAL COMMENTS

Appraisal Assignment Type: DesktopAppraisal | Subject Property Data Collection Date:

Subject Property Data Collection Method: Other | Subject Property Data Collection Workforce:

I have NOT performed any 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. This is an appraisal report and is intended to comply with the reporting requirements set forth under standards rule 2-2 (A) of USPAP. No personal property considered in this report. Digital signatures are password protected.

Comment: This Certifies that the above referenced appraisal report was completed in compliance with the Appraiser Independence Requirements (AIR) and the USPAP standards. The undersign appraiser(s) responsible for preparing the above referenced appraisal report hereby certify that the report was completed and the opinion of value developed in accordance with USPAP standards; and at no time did any employee, director, officer, or agent of the lender or any third party acting as joint venture partner, independent contractor, appraisal company appraisal management company or partnering on behalf of the lender, influence or attempt to influence the development, reporting, result or review of the report. The appraiser(s) further certify, I (we) are currently licensed and/or certified by the state in which the property to be appraised is located, and that there have been no sanctions against me (us) for any reason that would impair my ability to perform appraisals. The undersigned certifies the appraisal report is in compliance with the Appraisal Independence provisions.

The Report Comment: The intended user is the lender.

Park

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Land value was allocated from the sales of properties in the market. Land to value ratio is approximately 35%, which is typical of other waterfront properties within the neighborhood.

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE ..... = $			200,000
Source of cost data	Dwelling	Sq. Ft. @ $	..... =$	
Quality rating from cost service	Effective date of cost data		Sq. Ft. @ $	..... =$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)				
	Garage/Carport	Sq. Ft. @ $	..... =$	
	Total Estimate of Cost-New		..... = $	
	Less	Physical	Functional	External
	Depreciation			=$( )
	Depreciated Cost of Improvements..... =$			
	"As-is" Value of Site Improvements..... =$			
Estimated Remaining Economic Life (HUD and VA only) Years	Indicated Value By Cost Approach ..... =$			

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ X Gross Rent Multiplier = $ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal name of project

Total number of phases | Total number of units | Total number of units sold

Total number of units rented | Total number of units for sale | Data source(s)

Was the project created by the conversion of an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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) obtain and review adequate and reliable information for the subject property including, but not limited to, public and/or private data records, and information as described by the appraiser in the appraisal report (2) research, verify, and analyze adequate and reliable data from public and/or private sources for the subject market area including data for each comparable property reported, 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.

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.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is 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 has included a floor plan in this appraisal report that shows the approximate dimensions of the improvements. The floor plan is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has relied on data provided by third-parties in this appraisal report. Such data may include, but is not limited to, flood maps, multiple listing real estate services, tax assessment records, public land records, satellite imagery, virtual street views, property data services, surveys, engineering reports, and property data aggregations. 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.

4. 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.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) 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 (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) 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. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. 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.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER



Signature _____

Name Mindi Cohen

Company Name ServiceLink

Company Address 1325 Cherrington Parkway
Coraopolis, PA 15108

Telephone Number 800-777-8759

Email Address mindi.cohen@svclnk.com

Date of Signature and Report 10/16/2023

Effective Date of Appraisal 10/16/2023

State Certification # Cert Res RD4687

or State License # _____

or Other (describe) _____ State # _____

State FL

Expiration Date of Certification or License 11/30/2024

ADDRESS OF PROPERTY APPRAISED
1301 NE 39TH ST
OAKLAND PARK, FL 33334

APPRAISED VALUE OF SUBJECT PROPERTY $ 665,000

LENDER/CLIENT

Name ServiceLink Valuation Solutions, LLC

Company Name Wells Fargo Bank, N.A

Company Address 2701 Wells Fargo Way, Minneapolis, MN 55467

Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____

Name _____

Company Name _____

Company Address _____

Telephone Number _____

Email Address _____

Date of Signature _____

State Certification # _____

or State License # _____

State _____

Expiration Date of Certification or License _____

SUBJECT PROPERTY

☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection _____
☐ Did inspect interior and exterior of subject property
Date of Inspection _____

