

APPRAISAL OF REAL PROPERTY

LOCATED AT:

4315 W Santiago St
MARYLAND MANOR REVISED PLAT LOT 18 BLOCK 15
Tampa, FL 33629

FOR:

PNC Bank
2730 Liberty Avenue
Pittsburgh, PA 15222

AS OF:

12/15/2021

BY:

Geoffrey E. Coda
Trotwood Appraisal Services, Inc.
16492 Northdale Oaks Drive
Tampa, FL 33624

Uniform Residential Appraisal Report

90880835
File # 7600349460

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 4315 W Santiago St | City Tampa | State FL | Zip Code 33629
Borrower Shomari O & Oluwatitoyin Ogunsola Smith | Owner of Public Record See attached addenda. | County Hillsborough
Legal Description MARYLAND MANOR REVISED PLAT LOT 18 BLOCK 15
Assessor's Parcel # A-33-29-18-3TR-000015-00018.1 | Tax Year 2020 | R.E. Taxes $ 10,138
Neighborhood Name Maryland Manor | Map Reference T29-R18-S33 | Census Tract 0063.00
Occupant [X] Owner [ ] Tenant [ ] Vacant | Special Assessments $ 0 | [ ] PUD | HOA $ 0 [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [ ] Purchase Transaction [ ] Refinance Transaction [X] Other (describe) Equity
Lender/Client PNC Bank | Address 2730 Liberty Avenue, Pittsburgh, PA 15222
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). MFR MLS data.

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.

Contract Price $ | Date of Contract | Is the property seller the owner of public record? [ ] Yes [ ] No | Data Source(s)
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.

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	[X] Urban	[ ] Suburban [ ] Rural	Property Values	[X] Increasing	[ ] Stable [ ] Declining	PRICE	AGE		One-Unit	80 %
Built-Up	[X] Over 75%	[ ] 25-75% [ ] Under 25%	Demand/Supply	[X] Shortage	[ ] In Balance [ ] Over Supply	$ (000)	(yrs)		2-4 Unit	5 %
Growth	[X] Rapid	[ ] Stable [ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths [ ] Over 6 mths	370	Low	0	Multi-Family	5 %
Neighborhood Boundaries	The subject is located north of E Euclid Ave, south of W Swann Ave, east of					2,800	High	95	Commercial	10 %
West Shore Blvd and west of Dale Mabry Highway.						900	Pred.	30	Other	%

Neighborhood Description The subject is located in an established neighborhood consisting of detached single family homes of one story and two story design. The subject is close to all levels of public schools, parks, lakes, shopping and major roadways. Employment is available in the subject's extended market area and there are no adverse conditions that effect the market values.

Market Conditions (including support for the above conclusions) Based on the total number of home sales in the last 12 months, the sale prices have increased and the DOM has remained under 3 months. Typical sales concessions, if any, are for closing costs , which had no adverse impact in determining the market value of the subject.

SITE

Dimensions 50' X 100' NO SURVEY PROVIDED | Area 5000 sf | Shape Rectangular | View N;Traffic;Res
Specific Zoning Classification RS-50 | Zoning Description Residential Single Family
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe Based upon legal permissibility, physical possibility, financial feasibility, and maximum productive use.

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

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X500 | FEMA Map # 12057C0342J | FEMA Map Date 10/07/2021
Are the utilities and off-site improvements typical for the market area? [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
The subject is in close proximity to S Manhattan Ave which is a 4 lane road. Traffic could not be heard from inside the subject or in the rear of the property. Comparables 1 and 5 are located similarly close. No adverse conditions were noted in this current market.

