File No. 91862852

APPRAISAL OF



LOCATED AT:

7515 Rooks Dr
Wesley chapel, FL 33545

FOR:

Suncoast Credit Union-Mercury Credit Card
6801 West Hillsborough Ave
Tampa, FL, 33680

BORROWER:

Manuel Antonio Ruiz Gomez

AS OF:

June 5, 2024

BY:

Christine Davis

First American Staff Appraisers

Manufactured Home Appraisal Report

File No. 91862852

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 7515 Rooks Dr | City Wesley chapel | State FL | Zip Code 33545

Borrower Manuel Antonio Ruiz Gomez | Owner of Public Record Mario C Deshon | County Pasco

Legal Description WILLIAMS DOUBLE BRANCH ESTS PB 12 PGS 106 TO 112 LOT 97 OR 9060 PG 984

Assessor's Parcel # 33-25-20-0010-00000-0970 | Tax Year 2023 | R.E. Taxes $ 3,197.00

Neighborhood Name Williams Double Branch Estates | Map Reference ACI Maps | Census Tract 0321.03

Occupant [ ] Owner [X] Tenant [ ] Vacant | Project Type (if applicable) [ ] PUD [ ] Condominium [ ] Cooperative [ ] Other (describe)

Special Assessments $ None | HOA $ [ ] per year [ ] per month

Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)

Assignment Type [X] Purchase Transaction [ ] Refinance Transaction [ ] Other (describe)

Lender/Client Suncoast Credit Union-Mercury Credit Card | Address 6801 West Hillsborough Ave, Tampa, FL 33680

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 [X] No

Report data source(s) used, offering price(s), and date(s). Steller MLS/Cnty Records

Manufactured homes located in either a condominium or cooperative project require the appraiser to inspect the project and complete the Project Information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

CONTRACT

I [X] 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;The appraiser was provided and reviewed 14 pages of the sales contract. The contract was provided by the client and is fully executed, signed 05/22/2024.

Contract Price $ 75,000 | Date of Contract 05/22/2024 | Is the property seller the owner of public record? [X] Yes [ ] No | Data Source(s) Cnty 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 [X] No

If Yes, report the total dollar amount and describe the items to be paid.

I [ ] did [X] did not analyze the manufacturer's invoice. Explain the results of the analysis of the manufacturer's invoice or why the analysis was not performed. Manufactured home is not new and no invoice was provided.

Retailer's Name (New Construction) n/a

NEIGHBORHOOD

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

Neighborhood Characteristics				Manufactured Housing Trends				Manufactured Housing		Present Land Use %	
Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining	PRICE	AGE	One-Unit	65 %
Built-Up	[ ] Over 75%	[X] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply	$(000)	(yrs)	2-4 Unit	0 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[ ] Under 3 mths	[X] 3-6 mths	[ ] Over 6 mths	100 Low	4	Multi-Family	0 %
Neighborhood Boundaries	Overpass Rd to the north, Curley Rd to the east, Highway 54 to the south							400 High	44	Commercial	15 %
, and Interstate 75 to the west								330 Pred.	26	Other vacant	20 %

Neighborhood Description The subject is located in area called Williams Double Branch Estates. A variety of homes are found to include manufactured homes and block and frame single family homes. The subject is located within 2.5+/- miles from the city of Wesley Chapel . The subject's neighborhood offers adequate access to schools, commercial centers, hospitals and recreation facilities.

Market Conditions (including support for the above conclusions) Please see 1004MC addendum which outlines the market conditions. The other "vacant" land use of 20% refers to undeveloped land surrounding the neighborhood.

SITE

Dimensions 245x179.63x144.23x91.66x267.62 | Area 1.17 ac res | Shape Irregular | View N;Res;Res

Specific Zoning Classification 0200M | Zoning Description Mobile Home Sub

Zoning Compliance [X] 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? [X] Yes [ ] No If No, describe

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements? Type	Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street paved	[X]	[ ]
Gas	[ ]	[ ] None	Sanitary Sewer	[ ]	[X] septic	Alley none	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 12101C0264F | FEMA Map Date 09/26/2014

Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe

Is the site size, shape and topography generally conforming to and acceptable in the market area? [X] Yes [ ] No If No, explain

Is there adequate vehicular access to the subject property? [X] Yes [ ] No If No, describe

Is the street properly maintained? [X] Yes [ ] No If No, describe

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

HUD DATA PLATE

The HUD Data Plate/Compliance Certificate is located on the interior of the subject and contains, among other things, the manufacturer's name, trade/model name, year manufactured and serial number. The HUD Certification Label is located on the exterior of each section of the home.

Is the HUD Data Plate/Compliance Certificate attached to the dwelling? [X] Yes [ ] No If Yes, identify the location. If No, provide the data source(s) for the HUD Data Plate/Compliance Certificate information. located on the left front corner of the home

Is a HUD Certification Label attached to the exterior of each section of the dwelling? [X] Yes [ ] No If No, provide the data source(s) for the HUD Certification Label #'s

Manufacturer's Serial #(s)/VIN #(s) FLTHLCT2875L2807A

HUD Certification Label #(s) 829996, 829997

Manufacturer's Name TownHomes | Trade/Model 2875-314 | Date of Manufacture 03/25/2015

Do the Wind, Roof Load, and Thermal Zones meet the minimum HUD requirements for the location of the subject property? [X] Yes [ ] No If No, explain

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IMPROVEMENTS

General Description	Foundation	Exterior Description materials/condition	Interior materials/condition
# of Units [X] One [ ] Additions	[ ] Poured Concrete [ ] Concrete Runners	Skirting vinyl/good	Floors vinyl/good
# of Stories [X] 1 [ ] 2 [ ] Other	[X] Block & Pier [ ] Other-att. description	Exterior Walls vinyl/good	Walls wood panel/good
Design (Style) traditional	[ ] Full Basement [ ] Partial Basement	Roof Surface fibshingle/good	Trim/Finish wood/good
# of Sections [ ] 1 [X] 2 [ ] 3	Basement Area 0 sq. ft.	Gutters & Downspouts alum/good	Bath Floor vinyl/good
[ ] Other	Basement Finish %	Window Type vinyl/good	Bath Wainscot tile/good
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	[ ] Outside Entry/Exit [ ] Sump Pump	Storm Sash/Insulated yes/good	Car Storage [ ] None
[X] Existing [ ] Proposed [ ] Under Const.	Evidence of [ ] Infestation	Screens yes/good	[X] Driveway # of Cars 2
Year Built 2015 Effective Age (Yrs) 9	[ ] Dampness [ ] Settlement	Doors metal/good	Driveway Surface asphalt
Attic [ ] None	Heating [X] FWA [ ] HWBB [ ] Radiant	Amenities [ ] WoodStove(s) # 0	[ ] Garage # of Cars
[ ] Drop Stair [ ] Stairs	[ ] Other Fuel electric	[ ] Fireplace(s) # 0 [X] Fence metal	[ ] Carport # of Cars
[ ] Floor [X] Scuttle	Cooling [X] Central Air Conditioning	[X] Patio/Deck [X] Porch cvd	[ ] Attached [ ] Detached
[ ] Finished [ ] Heated	[ ] Individual [ ] Other	[ ] Pool none [ ] Other acc. bld	[ ] Built-in

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [X] Washer/Dryer [ ] Other (describe)

Finished area above grade contains: 5 Rooms 3 Bedrooms 3 Bath(s) 2,052 Square Feet of Gross Living Area Above Grade

Describe any additions or modifications (decks, rooms, remodeling, etc.) A wood deck 16.3x40 with two three set of stairs has been added to the front. A 15. 8x42 covered patio has been added to the rear. A 28x12 shed is located on the left rear part of the property.

Installer's Name Unknown Date Installed 03/25/2015 Model Year 2015

Is the manufactured home attached to a permanent foundation system? [X] Yes [ ] No If No, describe the foundation sytem and the manner of attachment.

Have the towing hitch, wheels, and axles been removed? [X] Yes [ ] No If No, explain

Is the manufactured home permanently connected to a septic tank or sewage system and other utilities? [X] Yes [ ] No If No, explain

Does the dwelling have sufficient gross living area and room dimensions to be acceptable to the market? [X] Yes [ ] No If No, explain

Additional features (special energy efficient items, non-realty items, etc.) None

The appraiser must rate the quality of construction for the subject unit based on objective criteria (such as N.A.D.A. Manufactured Housing Appraisal Guide ®, Marshall & Swift Residential Cost Handbook®, or other published cost service). The appraiser must also report the source used for this quality of construction rating determination.

Quality [ ] Poor [ ] Fair [ ] Average [X] Good [ ] Excellent Identify source of quality rating Marshall & Swift Residential Cost Handbook

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3; The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. The structure has been well maintained

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

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

COST APPROACH

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) The appraiser's opinion of the subject site value has been developed through the sales comparison and supported by the cost approach method.