COMPARABLE SALES

☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection _____

Uniform Residential Appraisal Report (Desktop) File # 15008390

SALES COMPARISON

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE #		COMPARABLE SALE #	
Address	1301 NE 39TH ST OAKLAND PARK, FL 33334	3820 NE 16TH TER OAKLAND PARK, FL 33334					
Proximity to Subject		0.28 miles E					
Sale Price	$ 650,000		$ 649,000		$		$
Sale Price/Gross Liv. Area	$ 556.51 sq. ft.	$ 539.93 sq. ft.		$ sq. ft.		$ sq. ft.	
Data Source(s)		FortLauderdale#F10333981;DOM 15					
Verification Source(s)		Public Records					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Conv;0					
Date of Sale/Time		s07/22;c06/22					
Location	N;Res;	N;Res;					
Leasehold/Fee Simple	FeeSimple	FeeSimple					
Site	5809sf	7278sf	-2000				
View	N;Res;	N;Res;					
Design (Style)	DT1.00;Ranch	DT1.00;Ranch					
Quality of Construction	Q4	Q4					
Actual Age	65	65					
Condition	C3	C3					
Above Grade Room Count	Total 6 / Bdrms. 3 / Baths 1.0	Total 5 / Bdrms. 2 / Baths 1.0	0	Total / Bdrms. / Baths		Total / Bdrms. / Baths	
Gross Living Area	1,168 sq. ft.	1,202 sq. ft.	0	sq. ft.		sq. ft.	
Basement & Finished Rooms Below Grade	0sf	0sf					
Functional Utility	Standard	Standard					
Heating/Cooling	FWA;CAC	FWA;CAC					
Energy Efficient Items	None	None					
Garage/Carport	4dw	4dw					
Porch/Patio/Deck	PchCv;PtScr;NA	PchCv;PtCvr;NA	+1000				
Pool	Pool	Pool					
Net Adjustment (Total)		☐ + ☒ -	$ -1000	☐ + ☐ -	$	☐ + ☐ -	$
Adjusted Sale Price of Comparables		Net Adj. -0.15 % Gross Adj. 0.46 %	$ 648,000	Net Adj. % Gross Adj. %	$	Net Adj. % Gross Adj. %	$

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM		COMPARABLE SALE # 4	COMPARABLE SALE #	COMPARABLE SALE #
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Public Record	Public Record		
Effective Date of Data Source(s)	10/16/2023	10/16/2023		

Analysis of prior sale or transfer history of the subject property and comparable sales There have been no sales of the subject in the past three years and no sales of the comparables in the past year.

ADDITIONAL COMMENTS

Valuation Summary & Comments

Subject Property

The subject property is identified as having a street address of 1301 NE 39TH ST OAKLAND PARK, FL 33334, BROWARD county.

General Market = 416 Sold properties and 69 listings

The subject's "General Market" is comprised of sales over the past 24 months from the effective date of the analysis, 10/16/2023. Properties were extracted from the StLucie (FL), FortLauderdale (FL), Miami (FL), GulfCoast (FL) MLS system(s) and available public county and tax records. The fundamental market factors for properties in the General Market includes but is not limited to the following attributes:

Attribute	Low	Subject	High
GLA	672	**1,168**	8,722
Built	1925	**1958**	2021
Land	3,567	**5,809**	22,988
Beds	1	**3**	6
Full Baths	1	**1**	3
Partial Baths	0	**0**	1

Submarket = 416 Sold properties and 69 listings

To derive a Sub-Market of competing properties, the following filters were applied to the "General Market":

Comparable Property Selection

5 properties from the Sub-Market were analyzed using interactive street maps, aerial views and interior/exterior photos when available. The user selected comparable 4 properties to represent the actions of buyers and sellers within the competing market. Where relevant characteristics between the subject and the selected comparables are different, adjustments for these differences were based on market accepted methods such as paired data analysis and/or regression analysis.

Comparable Properties

Address	Status	GLA	Built	Land	Beds	Full Baths	Partial Baths	List $	Sale $	Adj. Value $	Sale Date
1531 NE 39TH ST, 33334	1	1,108	1962	8,700	3	2	0	$659,900	$640,000	$647,000	3/2/2023
4764 NE 15TH WAY, 33334	2	1,218	1956	7,707	3	2	0	$650,000	$650,000	$665,500	9/20/2023
1436 NE 38TH ST, 33334	3	1,512	1960	5,602	3	2	0	$719,997	$720,000	$677,700	5/12/2023
3820 NE 16TH TER, 33334	4	1,202	1958	7,278	2	1	0	$649,000	$649,000	$648,000	7/18/2022