IMPROVEMENTS

General Description		Foundation		Exterior Description	materials/condition	Interior	materials/condition
Units	[X] One [ ] One with Accessory Unit	[X] Concrete Slab	[ ] Crawl Space	Foundation Walls	Concrete Slab/C4	Floors	Wood/CT/Crpt/C2
# of Stories	2	[ ] Full Basement	[ ] Partial Basement	Exterior Walls	C.B./Stucco/C2	Walls	Drywall/Paint/C2
Type	[X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area	0 sq.ft.	Roof Surface	Comp. Shing/C2	Trim/Finish	Wood/Paint/C2
[X] Existing	[ ] Proposed [ ] Under Const.	Basement Finish	0 %	Gutters & Downspouts	Alum. Gutters/C2	Bath Floor	Ceramic Tile/C2
Design (Style)	Traditional	[ ] Outside Entry/Exit	[ ] Sump Pump	Window Type	S-H/DP/Vinyl/C2	Bath Wainscot	Ceramic Tile/C2
Year Built	2018	Evidence of [ ] Infestation		Storm Sash/Insulated	None	Car Storage	[ ] None
Effective Age (Yrs)	2	[ ] Dampness	[ ] Settlement	Screens	Screens/C2	[X] Driveway	# of Cars 2
Attic	[ ] None	Heating [X] FWA	[ ] HWBB [ ] Radiant	Amenities	[ ] Woodstove(s) # 0	Driveway Surface	Concrete
[ ] Drop Stair	[ ] Stairs	[ ] Other	Fuel Electric	[ ] Fireplace(s) # 0	[X] Fence Wood	[X] Garage	# of Cars 2
[ ] Floor	[X] Scuttle	Cooling [X] Central Air Conditioning		[X] Patio/Deck Scrn.	[X] Porch Covered	[ ] Carport	# of Cars 0
[ ] Finished	[ ] Heated	[ ] Individual	[ ] Other	[ ] Pool None	[ ] Other None	[X] Att.	[ ] Det. [ ] Built-in

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [X] Washer/Dryer [ ] Other (describe)
Finished area **above** grade contains: 8 Rooms | 5 Bedrooms | 4.0 Bath(s) | 3,179 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). The subject features: ceiling fans, smoke detectors, alarm, solid surface counters, generator.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C2;No updates in the prior 15 years;The subject is in good condition. No functional obsolescence was noted. The subject has newer landscaping, back splash, patio screens, generator, closet organizers. The subject's garage floor has a minor crack. This is common and no adverse conditions were noted.
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

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There are 4 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 1,150,000 to $ 1,450,000 .
There are 32 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 550,000 to $ 1,675,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	4315 W Santiago St Tampa, FL 33629	4316 W Tacon St Tampa, FL 33629		4104 1/2 W Obispo St Tampa, FL 33629		4113 W Obispo St Tampa, FL 33629	
Proximity to Subject		0.22 miles S		0.34 miles SE		0.29 miles SE	
Sale Price	$		$ 1,165,000		$ 1,115,000		$ 1,185,000
Sale Price/Gross Liv. Area	$ sq.ft.	$ 323.25 sq.ft.		$ 372.91 sq.ft.		$ 350.07 sq.ft.	
Data Source(s)		MFR MLS #T3333515;DOM 36		MFR MLS #A4499618;DOM 29		MFR MLS #T3331975;DOM 48	
Verification Source(s)		MLS/Tax Rec		MLS/Tax Rec		MLS/Tax Rec	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing		ArmLth	0	ArmLth	0	ArmLth	0
Concessions		Conv;4000	0	Conv;0	0	Conv;0	0
Date of Sale/Time		s11/21;c10/21	0	s06/21;c05/21	+66,900	s11/21;c10/21	0
Location	N;Res;Res	N;Res;Res		N;Res;Res		N;Res;Res	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	5000 sf	7000 sf	-6,000	5100 sf	0	4763 sf	0
View	N;Traffic;Res	N;Traffic;Res		N;Res;Res	0	N;Res;Res	0
Design (Style)	DT2;Traditional	DT2;Traditional		DT2;Traditional		DT2;Traditional	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	3	5	0	3		2	0
Condition	C2	C3	+15,000	C2		C2	
Above Grade Room Count (Total / Bdrms. / Baths)	8 / 5 / 4.0	9 / 5 / 3.1	+2,000	8 / 4 / 3.1	+2,000	8 / 5 / 5.0	-4,000
Gross Living Area	3,179 sq.ft.	3,604 sq.ft.	-42,500	2,990 sq.ft.	+18,900	3,385 sq.ft.	-20,600
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Central HVAC	Central HVAC		Central HVAC		Central HVAC	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2ga2dw	3ga3dw	-4,000	2ga2dw		2ga2dw	
Porch/Patio/Deck	Cov./Screened	Cov./Screened		Cov./Covered	+3,500	Cov./Covered	+3,500
Pool	No Pool	No Pool		No Pool		No Pool	
Fireplace	No Fireplace	No Fireplace		No Fireplace		No Fireplace	
Upgrades	Above Average	Average	+10,000	Above Average		Average	+10,000
Net Adjustment (Total)		☐ + ☒ -	$ -25,500	☒ + ☐ -	$ 91,300	☐ + ☒ -	$ -11,100
Adjusted Sale Price of Comparables		Net Adj. 2.2 % Gross Adj. 6.8 %	$ 1,139,500	Net Adj. 8.2 % Gross Adj. 8.2 %	$ 1,206,300	Net Adj. 0.9 % Gross Adj. 3.2 %	$ 1,173,900