ESTIMATED [ ] REPRODUCTION OR [X] REPLACEMENT COST NEW

Source of cost data Bluebook appraiserbase Effective date of cost data 06/06/2024 Quality rating from cost service Basic

OPINION OF SITE VALUE			$	Exterior Dimensions of the Subject Unit		
Section One	1,026 Sq. ft. @	$ 151.79	$ 155,737	27.00 x	76.00 =	2,052 Sq. ft.
Section Two	1,026 Sq. ft. @	$ 151.79	$ 155,737	x	=	0 Sq. ft.
Section Three	Sq. ft. @	$	$	x	=	0 Sq. ft.
Section Four	Sq. ft. @	$	$	x	=	0 Sq. ft.
deck, covered patio, shed, metal fence			$ 35,000	Total Gross Living Area:		2,052 Sq. ft.
			$	Other Data Identification		
			$	N.A.D.A. Data Identification Info: Edition Mo:	Yr:	
		Sub-total:	$ 346,474	MH State:	Region:	Size: ft. x ft.
		Cost Multiplier (if applicable):	x	Gray pg.	White pg.	Black SVS pg.
		Modified Sub-total:	346,474	15 years and older Conversion Chart pg.		Yellow pg.
		Physical Depreciation or Condition Modifier:	38,166	Comments		
		Functional Obsolescence (not used for N.A.D.A.):	0			
		External Depreciation or State Location Modifier:	0			
		Delivery, Installation, and Setup (not used for N.A.D.A.):	$			
		Other Depreciated Site Improvements:	$			
		Market Value of Subject Site (as supported above):	$ 35,000			
		Indicated Value by Cost Approach:	$ 343,308	Estimated Remaining Economic Life (HUD and VA only)		41 Years

Summary of Cost Approach The cost approach has only been developed by the appraiser as an analysis to support their opinion of the properties market value. Use of this data in part or in whole for other purposes is not intended by the appraiser.

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There are 5 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 339,000 to $ 400,000 .

There are 6 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 100,000 to $ 400,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	7515 Rooks Dr Wesley chapel, FL 33545	7245 Land Drive Wesley Chapel, FL 33544		30313 Chapel Dr Wesley Chapel, FL 33544		30547 Eastport Dr Wesley Chapel, FL 33545	
Proximity to Subject		0.27 miles SW		0.33 miles SE		0.61 miles SE	
Sale Price	$ 75,000		$ 400,000		$ 346,500		$ 246,000
Sale Price/Gross Liv. Area	$ 36.55 sq. ft.	$ 200.20 sq. ft.		$ 152.51 sq. ft.		$ 189.81 sq. ft.	
Manufactured Home		[X] Yes [ ] No		[X] Yes [ ] No		[X] Yes [ ] No	
Data Source(s)		County Records		StellarMLS #T3411493;DOM 137		StellarMLS #T3512347;DOM 5	
Verification Source(s)		Realist Doc#10941-3791		Doc #10822-2925		Doc #10994-1854/Realist	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth unk		ArmLth FHA;10000	-10,000	ArmLth Cash;0	
Date of Sale/Time		s12/23;c12/23		s05/23;c04/23		s04/24;c03/24	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	1.17 ac	1.02 ac	0	1.07 ac	0	1.47 ac	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Mnfctrd	DT1;Mnfctrd		DT1;Mnfctrd		DT1;Mnfctrd	
Quality of Construction	Q5	Q5		Q5		Q5	
Actual Age	9	43	7,000	20	2,000	20	2,000
Condition	C4	C3	-25,000	C3	-10,000	C5	20,000
Above Grade Room Count (Total / Bdrms. / Baths)	5 / 3 / 3	5 / 3 / 2.0	8,000	6 / 4 / 2.0	8,000	4 / 2 / 2.0	8,000
Gross Living Area 55.00	2,052 sq. ft.	1,998 sq. ft.	3,000	2,272 sq. ft.	-12,000	1,296 sq. ft.	42,000
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA C/Air	FWA C/Air		FWA C/Air		FWA/CAC	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2 Car Driveway	None	8,000	None	8,000	None	8,000
Porch/Patio/Deck	Deck, Cvd patio	Deck, Cvd patio		Deck, Cvd patio		Scrn patio, deck	-3,000
	Shed, metal fence	Fence	5,000	fp, fence, pole brn	6,000	fence	5,000
Net Adjustment (Total)		[X] + [ ] - $	6,000	[ ] + [X] - $	8,000	[X] + [ ] - $	82,000
Adjusted Sale Price of Comparables		Net Adj. 1.5% Gross Adj. 14.0% $	406,000	Net Adj. -2.3% Gross Adj. 16.2% $	338,500	Net Adj. 33.3% Gross Adj. 35.8% $	328,000

I [X] did [ ] did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research [ ] did [X] 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) Stellar MLS/Cnty Rec

My research [X] 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) Realist/Cnty Rec

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 4).

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer		09/05/2023		
Price of Prior Sale/Transfer		$232,500		
Data Source(s)	Stellar MLS/Cnty Rec	County Records	Stellar MLS/Cnty Rec	Stellar MLS/Cnty Rec
Effective Date of Data Source(s)	06/06/2024	06/06/2024	06/06/2024	06/06/2024

Analysis of prior sale or transfer history of the subject property and comparable sales: No prior sales within the last 36 months were found for the subject. Comparable properties 2-4 show no prior sales or transfers of the year prior to the date of sale. Comparable 1 had a prior transfer on 09/05/23 for $232,500.

Summary of Sales Comparison Approach. Each of the reported sales provides a reliable indication of market value for the subject property. The sales provided are considered physically similar, have similar external influences, are located in the same or similar market area and have the same basic appeal to the market participants as the subject property. The sales provided would compete with the subject property for potential buyers. The active listings was analyzed and given consideration based on current market trends. All efforts were made to utilize comparable sales which closed less than twelve prior to this report. Comp#2 exceeded 12 months but is considered to be a good indicator of fair market value. Site adjustments were not made due to nominal differences. Comp 3 had a GLA line adjustment over 10% causeing the net and gross to exceed 15% and 25%. Bedroom adjustments for Comps 2 and 3 are indicated in the GLA adjustment. Comp 2 and 3 was given the most weight due to GLA, bedroom count, and condition.

Indicated Value by Sales Comparison Approach $ 375,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 375,000 Cost Approach $ 343,308 Income Approach (if developed) $ n/a

The Indicated Value by Sales Comparison Approach, $375,000, is calculated using the following weights:

53.6% - 7245 Land Drive; Sale Price $400,000; Adjusted Value $406,000; Gross Adj: 14.0%

46.4% - 30313 Chapel Dr; Sale Price $346,500; Adjusted Value $338,500; Gross Adj: 16.2%

This appraisal is made [X] "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 on a complete visual inspection of the interior and exterior areas of the subject property, 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 $ 375,000 as of 06/05/2024 , which is the date of inspection and the effective date of this appraisal.

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ADDITIONAL COMMENTS

Clarification of Intended Use and Intended User:

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

ANSI Compliance

Finished square footage calculations for this manufactured home were made based on a physical inspection on (06/05/2024) and may vary from the finished square footage of the plan dimensions found in county records or Stellar MLS.

This method for calculating the square footage of the subject property has a variety of requirements and nuances that county assessors, realtors, etc. may not abide by. As such, the gross living area (GLA), measurements, calculations, and reported areas in this appraisal report may markedly differ from other sources.

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ | X Gross Rent Multiplier | = $ n/a 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 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.

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This report form is designed to report an appraisal of a one-unit manufactured home; including a manufactured home in a planned unit development (PUD). A Manufactured home located in either a condominium or cooperative project requires the appraiser to inspect the project and complete the project information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

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) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) 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 provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

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.) observed during the inspection of the subject property or 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.

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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 performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and 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 also developed the cost approach to value as support for the sales comparison approach. I have adequate comparable market and cost data to develop reliable sales comparison and cost approaches for this appraisal assignment. I further certify that I considered the income approach to value but did not develop it, 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).

Manufactured Home Appraisal Report

File No. 91862852

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 Christine Davis
Name Christine Davis
Company Name First American Staff Appraisers
Company Address 4795 Regent Blvd
Irving, TX 75063
Telephone Number 866-956-4245
Email Address centralops@firstam.com
Date of Signature and Report 06/10/2024
Effective Date of Appraisal 06/05/2024
State Certification # Cert Res RD8860
or State License #
or Other (describe) State #
State FL
Expiration Date of Certification or License 11/30/2024

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

ADDRESS OF PROPERTY APPRAISED
7515 Rooks Dr
Wesley chapel, FL 33545

APPRAISED VALUE OF SUBJECT PROPERTY $ 375,000

LENDER/CLIENT
Name First American Mortgage Solutions
Company Name Suncoast Credit Union-Mercury Credit Card
Company Address 6801 West Hillsborough Ave
Tampa, FL 33680
Email Address

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

First American Staff Appraisers

Manufactured Home Appraisal Report

File No. 91862852

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
7515 Rooks Dr Address Wesley chapel, FL 33545		7434 Rooks Dr Wesley Chapel, FL 33545					
Proximity to Subject		0.07 miles SE					
Sale Price	$ 75,000		$ 369,900		$		$
Sale Price/Gross Liv. Area	$ 36.55 sq. ft.	$ 252.66 sq. ft.		$ 0.00 sq. ft.		$ 0.00 sq. ft.	
Manufactured Home		[X] Yes [ ] No		[ ] Yes [ ] No		[ ] Yes [ ] No	
Data Source(s)		StellarMLS #U8242300;DOM 27					
Verification Source(s)		Realist					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		Listing					
Date of Sale/Time		Active					
Location	N;Res;	N;Res;					
Leasehold/Fee Simple	Fee Simple	Fee Simple					
Site	1.17 ac	1.07 ac	0				
View	N;Res;	N;Res;Res					
Design (Style)	DT1;Mnfctrd	DT1;Mnfctrd					
Quality of Construction	Q5	Q5					
Actual Age	9	36	5,000				
Condition	C4	C4					
Above Grade Room Count	Total 5 / Bdrms. 3 / Baths 3	Total 7 / Bdrms. 5 / Baths 4.1	-20,000	Total / Bdrms. / Baths		Total / Bdrms. / Baths	
Gross Living Area 55.00	2,052 sq. ft.	1,464 sq. ft.	32,000	sq. ft.		sq. ft.	
Basement & Finished Rooms Below Grade	0sf	0sf					
Functional Utility	Average	Average					
Heating/Cooling	FWA C/Air	FWA C/Air					
Energy Efficient Items	None	None					
Garage/Carport	2 Car Driveway	2 Car Driveway					
Porch/Patio/Deck	Deck, Cvd patio	Deck, Cvd patio					
	Shed, metal fence	Fence, Fireplace	0				
Net Adjustment (Total)		[X] + [ ] - $	17,000	[ ] + [ ] - $		[ ] + [ ] - $	
Adjusted Sale Price of Comparables		Net Adj. 4.6% Gross Adj. 15.4% $	386,900	Net Adj. % Gross Adj. % $		Net Adj. % Gross Adj. % $	