Properties Considered but not Selected as Comparables

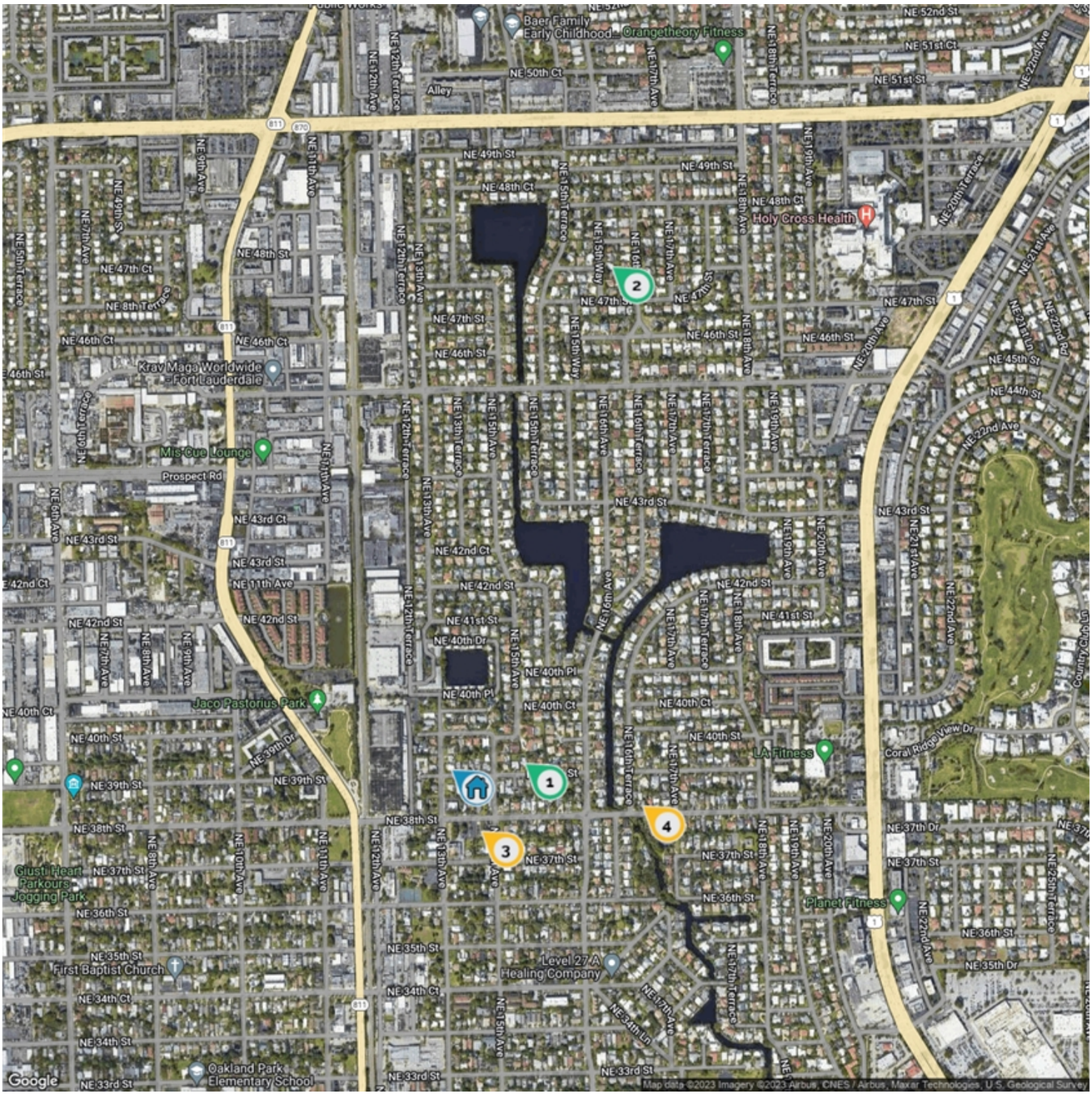
Address	Status	Reason	Sub-Reason
4000 NE 16TH AVE, 33334		Other Reason	Additional Comp on canal