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) MLS/Public Records/RealList
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) MLS/Public Records/RealList

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	03/18/2019			
Price of Prior Sale/Transfer	$100			
Data Source(s)	MFR MLS #X0000000	MFR MLS Data/RealList	MFR MLS Data/RealList	MFR MLS Data/RealList
Effective Date of Data Source(s)	12/15/2021	12/15/2021	12/15/2021	12/15/2021

Analysis of prior sale or transfer history of the subject property and comparable sales The subject has a prior transfer as a non MLS intra family transfer and dissolution. No other data was available regarding price differences with non MLS transfers.

Summary of Sales Comparison Approach Adjustments were made for differences in time of sale, site, condition, baths, GLA, garage, patio, pool, fireplace, upgrades. A 16.67% weight was given to all the closed comparable sales. Time adjustments were made per MLS paired sales and market data. No time adjustments are necessary for sales within 3 months. Site adjustments are based from MLS paired sales data. Condition adjustments were based from MLS data, photos and paired sales. Bath adjustments are based from MLS paired sales data. GLA adjustments are based from MLS paired sales data. Garage adjustments are based from MLS paired sales data. Patio adjustments are based from MLS paired sales data. Pool adjustments are based from MLS paired sales data. Upgrade adjustments are based from MLS data and include items such as flooring, cabinets, counters, patio kitchen, generators, audio/visual electronics, etc. The use of comparables over 6 months was necessary due to the lack of sales similar in location, upgrades, view, age, condition and does not affect marketability.

Indicated Value by Sales Comparison Approach $ 1,186,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 1,186,000 **Cost Approach (if developed) $** 835,965 **Income Approach (if developed) $**

The sales comparison approach was given the most weight in the final reconciliation. The cost approach doesn't support the final value due to the increasing market and high sale prices. The income approach was not part of the scope of work and was not used for this appraisal.

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 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 $ 1,186,000 **, as of** 12/15/2021 **, which is the date of inspection and the effective date of this appraisal.**

Uniform Residential Appraisal Report

ADDITIONAL COMMENTS

1. The appraiser cannot attach MLS sheets to the report due to Copyright Laws.

2. The subject's parcel ID number and legal description were taken directly from the subject's tax records. The appraiser doesn't know the reason for any differences with data shown in the title work, contract or any data provided from the lender or underwriter. See tax records.

3. All adjustments necessary have been applied in the sales grid. Adjustments for fencing, bedrooms, location, exterior construction, etc. are not necessary per paired sales and MLS data.

4. No adjustments for concessions were necessary per MLS data. If there was MLS data which supported adjustments for sales concessions it would have been addressed in the sales grid.

5. The subject's market does not appear to be REO/Short Sale predominant and these sales are not competing with conventional sales. Using comparable sales data, approximately 3% of comparables are REO sales.

6. The subject's value estimate is above predominant values due to its above average GLA, condition and amenities. The subject is not an over-improvement.

7. The utilities, electric, water and HVAC were working at the time of inspection.

8. The appraiser searched for comps using the following parameters: +-25% GLA, 12 months prior, within 1/2 mile and with no age.

9. On page one of the 1004 in the Neighborhood Section, the median days on the market for total single family home sales is 71 DOM over the past 12 months. This is the reason "Under 3 Months" was checked. There is no inconsistency as there isn't a rule of the market which states that because the median marketing time is under 3 months that no sales can be over 3 months or over 6 months.

10. Tax records shows the subject's GLA as 3,179 sq. ft. The appraiser's measurements show the subject's GLA to be 3,179 sq. ft.

11. An MLS photo was used for comparable 8 because it was vacant land. The MLS photo is a builder rendering.

12. All verifiable adjustments have been made per MLS and tax records data to tighten the adjusted value range. The above average adjusted value range reflects the wide range of sale prices.