ITEM	SUBJECT	COMPARABLE SALE NO. 4	COMPARABLE SALE NO. 5	COMPARABLE SALE NO. 6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Stellar MLS/Cnty Rec	Realist		
Effective Date of Data Source(s)	06/06/2024	06/06/2024		

Summary of Sales Comparison Approach

First American Staff Appraisers

Market Conditions Addendum to the Appraisal Report

File No. 91862852

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 7515 Rooks Dr City Wesley chapel State FL Zip Code 33545

Borrower Manuel Antonio Ruiz Gomez

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	3	2	1	[ ] Increasing	[X] Stable	[ ] Declining
Absorption Rate (Total Sales/Months)	0.50	0.67	0.33	[ ] Increasing	[X] Stable	[ ] Declining
Total # of Comparable Active Listings	3	2	5	[ ] Declining	[X] Stable	[ ] Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	6.00	3.00	15.00	[ ] Declining	[X] Stable	[ ] Increasing
Median Sale & List Price, DOM, Sale/List %	**Prior 7-12 Months**	**Prior 4-6 Months**	**Current - 3 Months**	**Overall Trend**		
Median Comparable Sale Price	330,000	186,000	199,000	[ ] Increasing	[X] Stable	[ ] Declining
Median Comparable Sales Days on Market	19	18	9	[ ] Declining	[X] Stable	[ ] Increasing
Median Comparable List Price	339,000	369,500	400,000	[X] Increasing	[ ] Stable	[ ] Declining
Median Comparable Listings Days on Market	82	423	86	[X] Declining	[ ] Stable	[ ] Increasing
Median Sale Price as % of List Price	92%	99%	100%	[X] Increasing	[ ] Stable	[ ] Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? [X] Yes [ ] No				[ ] Declining	[X] Stable	[ ] Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).

An analysis was performed on 6 competing sales over the past 12 months. For those sales, a total of 50.0% were reported to have seller concessions. This analysis shows a change of -5.9% per month.

Are foreclosure sales (REO sales) a factor in the market? [ ] Yes [X] No If yes, explain (including the trends in listings and sales of foreclosed properties).

An analysis was performed on 6 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to be REO.

Cite data sources for above information. Information reported in the StellarMLS system (using an effective date of 06/05/2024) was utilized to arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

An analysis was performed on 6 competing sales over the past 12 months. The sales within this group had a median sale price of $298,500. This analysis shows a change of -4.4% per month. Based on all sales in this same group, there is a 10.0 month supply. This analysis shows a change of +152% per month. These sales had a median DOM of 14. This analysis shows a change of -8.5% per month.

CONDO / CO-OP PROJECTS

If the subject is a unit in a condominium or cooperative project , complete the following: Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				[ ] Increasing	[ ] Stable	[ ] Declining
Absorption Rate (Total Sales/Months)				[ ] Increasing	[ ] Stable	[ ] Declining
Total # of Active Comparable Listings				[ ] Declining	[ ] Stable	[ ] Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				[ ] Declining	[ ] Stable	[ ] Increasing

Are foreclosure sales (REO sales) a factor in the project? [ ] Yes [ ] No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

APPRAISER

Signature Christine Davis

Name Christine Davis

Company Name First American Staff Appraisers

Company Address 4795 Regent Blvd

Irving, TX 75063

State License/Certification # Cert Res RD8860 State FL

Email Address centralops@firstam.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____

Name _____

Company Name _____

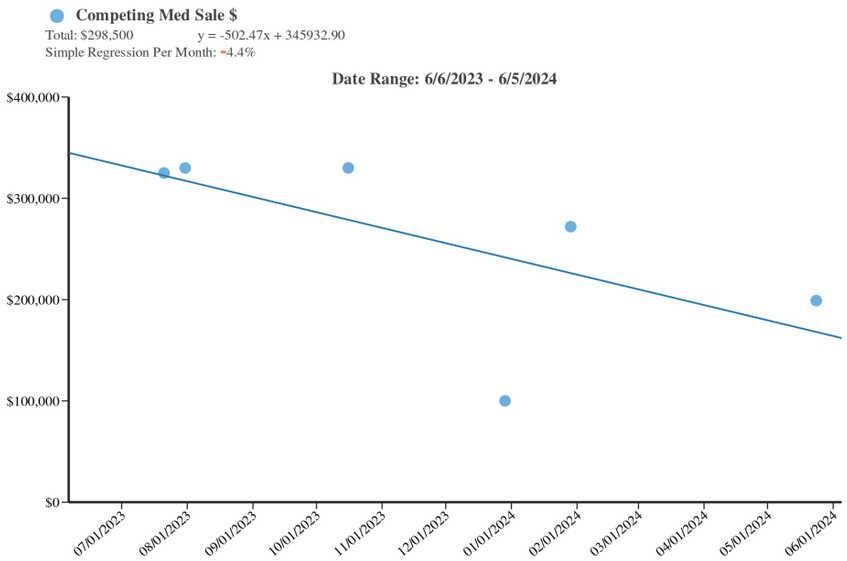
Company Address _____

State License/Certification # _____ State _____

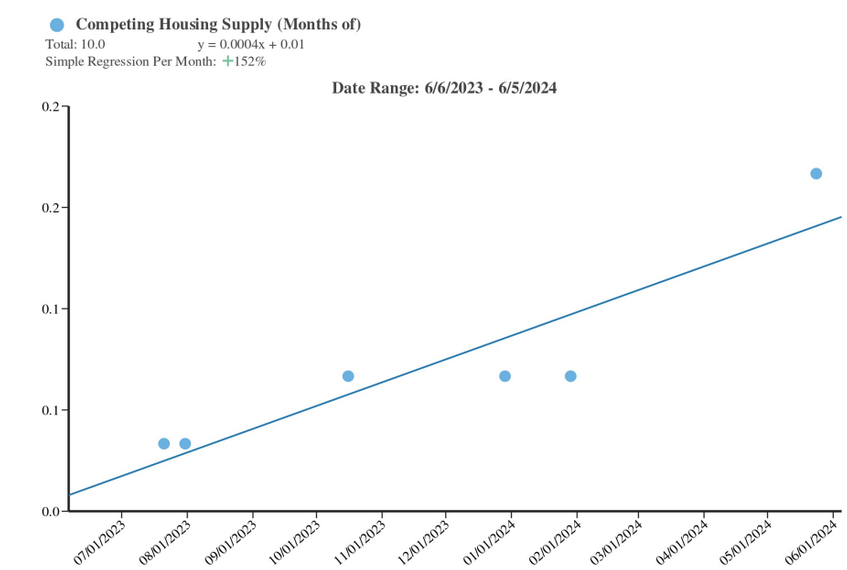
Email Address _____

Borrower: Manuel Antonio Ruiz Gomez		File No.: 91862852
Property Address: 7515 Rooks Dr		Case No.:
City: Wesley chapel	State: FL	Zip: 33545
Lender: Suncoast Credit Union-Mercury Credit Card		