Client comparable selection guidelines and comments

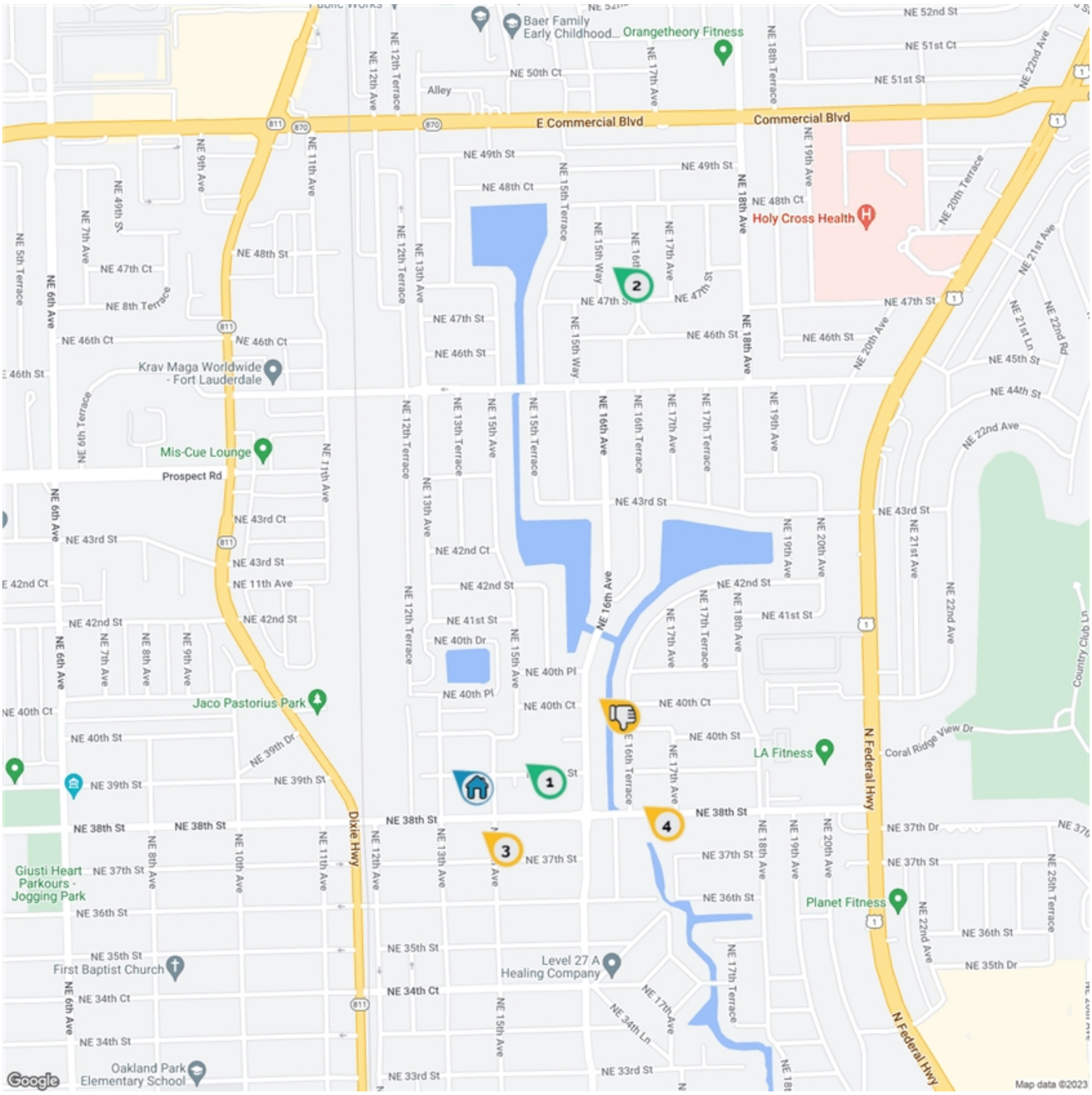
Comparable	Comp #	Guideline	Reason Provided
1531 NE 39TH ST, 33334	1	Date of Sale must be within 6 months	Most proximal on same street
1531 NE 39TH ST, 33334	1	UAD: Age - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide a comment. Otherwise provide positive or negative adjustment	Variance in age has no effect on marketability or market value
1531 NE 39TH ST, 33334	1	UAD: GLA - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide a comment. Otherwise provide positive or negative adjustment	The subject is within 100 sf and no adjustment was warranted nor applied.
1531 NE 39TH ST, 33334	1	UAD: Porch Patio Deck - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide a comment. Otherwise provide positive or negative adjustment	No adjustment for porch/stoop
4764 NE 15TH WAY, 33334	2	UAD: Age - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide	Variance in age has no effect on marketability or market value

		a comment. Otherwise provide positive or negative adjustment	
4764 NE 15TH WAY, 33334	2	UAD: GLA - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide a comment. Otherwise provide positive or negative adjustment	The subject is within 100 sf and no adjustment was warranted nor applied.
4764 NE 15TH WAY, 33334	2	UAD: Porch Patio Deck - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide a comment. Otherwise provide positive or negative adjustment	No adjustment for porch/stoop
1436 NE 38TH ST, 33334	3	UAD: Site Size - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide a comment. Otherwise provide positive or negative adjustment	Subject is within 1000sf and no adjustment was warranted.
1436 NE 38TH ST, 33334	3	UAD: Age - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide a comment. Otherwise provide positive or negative adjustment	Variance in age has no effect on marketability or market value
1436 NE 38TH ST, 33334	3	GLA must be within 25%	Although this exceeds 25% GLA, it was included as it is recent, proximal and brackets the subject's lot size.
1436 NE 38TH ST, 33334	3	UAD: Energy Efficient - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide a comment. Otherwise provide positive or negative adjustment	It is unknown if solar is owned or leased and therefore given no value.
3820 NE 16TH TER, 33334	4	Date of Sale must be within 6 months	Most recent sale with 1 bathroom like the subject
3820 NE 16TH TER, 33334	4	UAD: Above Grade Room Count - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide a comment. Otherwise provide positive or negative adjustment	No adjustment is warranted for additional bedrooms or rooms. Adjustments are applied for living area and bathroom differences.
3820 NE 16TH TER, 33334	4	UAD: GLA - Subject Feature is not equal to Comp Feature and $0 adjustment is present. If no adjustment is warranted, please provide a comment. Otherwise provide positive or negative adjustment	The subject is within 100 sf and no adjustment was warranted nor applied.