13. There are no state, county or local codes which require the use of carbon monoxide detectors.

14. The subject's site exceeds 30% value. This is common for the market due to the lack of buildable, vacant lots.

15. No employee, director, officer or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner in behalf of the lender has influenced or attempted to influence the development, reporting, result or review of this assignment through coercion extortion, collusion, compensation, instruction, inducement, intimidation.

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) The estimated land value was obtained by the most recent land sales in the area and by the land to building ratio from public records/taxed assessed value.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW

Source of cost data Marshall & Swift

Quality rating from cost service Q3 Effective date of cost data 09/2021

Comments on Cost Approach (gross living area calculations, depreciation, etc.)

Cost estimates are based on office files and local builder estimates. See the attached sketch for living area calculations. Depreciation was estimated by the Economic Age/Life Method. Site improvements included landscaping and impact fees, if any.

OPINION OF SITE VALUE				=$ 330,000
DWELLING	3,179 Sq.Ft. @ $	150.00		=$ 476,850
	0 Sq.Ft. @ $			=$
Porch/Patio/Extras				=$ 12,500
Garage/Carport	474 Sq.Ft. @ $	50.00		=$ 23,700
Total Estimate of Cost-New				=$ 513,050
Less Depreciation	Physical 17,085	Functional	External	=$(17,085)
Depreciated Cost of Improvements				=$ 495,965
"As-is" Value of Site Improvements				=$ 10,000
INDICATED VALUE BY COST APPROACH				**=$ 835,965**

Estimated Remaining Economic Life (HUD and VA only) 58 Years

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 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

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) 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 the 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 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 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.

Uniform Residential 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 Geoffrey Coda
Name Geoffrey E. Coda
Company Name Trotwood Appraisal Services, Inc.
Company Address 16492 Northdale Oaks Drive
Tampa, FL 33624
Telephone Number (813) 304-0620
Email Address x3coda@yahoo.com
Date of Signature and Report 12/17/2021
Effective Date of Appraisal 12/15/2021
State Certification # Cert Res RD5871
or State License #
or Other (describe) State #
State FL
Expiration Date of Certification or License 11/30/2022

ADDRESS OF PROPERTY APPRAISED
4315 W Santiago St
Tampa, FL 33629
APPRAISED VALUE OF SUBJECT PROPERTY $ 1,186,000

LENDER/CLIENT
Name First American Mortgage Solutions
Company Name PNC Bank
Company Address 2730 Liberty Avenue, Pittsburgh, PA 15222
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

90880835
File # 7600349460

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	4315 W Santiago St Tampa, FL 33629	4223 W Barcelona St Tampa, FL 33629		4405 W Sevilla St Tampa, FL 33629		4017 W Empedrado St Tampa, FL 33629	
Proximity to Subject		0.21 miles NE		0.41 miles S		0.36 miles E	
Sale Price	$		$ 1,226,000		$ 1,125,000		$ 1,304,314
Sale Price/Gross Liv. Area	$ sq.ft.	$ 379.33 sq.ft.		$ 288.61 sq.ft.		$ 332.22 sq.ft.	
Data Source(s)		MFR MLS #T3317497;DOM 37		MFR MLS #T3274818;DOM 91		MFR MLS #T3266626;DOM 428	
Verification Source(s)		MLS/Tax Rec		MLS/Tax Rec		MLS/Tax Rec	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing		ArmLth	0	ArmLth	0	ArmLth	0
Concessions		Conv;0	0	Conv;0	0	Conv;5500	0
Date of Sale/Time		s08/21;c07/21	+49,000	s02/21;c12/20	+112,500	s11/21;c11/20	0
Location	N;Res;Res	N;Res;Res		N;Res;Res		N;Res;Res	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	5000 sf	5000 sf		11270 sf	-18,800	10000 sf	-15,000
View	N;Traffic;Res	N;Res;Res	0	N;Traffic;Res		N;Res;Res	0
Design (Style)	DT2;Traditional	DT2;Traditional		DT2;Traditional		DT2;Traditional	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	3	5	0	2	0	0	0
Condition	C2	C3	+15,000	C2		C1	-15,000
Above Grade Room Count (Total / Bdrms. / Baths)	8 / 5 / 4.0	8 / 4 / 4.0	0	9 / 5 / 5.0	-4,000	9 / 5 / 4.1	-2,000
Gross Living Area	3,179 sq.ft.	3,232 sq.ft.	-5,300	3,898 sq.ft.	-71,900	3,926 sq.ft.	-74,700
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Central HVAC	Central HVAC		Central HVAC		Central HVAC	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw	
Porch/Patio/Deck	Cov./Screened	Cov./Covered	+3,500	Cov./Covered	+3,500	Cov./Covered	+3,500
Pool	No Pool	Pool	-50,000	No Pool		No Pool	
Fireplace	No Fireplace	No Fireplace		No Fireplace		No Fireplace	
Upgrades	Above Average	Above Average		Average	+10,000	Above Average	
Net Adjustment (Total)		☒ + ☐ -	$ 12,200	☒ + ☐ -	$ 31,300	☐ + ☒ -	$ -103,200
Adjusted Sale Price of Comparables		Net Adj. 1.0 % Gross Adj. 10.0 %	$ 1,238,200	Net Adj. 2.8 % Gross Adj. 19.6 %	$ 1,156,300	Net Adj. 7.9 % Gross Adj. 8.4 %	$ 1,201,114