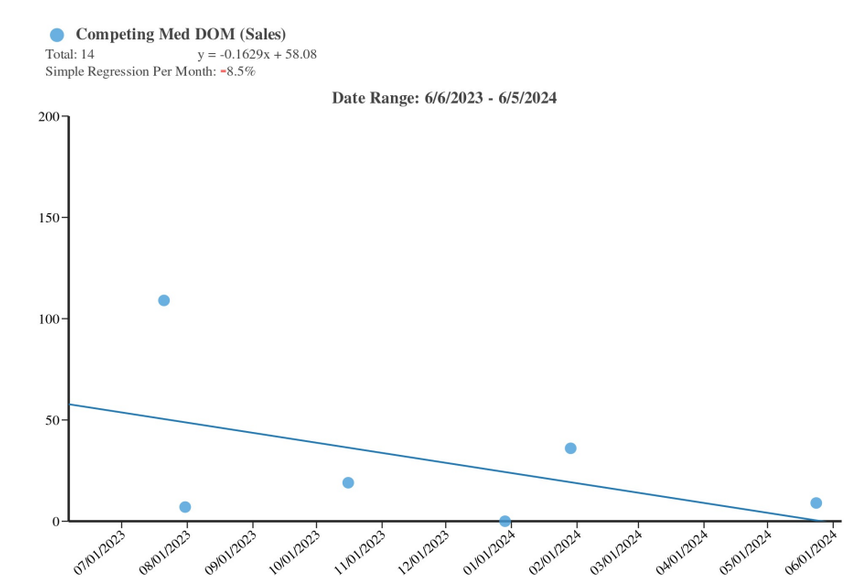
Median $



Housing Supply

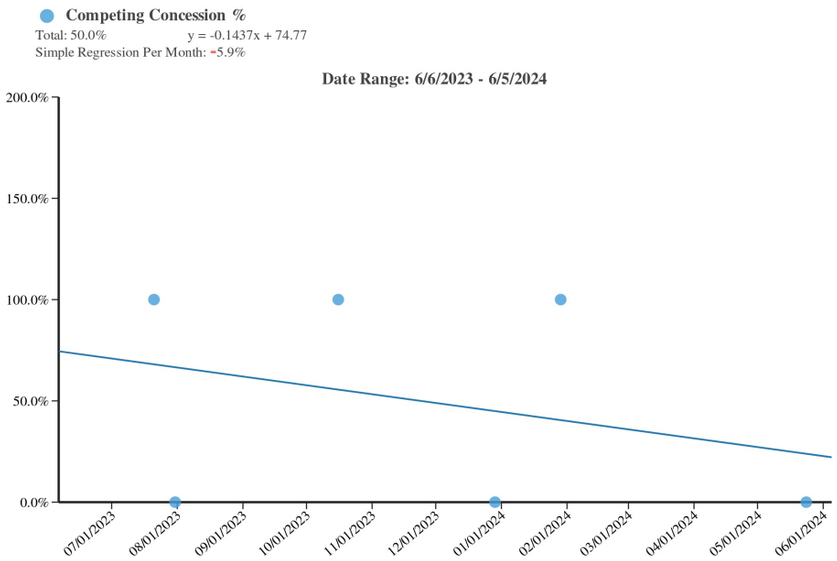


Sales DOM

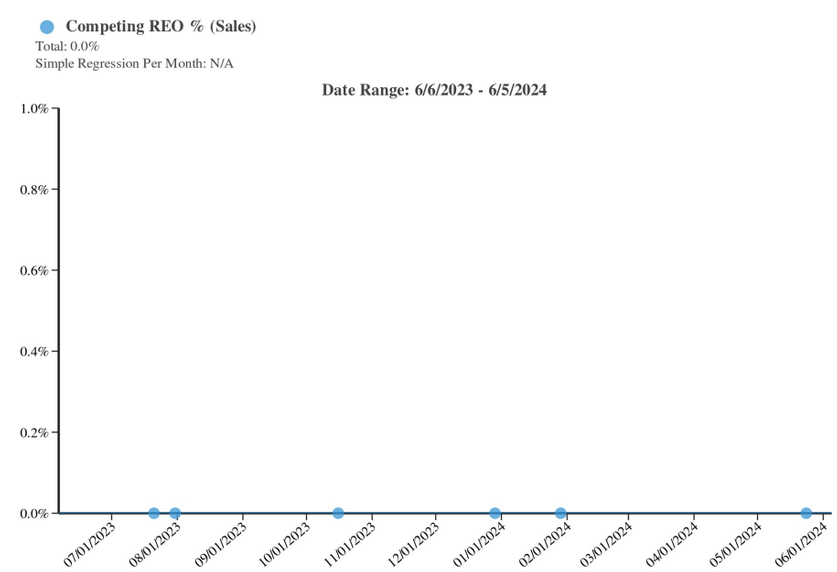


Borrower: Manuel Antonio Ruiz Gomez		File No.: 91862852
Property Address: 7515 Rooks Dr		Case No.:
City: Wesley chapel	State: FL	Zip: 33545
Lender: Suncoast Credit Union-Mercury Credit Card		

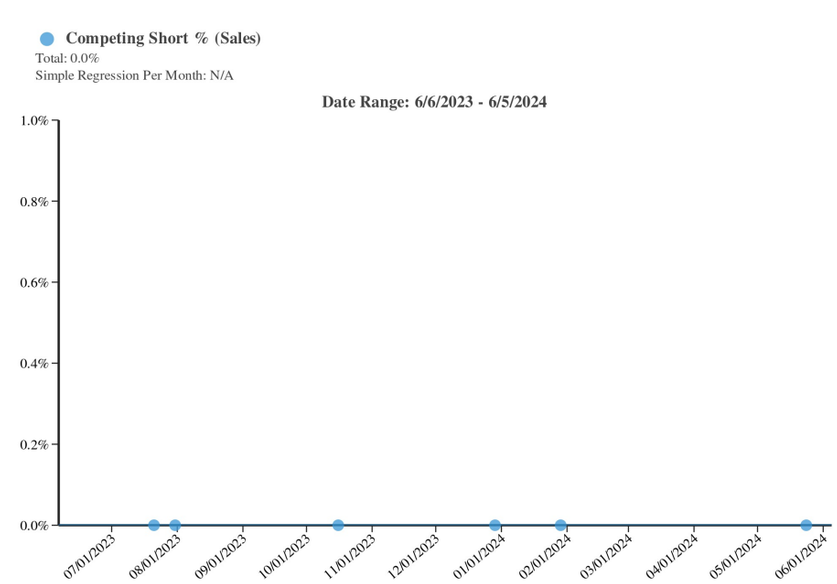
Concession %



Foreclosure Analysis



Short Sale Analysis



Borrower: Manuel Antonio Ruiz Gomez		File No.:	91862852
Property Address: 7515 Rooks Dr		Case No.:	
City: Wesley chapel	State: FL	Zip:	33545
Lender: Suncoast Credit Union-Mercury Credit Card			

PROPERTY TRANSFER HISTORY

* COMPARABLE 12-MONTH PRIOR TRANSFER HISTORY *
(may include properties that were considered but not utilized as comparables)

30408 Eastport Dr
-No transfer history.

7617 Blair Dr
-No transfer history.

6015 Boyette Rd
-No transfer history.

7434 Rooks Dr
-No transfer history.

Appraiser: Christine Davis

Name:

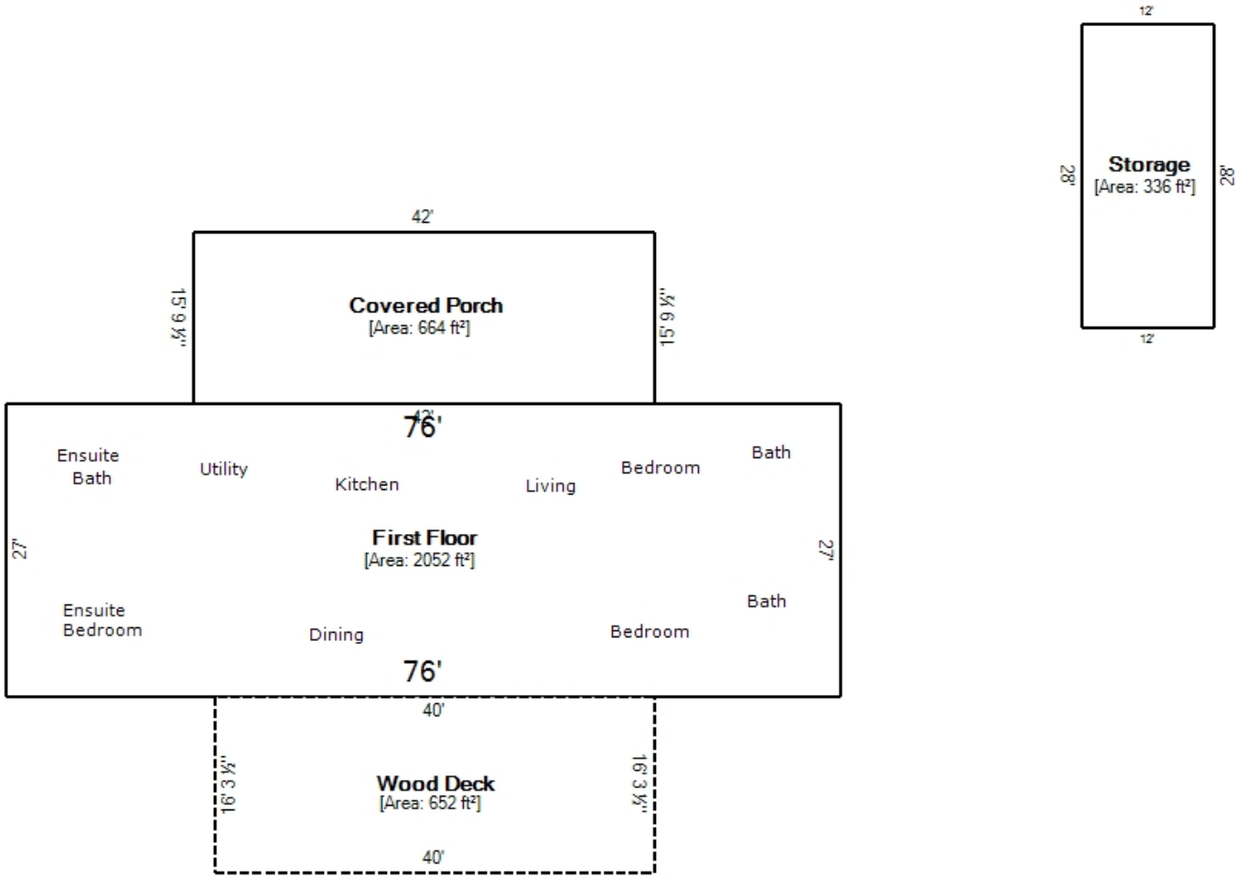
Supervisory Appraiser:

Name:

FLOORPLAN SKETCH

Borrower: Manuel Antonio Ruiz Gomez		File No.:	91862852
Property Address: 7515 Rooks Dr		Case No.:	
City: Wesley chapel	State: FL	Zip:	33545
Lender: Suncoast Credit Union-Mercury Credit Card			

Sketch



14 ft

Living Area		Area Calculation				
First Floor	2052 ft²	First Floor				x 1.00 = 2052 ft²
Covered Porch	663.6 ft²	☐	27' x	76' x	1.00 =	2052 ft²
Storage	336 ft²	Covered Porch				x 1.00 = 663.6 ft²
Nonliving Area		☐	42' x	15' 9 ½" x	1.00 =	663.6 ft²
Wood Deck	652.00 ft²	Storage				x 1.00 = 336 ft²
Total Living Area (rounded):	**3052 ft²**	☐	12' x	28' x	1.00 =	336 ft²