Subject and Comparable Properties



Subject, Comparables & Viewed Properties



SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Robert Lynn Soles	File No.: 15008390	
Property Address: 1301 NE 39TH ST	Case No.:	
City: OAKLAND PARK	State: FL	Zip: 33334
Lender: Wells Fargo Bank, N.A		



FRONT VIEW OF SUBJECT PROPERTY



REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Robert Lynn Soles		File No.: 15008390	
Property Address: 1301 NE 39TH ST		Case No.:	
City: OAKLAND PARK	State: FL	Zip: 33334	
Lender: Wells Fargo Bank, N.A			



COMPARABLE # 1



COMPARABLE # 2



COMPARABLE # 3

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Robert Lynn Soles		File No.: 15008390
Property Address: 1301 NE 39TH ST		Case No.:
City: OAKLAND PARK	State: FL	Zip: 33334
Lender: Wells Fargo Bank, N.A		



COMPARABLE # 4

COMPARABLE #

COMPARABLE #

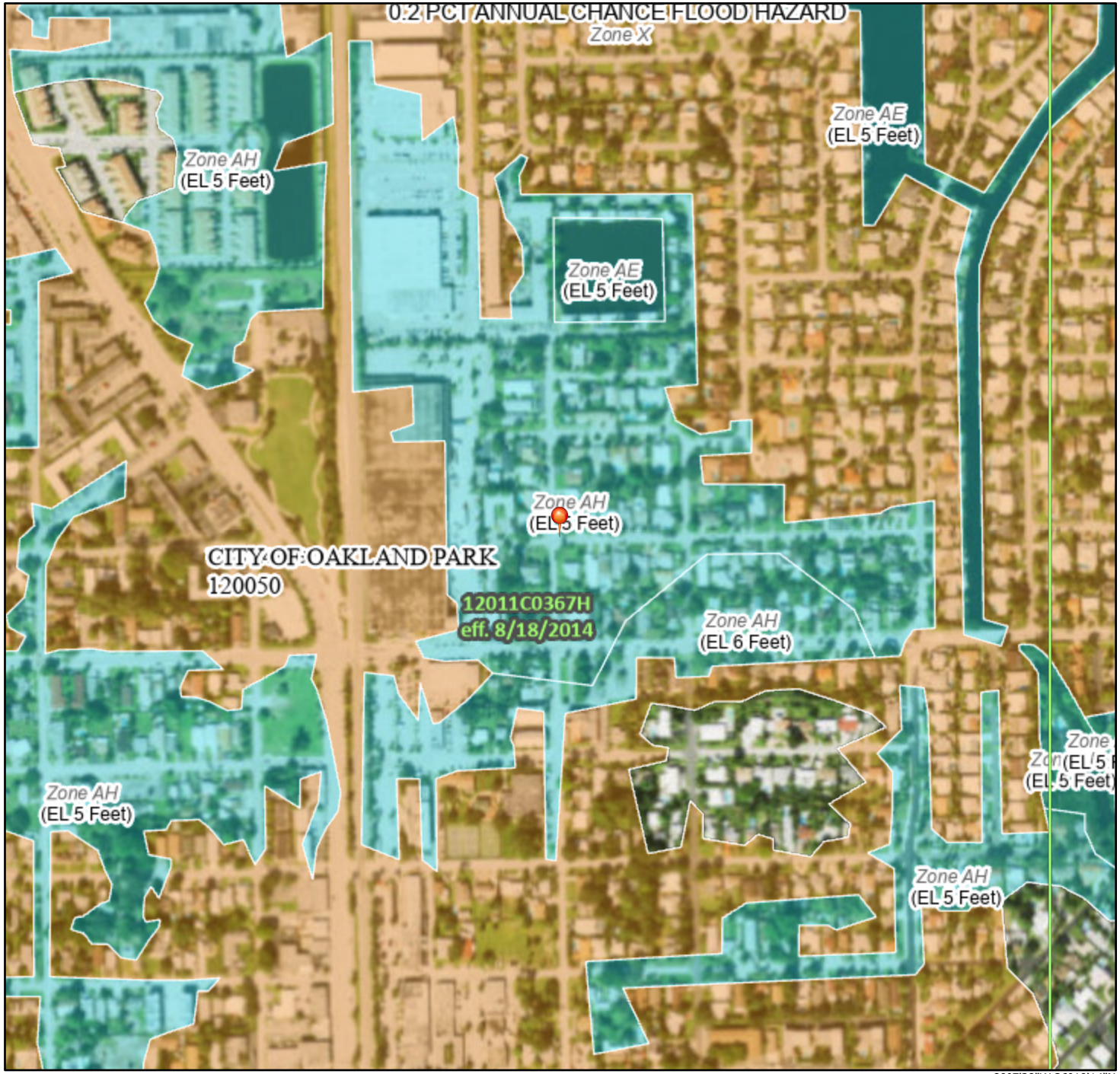
Subject Property Sketch Addendum

See Attached
PROPERTY FINGER REPORT
for Subject Sketch

National Flood Hazard Layer FIRMette

FEMA

80°8'5"W 26°10'47"N



80°7'28"W 26°10'14"N

0 250 500 1,000 1,500 2,000 Feet

1:6,000

REvolution Software by Black Knight

Basemap Imagery Source: USGS National Map 2023

Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS
- Without Base Flood Elevation (BFE) *Zone A, V, A99*
- With BFE or Depth *Zone AE, AO, AH, VE, AR*
- Regulatory Floodway