SALE HISTORY

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 # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer	03/18/2019			
Price of Prior Sale/Transfer	$100			
Data Source(s)	MFR MLS #X0000000	MFR MLS Data/RealList	MFR MLS Data/RealList	MFR MLS Data/RealList
Effective Date of Data Source(s)	12/15/2021	12/15/2021	12/15/2021	12/15/2021

Analysis of prior sale or transfer history of the subject property and comparable sales

ANALYSIS / COMMENTS

Analysis/Comments

Uniform Residential Appraisal Report

90880835
File # 7600349460

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 7		COMPARABLE SALE # 8		COMPARABLE SALE # 9	
Address	4315 W Santiago St Tampa, FL 33629	4216 W Palmira Ave Tampa, FL 33629		4010 W San Luis St Tampa, FL 33629		4618 W Tennyson Ave Tampa, FL 33629	
Proximity to Subject		0.23 miles NE		0.47 miles SE		0.29 miles W	
Sale Price	$		$ 1,450,000		$ 1,399,000		$ 1,225,000
Sale Price/Gross Liv. Area	$ sq.ft.	$ 382.38 sq.ft.		$ 399.71 sq.ft.		$ 421.83 sq.ft.	
Data Source(s)		MFR MLS #T3330706;DOM 84		MFR MLS #T3325919;DOM 113		MFR MLS #T3339910;DOM 30	
Verification Source(s)		MLS/Tax Rec		MLS/Tax Rec		MLS/Tax Rec	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		Listing	0	Listing	0	Listing	0
Date of Sale/Time		c10/21	0	c09/21	0	c12/21	0
Location	N;Res;Res	N;Res;Res		N;Res;Res		N;Res;Res	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	5000 sf	7800 sf	-8,400	9000 sf	-12,000	7800 sf	-8,400
View	N;Traffic;Res	N;Res;Res	0	N;Res;Res	0	N;Res;Res	0
Design (Style)	DT2;Traditional	DT2;Traditional		DT2;Traditional		DT2;Traditional	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	3	5	0	0	0	32	0
Condition	C2	C3	+15,000	C1	-15,000	C3	+15,000
Above Grade Room Count (Total / Bdrms. / Baths)	8 / 5 / 4.0	9 / 5 / 4.0	0	9 / 4 / 5.0	-4,000	8 / 4 / 3.2	0
Gross Living Area	3,179 sq.ft.	3,792 sq.ft.	-61,300	3,500 sq.ft.	-32,100	2,904 sq.ft.	+27,500
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Central HVAC	Central HVAC		Central HVAC		Central HVAC	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw	
Porch/Patio/Deck	Cov./Screened	Cov./Covered	+3,500	Cov./Covered	+3,500	Cov./Covered	+3,500
Pool	No Pool	Pool	-50,000	No Pool		Pool	-50,000
Fireplace	No Fireplace	No Fireplace		No Fireplace		Fireplace	-1,000
Upgrades	Above Average	Above Average		Above Average		Above Average	
Net Adjustment (Total)		☐ + ☒ -	$ -101,200	☐ + ☒ -	$ -59,600	☐ + ☒ -	$ -13,400
Adjusted Sale Price of Comparables		Net Adj. 7.0 % Gross Adj. 9.5 %	$ 1,348,800	Net Adj. 4.3 % Gross Adj. 4.8 %	$ 1,339,400	Net Adj. 1.1 % Gross Adj. 8.6 %	$ 1,211,600