DIMENSION LIST ADDENDUM

Borrower: Manuel Antonio Ruiz Gomez | File No.: 91862852
Property Address: 7515 Rooks Dr | Case No.:
City: Wesley chapel | State: FL | Zip: 33545
Lender: Suncoast Credit Union-Mercury Credit Card

GROSS BUILDING AREA (GBA)	2,052
GROSS LIVING AREA (GLA)	2,052

Area(s)	Area	% of GLA	% of GBA
Living	2,052		100.00
Level 1	2,052	100.00	100.00
Level 2	0	0.00	0.00
Level 3	0	0.00	0.00
Other			
GBA			
Basement ☐			
Garage ☐			
Other ☐	652		

Area Measurements						Area Type					
Measurements			Factor		Total	Level 1	Level 2	Level 3	Other	Bsmt.	Garage
27.00	x 76.00	x	1.00	=	2,052.00	X					
12.00	x 28.00	x	1.00	=	336.00				X		

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Manuel Antonio Ruiz Gomez		File No.: 91862852
Property Address: 7515 Rooks Dr		Case No.:
City: Wesley chapel	State: FL	Zip: 33545
Lender: Suncoast Credit Union-Mercury Credit Card		



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: June 5, 2024
Appraised Value: $ 375,000



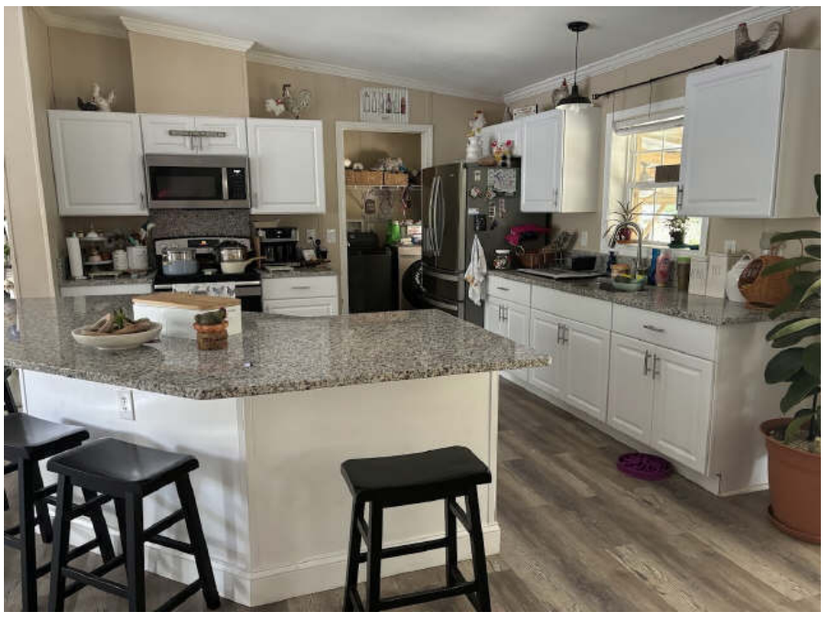
REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

INTERIOR PHOTOS

Borrower: Manuel Antonio Ruiz Gomez		File No.: 91862852
Property Address: 7515 Rooks Dr		Case No.:
City: Wesley chapel	State: FL	Zip: 33545
Lender: Suncoast Credit Union-Mercury Credit Card		



Kitchen

Comment:



Living Area

Description:

Comment:



Bathroom

Description:

Comment:

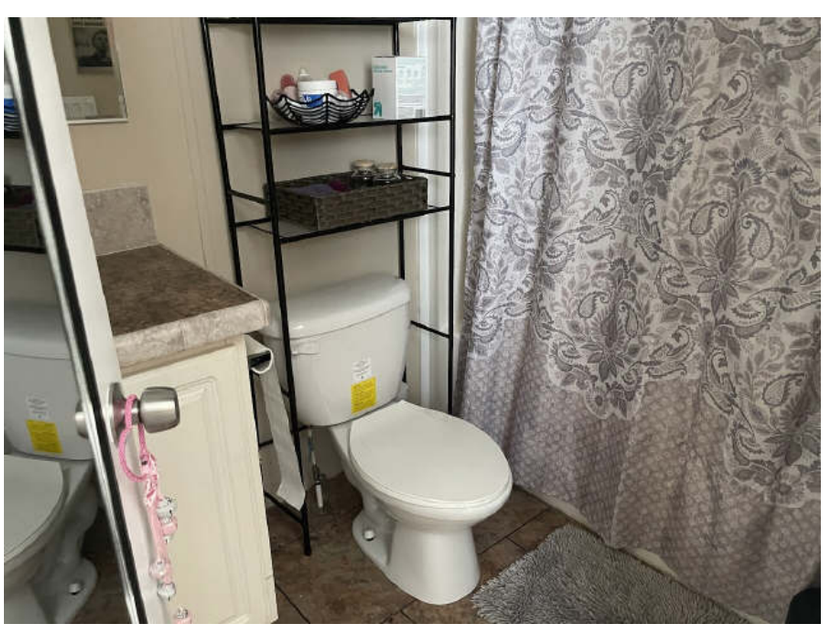
BATHROOM PHOTOS

Borrower: Manuel Antonio Ruiz Gomez		File No.: 91862852
Property Address: 7515 Rooks Dr		Case No.:
City: Wesley chapel	State: FL	Zip: 33545
Lender: Suncoast Credit Union-Mercury Credit Card		



Ensuite Bathroom

Comment:



Bathroom

Comment:

Comment:

INTERIOR PHOTOS

Borrower: Manuel Antonio Ruiz Gomez		File No.: 91862852
Property Address: 7515 Rooks Dr		Case No.:
City: Wesley chapel	State: FL	Zip: 33545
Lender: Suncoast Credit Union-Mercury Credit Card		



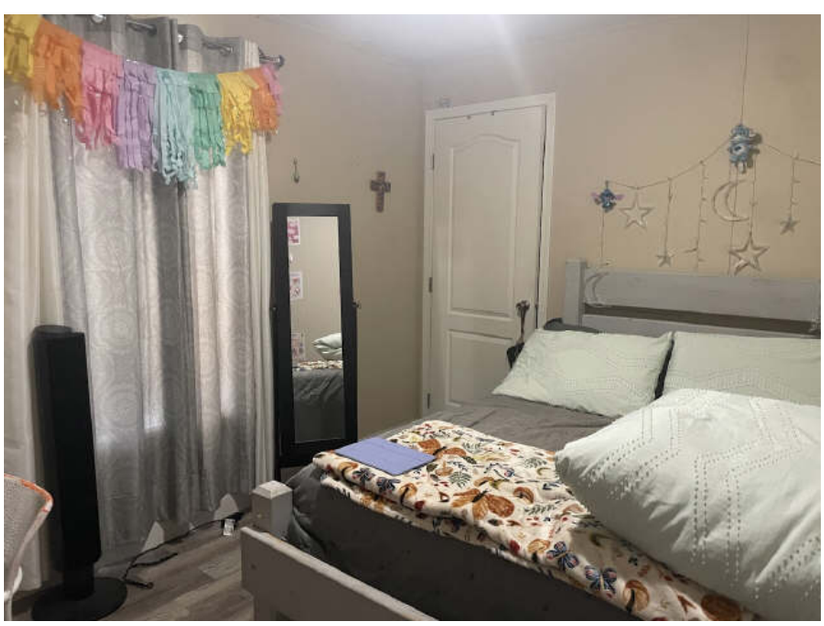
Dining Room

Comment:



Laundry

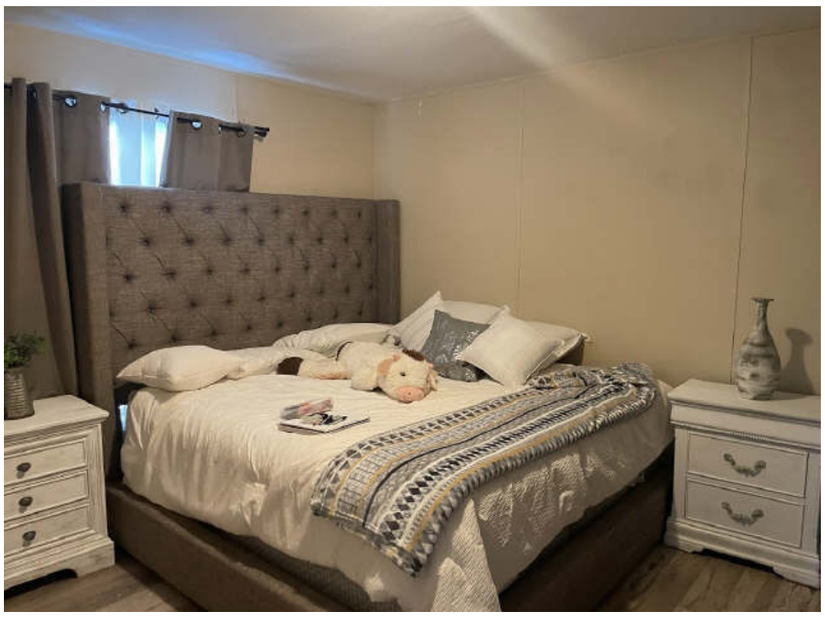
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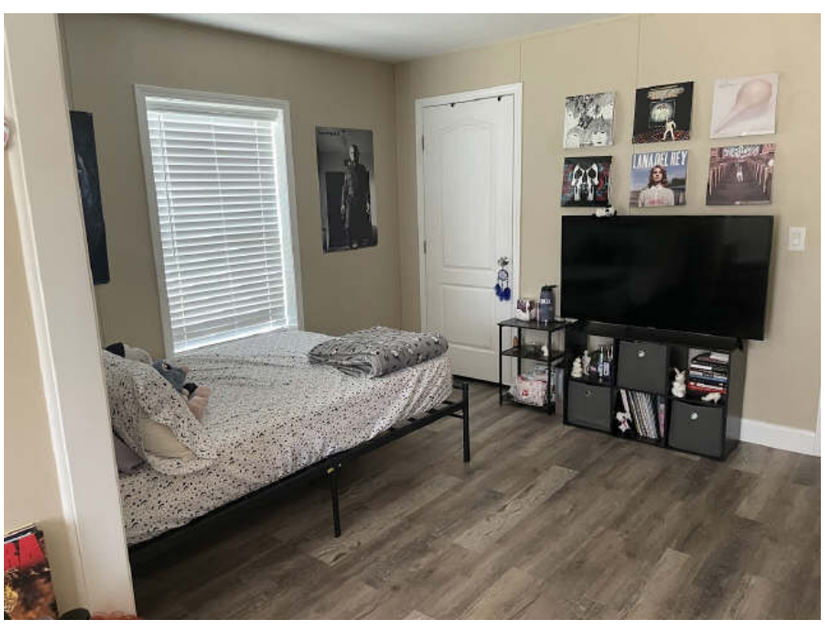
Bedroom