OTHER AREAS OF FLOOD HAZARD
- 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile *Zone X*
- Future Conditions 1% Annual Chance Flood Hazard *Zone X*
- Area with Reduced Flood Risk due to Levee. See Notes. *Zone X*
- Area with Flood Risk due to Levee *Zone D*

OTHER AREAS
- NO SCREEN Area of Minimal Flood Hazard *Zone X*
- Effective LOMRs
- Area of Undetermined Flood Hazard *Zone D*

GENERAL STRUCTURES
- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

OTHER FEATURES
- 20.2 Cross Sections with 1% Annual Chance
- 17.5 Water Surface Elevation
- Coastal Transect
- Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Feature

MAP PANELS
- Digital Data Available
- No Digital Data Available
- Unmapped

N

The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 10/16/2023 at 11:16 AM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

1301 NE 39th St, FORT LAUDERDALE, FL 33334

Report Generated: October 15, 2023, 03:57:14

Property Scanned: October 14, 2023

Order ID: 15008663

Scanner: Aleman, Luis Danilo

Scanner ID: ttPPztpi8Z

Geo Location: 26º10'30.45"N 80º7'49.656"W

Dwelling 1 / Above Grade 1



Dwelling 1 / Above Grade 1

Room	Floor Area (ft^2)	Calculations		Finished	GLA
Hallway-01	25.7	1/2 *	((1.30 * -265.25) - (-346.71 * 1.30) + (83.57 * -346.71) - (-346.71 * 1.30) + (83.57 * -346.71) - (-257.78 * 83.57) + (194.82 * -257.78) - (-257.78 * 83.57) + (194.82 * -257.78) - (-247.71 * 194.82) + (194.82 * -247.71) - (-172.25 * 194.82) + (85.94 * -172.25) - (-172.25 * 194.82) + (1.30 * -172.25) - (-172.25 * 85.94) + (1.30 * -172.25) - (-265.25 * 1.30))	* 0.00694	Yes	Yes
Kitchen-01	216.6	1/2 *	((-408.48 * -270.25) - (-270.25 * -76.82) + (-408.48 * -270.25) - (-285.69 * -408.48) + (-556.29 * -285.69) - (-285.69 * -408.48) + (-659.82 * -285.69) - (-285.69 * -556.29) + (-787.98 * -285.69) - (-285.69 * -659.82) + (-787.98 * -285.69) - (-504.18 * -787.98) + (-706.96 * -504.18) - (-504.17 * -787.98) + (-505.53 * -504.17) - (-504.17 * -706.96) + (-505.53 * -504.17) - (-599.17 * -505.53) + (-76.82 * -599.17) - (-599.17 * -505.53) + (-76.82 * -599.17) - (-351.71 * -76.82) + (-76.82 * -351.71) - (-270.25 * -76.82))	* 0.00694	Yes	Yes
Living Room-01	186.5	1/2 *	((-8.70 * -167.25) - (173.11 * -8.70) + (-408.48 * 173.11) - (173.11 * -8.70) + (-408.48 * 173.11) - (-200.75 * -408.48) + (-408.48 * -200.75) - (-260.25 * -408.48) + (-71.82 * -260.25) - (-260.25 * -408.48) + (-8.70 * -260.25) - (-260.25 * -71.82) + (-8.70 * -260.25) - (-167.25 * -8.70))	* 0.00694	Yes	Yes
Bathroom-01	39.2	1/2 *	((-66.82 * -356.71) - (-356.71 * -3.70) + (-66.82 * -356.71) - (-599.17 * -66.82) + (83.57 * -599.17) - (-599.17 * -66.82) + (83.57 * -599.17) - (-356.71 * 83.57) + (-3.70 * -356.71) - (-356.71 * 83.57))	* 0.00694	Yes	Yes