Comment:

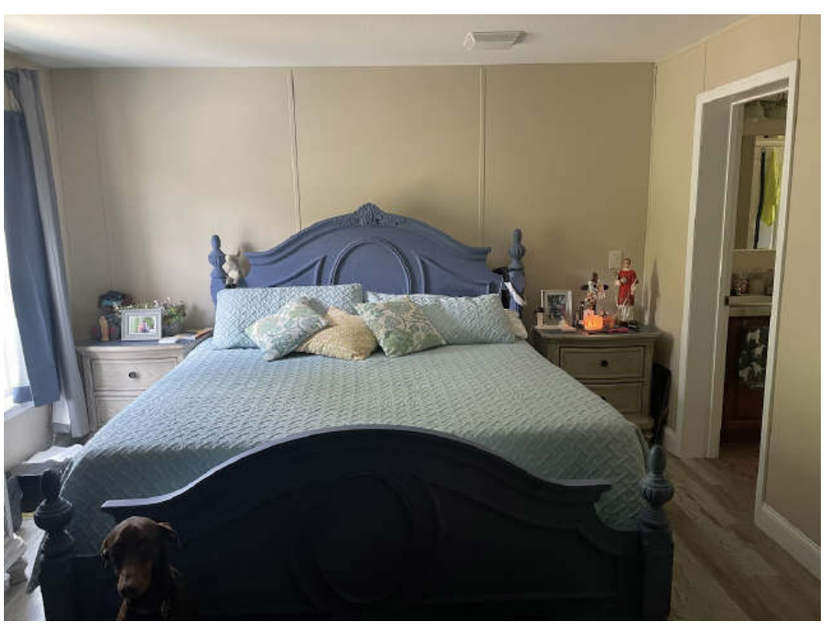
Borrower: Manuel Antonio Ruiz Gomez		File No.: 91862852
Property Address: 7515 Rooks Dr		Case No.:
City: Wesley chapel	State: FL	Zip: 33545
Lender: Suncoast Credit Union-Mercury Credit Card		



Bedroom



Bedroom



Ensuite Bedroom

Borrower: Manuel Antonio Ruiz Gomez		File No.: 91862852
Property Address: 7515 Rooks Dr		Case No.:
City: Wesley chapel	State: FL	Zip: 33545
Lender: Suncoast Credit Union-Mercury Credit Card		



Alternate street scene



Left side view



Right side view

Borrower: Manuel Antonio Ruiz Gomez		File No.: 91862852
Property Address: 7515 Rooks Dr		Case No.:
City: Wesley chapel	State: FL	Zip: 33545
Lender: Suncoast Credit Union-Mercury Credit Card		



HUD Plate and Installation label

Installation label is unreadable



HUD plate



Home VIN number

Provided by home owner

Borrower: Manuel Antonio Ruiz Gomez		File No.:	91862852
Property Address: 7515 Rooks Dr		Case No.:	
City: Wesley chapel	State: FL	Zip:	33545
Lender: Suncoast Credit Union-Mercury Credit Card			



Crawl space



Shed



Shed interior

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Manuel Antonio Ruiz Gomez		File No.: 91862852
Property Address: 7515 Rooks Dr		Case No.:
City: Wesley chapel	State: FL	Zip: 33545
Lender: Suncoast Credit Union-Mercury Credit Card		



COMPARABLE SALE #1

7245 Land Drive
Wesley Chapel, FL 33544
Sale Date: s12/23;c12/23
Sale Price: $ 400,000



COMPARABLE SALE #2

30313 Chapel Dr
Wesley Chapel, FL 33544
Sale Date: s05/23;c04/23
Sale Price: $ 346,500



COMPARABLE SALE #3

30547 Eastport Dr
Wesley Chapel, FL 33545
Sale Date: s04/24;c03/24
Sale Price: $ 246,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Manuel Antonio Ruiz Gomez		File No.: 91862852
Property Address: 7515 Rooks Dr		Case No.:
City: Wesley chapel	State: FL	Zip: 33545
Lender: Suncoast Credit Union-Mercury Credit Card		



COMPARABLE SALE #4

7434 Rooks Dr
Wesley Chapel, FL 33545
Sale Date: Active
Sale Price: $ 369,900

COMPARABLE SALE #5

Sale Date:
Sale Price: $

COMPARABLE SALE #6

Sale Date:
Sale Price: $

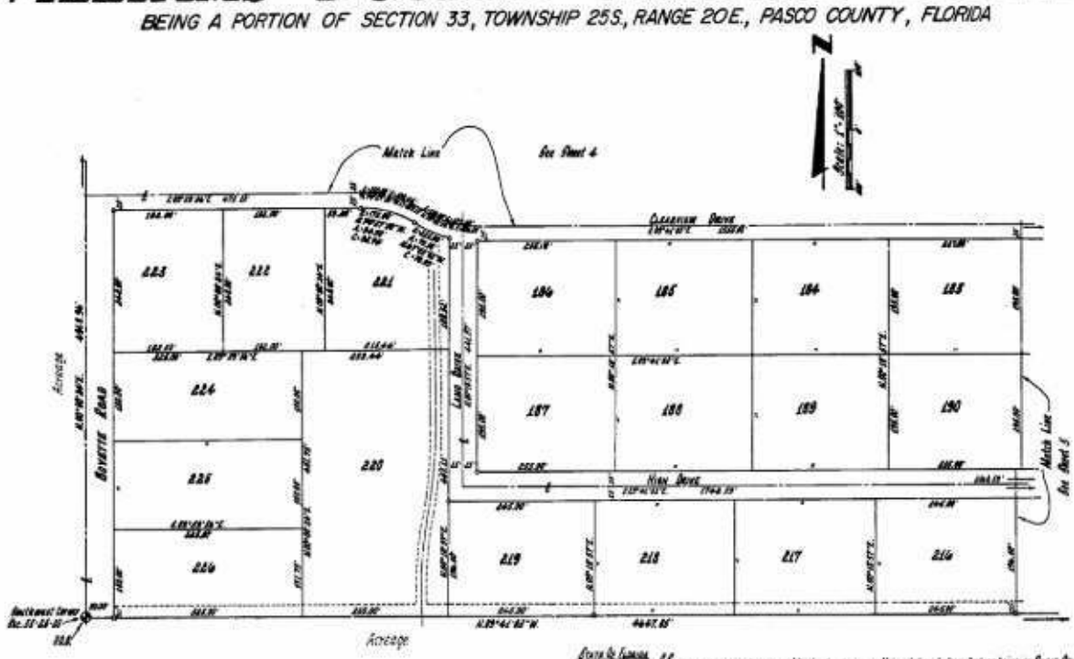
PLAT MAP

Borrower: Manuel Antonio Ruiz Gomez	File No.: 91862852	
Property Address: 7515 Rooks Dr	Case No.:	
City: Wesley chapel	State: FL	Zip: 33545
Lender: Suncoast Credit Union-Mercury Credit Card		

12-106

WILLIAMS DOUBLE BRANCH ESTATES

BEING A PORTION OF SECTION 33, TOWNSHIP 25S., RANGE 20E., PASCO COUNTY, FLORIDA



STATE OF FLORIDA } SS
COUNTY OF PASCO }

The undersigned owners of the lands shown on this plat and described as being in Pasco County, Florida, do

Commencing at the Northwest Corner of Section 33, Township 25S., Range 20E., Pasco County, Florida, as a Point Of Beginning; thence run N.00°09'06"E., 694.34 feet; thence S.89°44'46"E., 684.76 feet; thence S.00°02'29"W., 555.28 feet; thence S.89°44'30"E., 1002.66 feet; thence S.89°08'06"W., 2650.97 feet; thence S.89°42'02"E., 652.04 feet; thence S.89°42'39"E., 750.88 feet; thence N.00°28'49"E., 1023.46 feet; thence S.89°47'02"E., 2088.82 feet; thence S.00°47'09"W., 644.8 feet; thence N.89°42'02"W., 4667.85 feet to the Point Of Beginning;

have caused said land to be divided and subdivided as shown hereon and do hereby dedicate to the perpetual use of the public all roads, streets, alleys, and other rights-of-way, and all parks and recreation areas and all easements for utilities, drainage, and other purposes incident thereto as shown and depicted hereon, RESERVING the right of ingress and egress over all roads and easements dedicated on this plat; ALSO RESERVING the right to construct and maintain water and sewer lines within and easements dedicated on this plat; in the event it needs of maintenance causing damage to existing streets, owners streets to prior condition within said damaged area. This the 14th day of Jan. 1977 A.D.

FIRM: W.D.F., Inc.

Witness:
Witness:

President: Arthur D. Williams
Vice-President: Bruce L. Williams

STATE OF FLORIDA } SS
COUNTY OF PASCO }

I hereby certify that on this 14th day of January 1977 A.D., before me, personally appeared Arthur D. Williams and Bruce L. Williams, respectively President and Vice-President of Wick, Inc., a corporation under the laws of the State of Florida, owner, to me known and known to me to be the persons described in and who executed the foregoing certificate of dedication, and severally acknowledged the execution thereof to be their free act and deed for the uses and purposes therein expressed.

Witness my hand and official seal at Pasco County, Florida, the day and year aforementioned.

My Commission Expires: 9-2-77

Notary Public, State of Florida At Large

1. Easements are drainage and/or utility easements, unless otherwise shown, and are 10 feet either side of lot line or center line of drainage ditch, unless otherwise shown, indicated thus

2. — — indicates Permanent Reference Monuments
3. —o— indicates Permanent Control Points

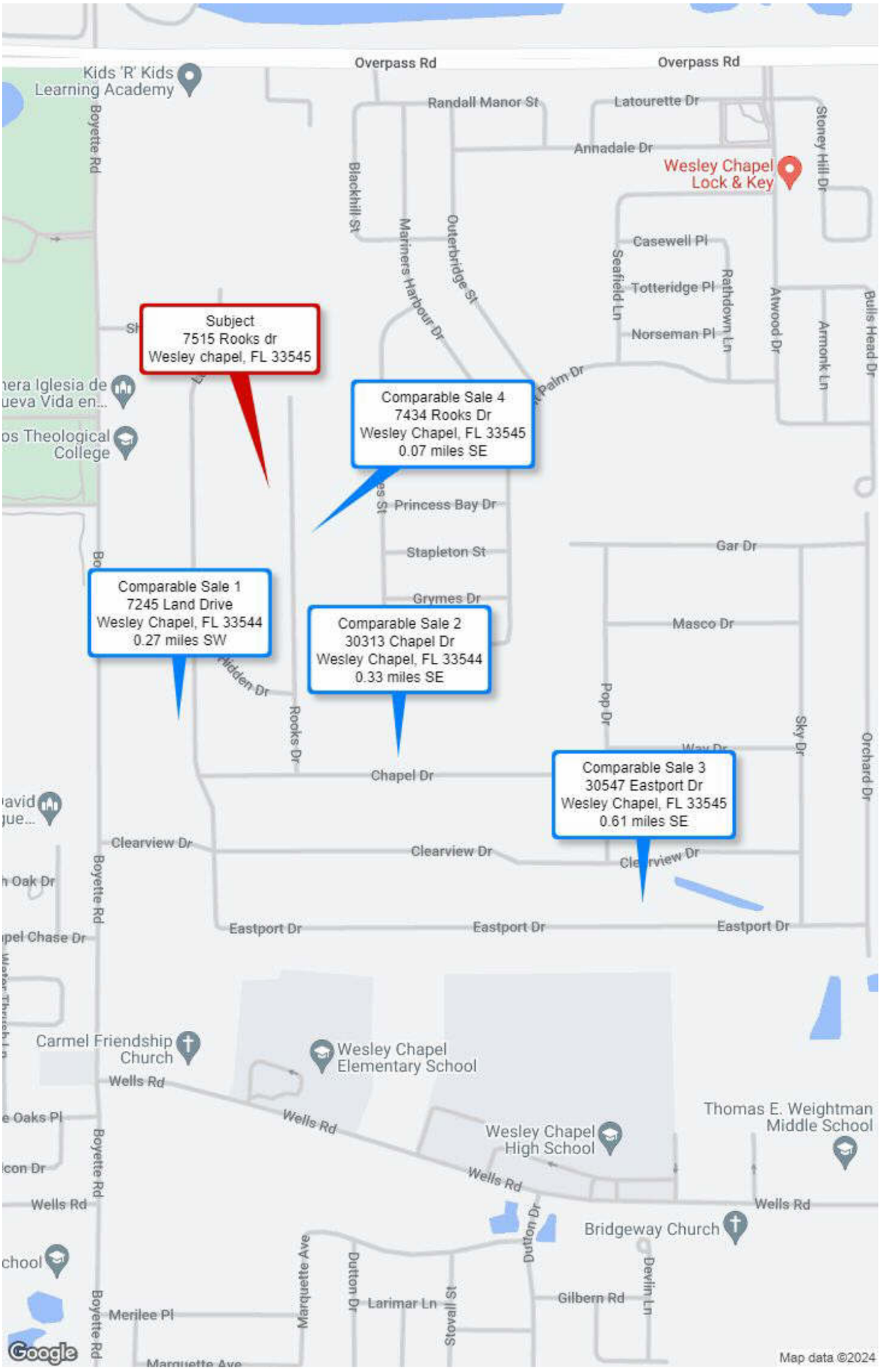
C. Fred Deuel and Associates, Inc.

Sheet 1 of 7

Chart By: M.G.
Cad. By: J.M.K.

LOCATION MAP

Borrower: Manuel Antonio Ruiz Gomez		File No.: 91862852
Property Address: 7515 Rooks Dr		Case No.:
City: Wesley chapel	State: FL	Zip: 33545
Lender: Suncoast Credit Union-Mercury Credit Card		



FLOOD MAP

Borrower: Manuel Antonio Ruiz Gomez		File No.: 91862852
Property Address: 7515 Rooks Dr		Case No.:
City: Wesley chapel	State: FL	Zip: 33545
Lender: Suncoast Credit Union-Mercury Credit Card		



FLOOD INFORMATION

Community: Pasco County
Property is NOT in a FEMA Special Flood Hazard Area
Map Number: 12101C0264F
Panel: 12101C0264
Zone: X
Map Date: 09-26-2014
FIPS: 12101
Source: FEMA DFIRM

LEGEND

= FEMA Special Flood Hazard Area – High Risk

= Moderate and Minimal Risk Areas

Road View:

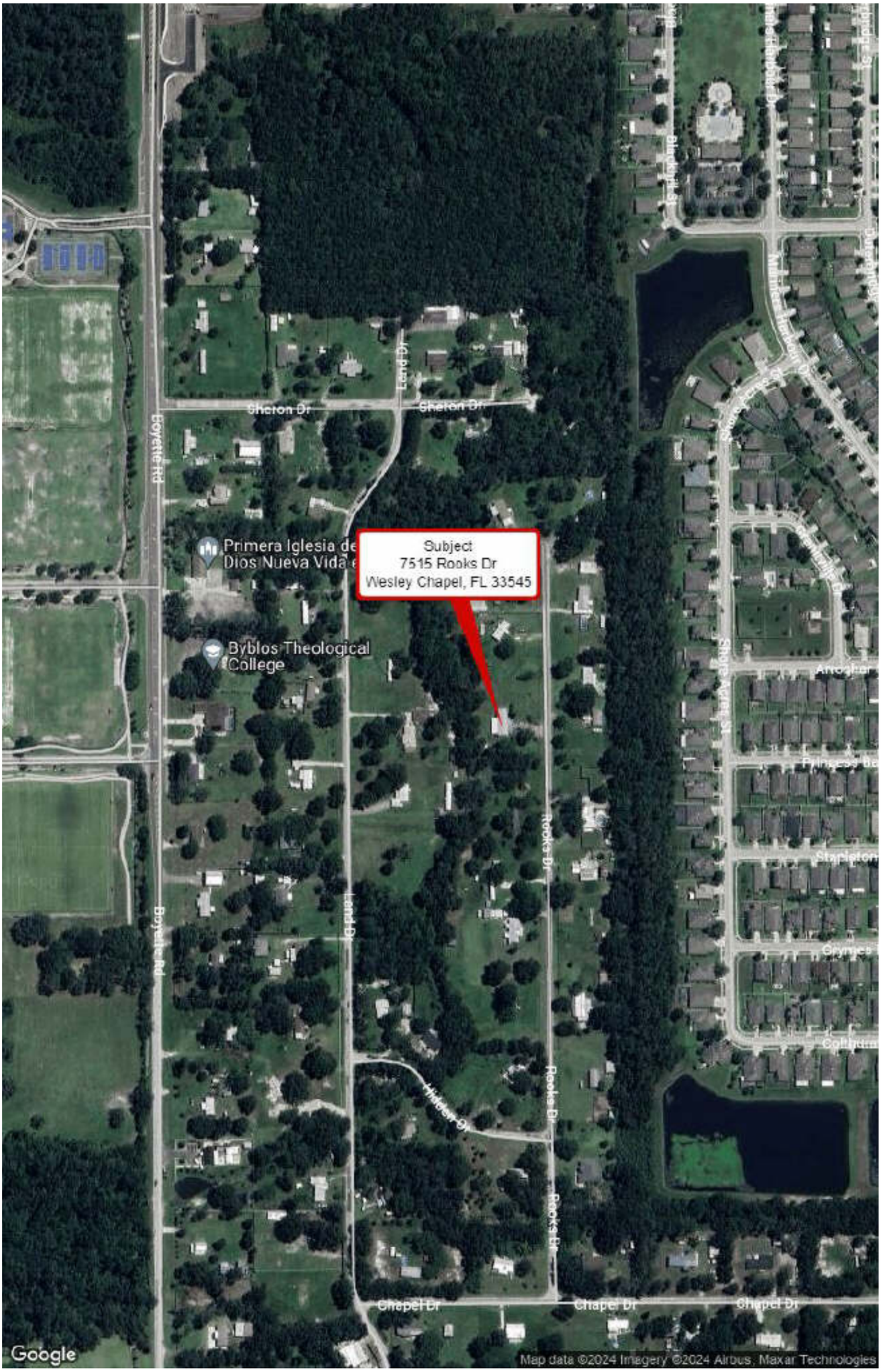
= Forest = Water

Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No liability is accepted to any third party for any use or misuse of this flood map or its data.