Dwelling 1 / Above Grade 1

Room	Floor Area (ft^2)	Calculations		Finished	GLA
Bedroom-02	147.1	½ *	((498.58 * -162.25) - (-162.25 * 199.82) + (498.58 * -162.25) - (173.11 * 498.58) + (90.94 * 173.11) - (173.11 * 498.58) + (90.94 * 173.11) - (-162.25 * 90.94) + (199.82 * -162.25) - (-162.25 * 90.94))	* 0.00694	Yes	Yes
Bedroom-03	154.6	½ *	((-418.48 * -195.75) - (173.11 * -418.48) + (-787.98 * 173.11) - (173.11 * -418.48) + (-787.98 * 173.11) - (-194.45 * -787.98) + (-654.82 * -194.45) - (-194.45 * -787.98) + (-654.82 * -194.45) - (-275.69 * -654.82) + (-561.29 * -275.69) - (-275.69 * -654.82) + (-561.29 * -275.69) - (-195.75 * -561.29) + (-418.48 * -195.75) - (-195.75 * -561.29))	* 0.00694	Yes	Yes
Bedroom-01	149.2	½ *	((93.57 * -351.71) - (-599.17 * 93.57) + (498.58 * -599.17) - (-599.17 * 93.57) + (498.58 * -599.17) - (-252.71 * 498.58) + (204.82 * -252.71) - (-252.71 * 498.58) + (204.82 * -252.71) - (-267.78 * 204.82) + (93.57 * -267.78) - (-267.78 * 204.82) + (93.57 * -267.78) - (-351.71 * 93.57))	* 0.00694	Yes	Yes
Closet-02	9.4	½ *	((-664.82 * -275.69) - (-275.69 * -787.98) + (-664.82 * -275.69) - (-204.45 * -664.82) + (-787.98 * -204.45) - (-204.45 * -664.82) + (-787.98 * -204.45) - (-275.69 * -787.98))	* 0.00694	Yes	Yes
Closet-04	7	½ *	((-711.96 * -599.17) - (-599.17 * -787.98) + (-711.96 * -599.17) - (-514.18 * -711.96) + (-787.98 * -514.18) - (-514.18 * -711.96) + (-787.98 * -514.18) - (-599.17 * -787.98))	* 0.00694	Yes	Yes
Closet-03	17.1	½ *	((-515.53 * -599.17) - (-599.17 * -701.96) + (-515.53 * -599.17) - (-514.17 * -515.53) + (-701.96 * -514.17) - (-514.17 * -515.53) + (-701.96 * -514.17) - (-599.17 * -701.96))	* 0.00694	Yes	Yes
Closet-07	28.7	½ *	((80.94 * -162.25) - (173.11 * 80.94) + (1.30 * 173.11) - (173.11 * 80.94) + (1.30 * 173.11) - (-162.25 * 1.30) + (80.94 * -162.25) - (-162.25 * 1.30))	* 0.00694	Yes	Yes

Dwelling 1 / Above Grade 1

Room	Floor Area (ft^2)	Calculations		Finished	GLA
Closet-05	4.8	½ *	((-8.70 * -346.71) - (-346.71 * -66.82) + (-8.70 * -346.71) - (-270.25 * -8.70) + (-66.82 * -270.25) - (-270.25 * -8.70) + (-66.82 * -270.25) - (-346.71 * -66.82))	* 0.00694	Yes	Yes
Closet-01	10	½ *	((-551.29 * -205.75) - (-205.75 * -418.48) + (-551.29 * -205.75) - (-275.69 * -551.29) + (-418.48 * -275.69) - (-275.69 * -551.29) + (-418.48 * -275.69) - (-265.25 * -418.48) + (-418.48 * -265.25) - (-205.75 * -418.48))	* 0.00694	Yes	Yes
Closet-06	22.3	½ *	((498.58 * -242.71) - (-242.71 * 204.82) + (498.58 * -242.71) - (-172.25 * 498.58) + (204.82 * -172.25) - (-172.25 * 498.58) + (204.82 * -172.25) - (-242.71 * 204.82))	* 0.00694	Yes	Yes

Finished Floor Area	1,018.2 (100%)
Unfinished Floor Area	0 (0%)
Net Floor Area	1,018.2
Perimeter Wall Footprint Area	90.9
Interior Wall Footprint Area	58.9
Total Floor Area	1,168

Finished Floor Area (non-livable)	0
Finished Floor Area (livable)	1,018.2
Livable Wall Footprint Area	149.8
Total Livable Area	1,168

Dwelling 1 / Ext. Above Grade 1 / Street-01






Dwelling 1 / Ext. Above Grade 1 / Front Center-01






Dwelling 1 / Ext. Above Grade 1 / Front Center-01 / SmartTags / Features



Type: Covered Porch

Dwelling 1 / Ext. Above Grade 1 / Front Center-02





Dwelling 1 / Ext. Above Grade 1 / Front Left-01





Dwelling 1 / Ext. Above Grade 1 / Front Right-01





Dwelling 1 / Ext. Above Grade 1 / Front Right-01 / SmartTags / Deficiencies



Dwelling 1 / Ext. Above Grade 1 / Front Right-01 / SmartTags / Others



Type: Exterior Window

Dwelling 1 / Ext. Above Grade 1 / Left Side-01





Dwelling 1 / Ext. Above Grade 1 / Right Side-01







Dwelling 1 / Ext. Above Grade 1 / Back Center-01






Dwelling 1 / Ext. Above Grade 1 / Back Left-01





Dwelling 1 / Ext. Above Grade 1 / Back Right-01





Dwelling 1 / Ext. Above Grade 1 / Patio-01






Dwelling 1 / Ext. Above Grade 1 / Patio-01 / SmartTags / Features



Type: Covered Porch
Description: Covered patio

Dwelling 1 / Int. Above Grade 1 / Hallway-01







Dwelling 1 / Int. Above Grade 1 / Hallway-01 / SmartTags / Asset



Type: Furnace
Brand: GOODMAN
Model: ARUF37C14AA
Age: 2017-June

Dwelling 1 / Int. Above Grade 1 / Kitchen-01








Dwelling 1 / Int. Above Grade 1 / Kitchen-01 / SmartTags / Asset



Type: Tankless Water Heater
Brand: ECOSMART



Type: Range
Brand: KITCHEN AID



Type: Dishwasher
Brand: AMANA



Type: Microwave
Brand: KITCHENAID



Type: Thermostat
Brand: LUXPRO



Type: Refrigerator
Brand: GENERAL ELECTRIC
Model: GSS25CSHBCSS
Age: 2015-December

Dwelling 1 / Int. Above Grade 1 / Kitchen-01 / SmartTags / Views



Type: View

Dwelling 1 / Int. Above Grade 1 / Kitchen-01 / SmartTags / Others



Type: Interior Window



Type: Scan Comment
Description: Extended Kitchen

Dwelling 1 / Int. Above Grade 1 / Kitchen-01 / SmartTags / Plumbing Fixture



Type: Appliance Hookup



Type: Appliance Hookup



Type: Sink

Dwelling 1 / Int. Above Grade 1 / Living Room-01









Dwelling 1 / Int. Above Grade 1 / Living Room-01 / SmartTags / Others



Type: Ceiling Height

Dwelling 1 / Int. Above Grade 1 / Bathroom-01









Dwelling 1 / Int. Above Grade 1 / Bathroom-01 / SmartTags / Plumbing Fixture



Type: Sink



Type: Toilet



Type: Tub and Shower Combo

Dwelling 1 / Int. Above Grade 1 / Bedroom-02









Dwelling 1 / Int. Above Grade 1 / Bedroom-03









Dwelling 1 / Int. Above Grade 1 / Bedroom-03 / SmartTags / Views



Type: View

Dwelling 1 / Int. Above Grade 1 / Bedroom-03 / SmartTags / Deficiencies



Dwelling 1 / Int. Above Grade 1 / Bedroom-01






Dwelling 1 / Int. Above Grade 1 / Bedroom-01 / SmartTags / Views



Type: View

Dwelling 1 / Int. Above Grade 1 / Bedroom-01 / SmartTags / Deficiencies



Dwelling 1 / Int. Above Grade 1 / Bedroom-01 / SmartTags / Others



Type: Interior Window

Dwelling 1 / Ext. Above Grade 1 / Driveway-01











Type: Furnace
Brand: GOODMAN
Model: ARUF37C14AA
Age: 2017-June



Type: Tankless Water Heater



Type: Range



Type: Dishwasher



Type: Microwave



Type: Thermostat



Type: Refrigerator



Address Verification

STATEMENT OF LIMITING CONDITIONS

CONTINGENT AND LIMITING CONDITIONS: The data collector's certification that appears in this report is subject to the following conditions:

1. The data collector will not be responsible for matters of a legal nature that affect either the subject property or the title to it.
2. The data collector will not give testimony or appear in court because of this assignment unless specific arrangements to do so have been made beforehand.
3. The data collector has noted in the report any observed adverse conditions (such as, but not limited to, needed repairs, the presence of hazardous wastes, toxic substances, pest infestation, structural problems, mechanical problems, or habitability issues) and makes no guarantees or warranties, expressed or implied, regarding any unobserved conditions. Because the data collector is not an expert in the field of environmental hazards, pests, structural integrity or mechanical systems, this report must not be considered as an environmental assessment, pest inspection, or engineering report.
4. The data collector will not disclose the contents of this report to any individual or party other than the client or intended user, except as required by law or as directed by the client.

DATA COLLECTOR'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. I have conducted a comprehensive scan of the subject property and have not omitted any rooms, features or deficiencies.
3. Any intentional or negligent misrepresentation(s) contained therein may result in civil liability and/or criminal penalties including, but not limited to fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.
4. In completion of this assignment I have utilized 3D scan technology to perform a complete and adequate data collection of the interior and exterior areas of the subject property. I reported any physical deficiencies, upgrades or features that were readily observable.
5. I have adequate knowledge, training and competency to complete this assignment.
6. I have no present or prospective interest in the property that was scanned and observed, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, the data collection on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
7. My employment and/or compensation for performing this assignment or any future or anticipated assignments was not conditioned on any agreement or understanding, written or otherwise, that I would report a predetermined specific outcome that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
8. The lender/client may disclose or distribute this report to: the borrower; an appraiser to utilize in the completion of an appraisal assignment, another lender at the request of the borrower; the mortgagee or its successors and assigned; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency , or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the data collector's or supervisor appraiser (if applicable) consent. Such consent must be obtained before this report may be disclosed or distributed to any other party (including but not limited to, the public through advertising, public relations, news, sales, or other media).
9. The information gathered via the mobile application and 3D scan technology is an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this information containing a copy or representation of my signature, the report shall be as effective, enforceable and valid as if a paper version were delivered containing my original hand-written signature.

Property Scanner: Aleman, Luis Danilo