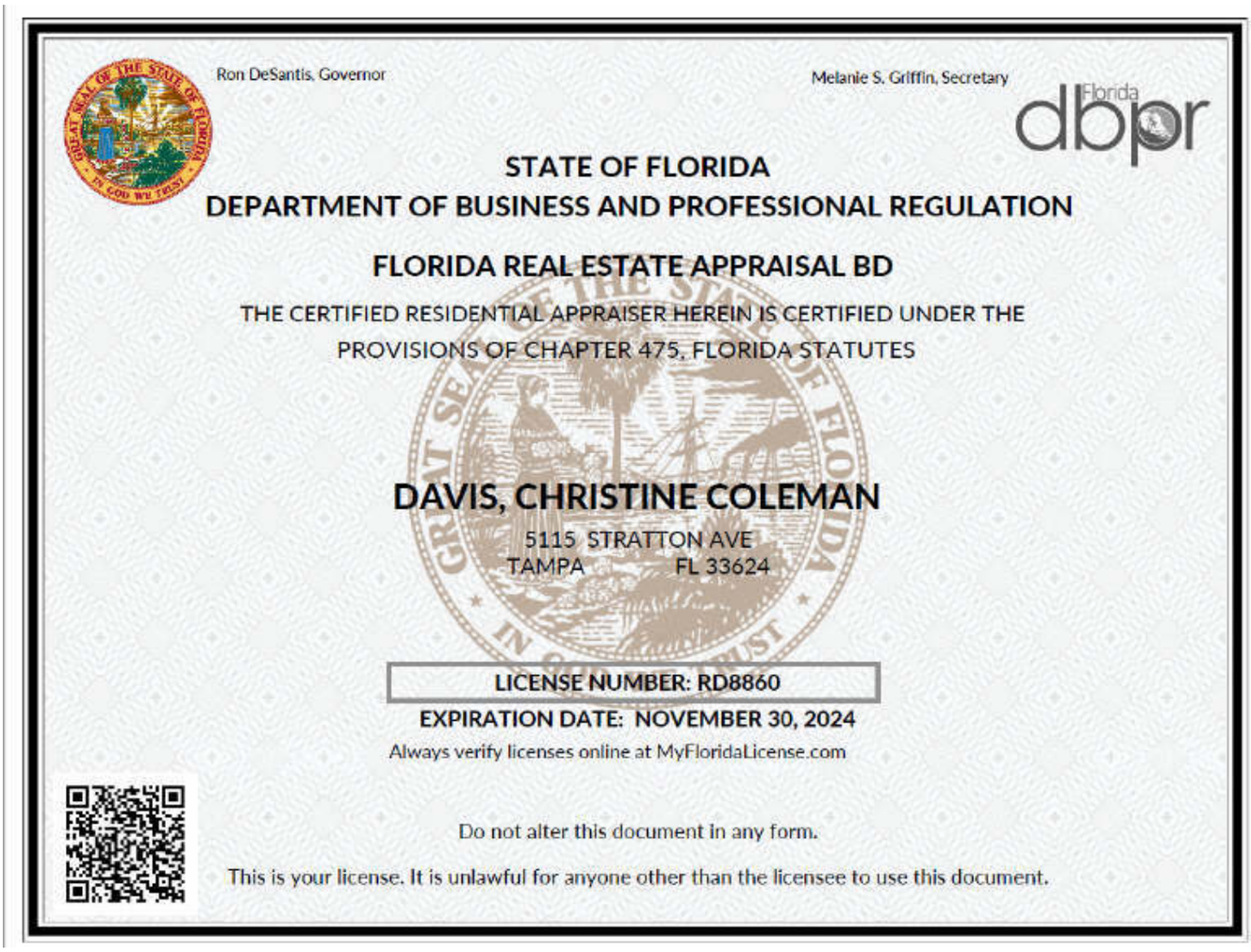
AERIAL MAP

Borrower: Manuel Antonio Ruiz Gomez		File No.: 91862852
Property Address: 7515 Rooks Dr		Case No.:
City: Wesley chapel	State: FL	Zip: 33545
Lender: Suncoast Credit Union-Mercury Credit Card		



License

Borrower: Manuel Antonio Ruiz Gomez		File No.: 91862852
Property Address: 7515 Rooks Dr		Case No.:
City: Wesley chapel	State: FL	Zip: 33545
Lender: Suncoast Credit Union-Mercury Credit Card		



Ron DeSantis, Governor

Melanie S. Griffin, Secretary

Florida dbpr

STATE OF FLORIDA

DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

FLORIDA REAL ESTATE APPRAISAL BD

THE CERTIFIED RESIDENTIAL APPRAISER HEREIN IS CERTIFIED UNDER THE PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

DAVIS, CHRISTINE COLEMAN

5115 STRATTON AVE
TAMPA FL 33624

LICENSE NUMBER: RD8860

EXPIRATION DATE: NOVEMBER 30, 2024

Always verify licenses online at MyFloridaLicense.com

Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.

E&O Insurance

Borrower: Manuel Antonio Ruiz Gomez | File No.: 91862852
Property Address: 7515 Rooks Dr | Case No.:
City: Wesley chapel | State: FL | Zip: 33545
Lender: Suncoast Credit Union-Mercury Credit Card

ACORD

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY): 05/24/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER
Marsh Risk & Insurance Services
633 W. 5th Street, Suite 1200
Los Angeles, CA 90071

CN106027701-STND-GAWUP-24- Gen

CONTACT NAME:
PHONE (A/C, No, Ext):
FAX (A/C, No):
E-MAIL ADDRESS:

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Hartford Fire Insurance Company	19682
INSURER B : N/A	N/A
INSURER C : Hartford Accident & Indemnity Co.	22357
INSURER D : Twin City Fire Insurance Company	29459
INSURER E : AIG Specialty Insurance Company	26883
INSURER F :	

INSURED
First American Financial Corporation
and its covered subsidiaries, including: First American Title Insurance Company
First American Title Company, LLC
First American Staff Appraisals, LLC
1 First American Way
Santa Ana, CA 92707

COVERAGES **CERTIFICATE NUMBER:** LOS-002431848-93 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
A	X COMMERCIAL GENERAL LIABILITY			72CSER32911	06/01/2024	06/01/2025	EACH OCCURRENCE	$ 2,000,000
	CLAIMS-MADE X OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$ 1,000,000
							MED EXP (Any one person)	$ N/A
							PERSONAL & ADV INJURY	$ 2,000,000
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$ 4,000,000
	X POLICY PRO-JECT X LOC						PRODUCTS - COMP/OP AGG	$ 4,000,000
	OTHER:							$
A	AUTOMOBILE LIABILITY			72CSER32909	06/01/2024	06/01/2025	COMBINED SINGLE LIMIT (Ea accident)	$ 2,000,000
	X ANY AUTO						BODILY INJURY (Per person)	$
	OWNED AUTOS ONLY / SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	HIRED AUTOS ONLY / NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB / OCCUR						EACH OCCURRENCE	$
	EXCESS LIAB / CLAIMS-MADE						AGGREGATE	$
	DED / RETENTION $							$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY			72WNR32908 (AOS)	06/01/2024	06/01/2025	X PER STATUTE / OTH-ER	
D	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? Y / N: N (Mandatory in NH)	N / A		72WBRR32914 (WI)	06/01/2024	06/01/2025	E.L. EACH ACCIDENT	$ 1,000,000
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - EA EMPLOYEE	$ 1,000,000
							E.L. DISEASE - POLICY LIMIT	$ 1,000,000
E	Professional Liability / E&O			066855740	06/01/2024	06/01/2025	Limit (Each Claim)	2,000,000
	Claims-made form			SIR/Retro Dates various per policy			Aggregate	2,000,000

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)
EVIDENCE OF FIRST AMERICAN'S INSURANCE - DOES NOT INCLUDE BORROWER

The referenced policies cover all First American locations.

CERTIFICATE HOLDER

First American Financial Corporation
First American Title Insurance Company
Attn: Kaelyn Reed
1 First American Way
Santa Ana, CA 92707

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Marsh Risk & Insurance Services

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Warnings - These items may be incorrect and require your review.

- REQ - LENDER/CLIENT - Name - on report Suncoast Credit Union-Mercury Credit Card does not match Lender/Client Name as ordered Suncoast Credit Union - Mercury Credit Card.
- 1004C_05 - NEIGHBORHOOD - Location - is Suburban, and ACI Insights indicates that the neighborhood location is Rural. Please review neighborhood data and photos, and verify the Subject Property's location.
- 1004C_05 - SALES COMPARISON APPROACH - Subject View - is N;RES; and ACI Insights indicates that the view is Woods. Please review Subject Property data and photos, and verify the Subject Property's view.
- 1004C_05 - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.
- 1004C_05 - SALES COMPARABLE(S) #2 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.
- 1004C_05 - SALES COMPARABLE(S) #2, 3, 4 - Gross Adjustment Percentage - exceeds 15% of Sales Price.
- 1004C_05 - SALES COMPARABLE(S) #3, 4 - Gross Living Area - is 15% greater or less than the Subject's Gross Living Area.
- 1004C_05 - SALES COMPARABLE(S) #3 - Gross Living Area Adjustment - exceeds 15% of Sales Price.

Acknowledged Responses.

- Acknowledged: 1004C_05 - HUD DATA PLATE - 'Is a HUD Certification Label Attached to the Exterior of Each Section of the Dwelling': Yes - is checked. Photo of the HUD Label for each section is required.