SALE HISTORY

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 # 7	COMPARABLE SALE # 8	COMPARABLE SALE # 9
Date of Prior Sale/Transfer	03/18/2019			
Price of Prior Sale/Transfer	$100			
Data Source(s)	MFR MLS #X0000000	MFR MLS Data/RealList	MFR MLS Data/RealList	MFR MLS Data/RealList
Effective Date of Data Source(s)	12/15/2021	12/15/2021	12/15/2021	12/15/2021

Analysis of prior sale or transfer history of the subject property and comparable sales

ANALYSIS / COMMENTS

Analysis/Comments

Supplemental Addendum

File No. 7600349460

Borrower	Shomari O & Oluwatitoyin Ogunsola Smith						
Property Address	4315 W Santiago St						
City	Tampa	County	Hillsborough	State	FL	Zip Code	33629
Lender/Client	PNC Bank						

FEMA Disclosure:
No apparent damage was shown to the subject's community or surrounding area. The were no perceived damage, reduction of marketability or reduction of value due to the recent natural disaster.

Sinkhole Disclosure:
The appraiser is not a geologist or structural engineer. The appraiser provides an opinion of value. The appraisal does not guarantee that the property is free of sinkhole activity or environmental problems. The appraiser performs an inspection of visible and accessible areas only. Sinkhole activity may be present in the subject's subdivision and/or market area. A geologist or structural engineer is recommended to determine if any unknowns exist not visible upon routine inspection. The appraiser is not qualified to determine if sinkhole activity might pose any risk to the property or its inhabitants. No sinkhole activity was noted.

Mold Disclosure:
The appraiser is not a home or environmental inspector. The appraiser provides an opinion of value. The appraiser does not guarantee that the property is free of defects or environmental problems. The appraiser performs an inspection of visible and accessible areas only. Mold may be present in areas the appraiser can not see. A professional home inspection or environmental inspection is recommended. "Or" The appraiser is not qualified to determine the cause of the mold, the type of mold or whether the mold might pose any risk to the property or its inhabitants. Additional inspections by a qualified professional is recommended. The appraiser recommends a home, mold and infestation inspection. The appraiser recommends the inspections be followed by an estimate from a licensed contractor to determine any other maintenance needed. Extensive mold remediation, termite damage, electrical and plumbing repairs can run into the 10's of 1,000's of dollars. No mold or infestation was noted.

Interior Inspection:
The appraiser made an interior and exterior inspection of all readily accessible areas of the subject property improvements. The appraiser did not make entry into attic scuttle or crawl space, and did not move any personal property or furniture. The appraiser has noted all readily observable conditions of the subject property, that is, conditions that are immediately noticeable and discernible during a typical site visit. The appraiser is not responsible for determining the functionality of appliances or mechanical systems.

Covid 19/Corona Virus
This appraisal report was performed pursuant to the Uniform Standards of Professional Appraisal Practice ("USPAP") and was based on information and comparable sales available on that date. At this time, the effect of COVID-19 on the future value of the Subject Property or the value of the real estate market in the area of the Subject Property is unknown and not possible to predict.

• **URAR: Current Owner**
Shomari O & Oluwatitoyin Ogunsola Smith Trustees

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered “new” if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner’s site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner’s site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from “stock” standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:
3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
B	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
c	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
s	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

Market Conditions Addendum to the Appraisal Report

90880835
File No. 7600349460

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 4315 W Santiago St City Tampa State FL ZIP Code 33629

Borrower Shomari O & Oluwatitoyin Ogunsola Smith

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)	23	3	6	☐ Increasing	☐ Stable	☒ Declining
Absorption Rate (Total Sales/Months)	3.83	1.00	2.00	☐ Increasing	☐ Stable	☒ Declining
Total # of Comparable Active Listings	Not Available	Not Available	4	☐ Declining	☒ Stable	☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	Not Available	Not Available	2.0	☐ Declining	☒ 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	940,000	1,226,000	1,402,000	☒ Increasing	☐ Stable	☐ Declining
Median Comparable Sales Days on Market	91	38	63	☒ Declining	☐ Stable	☐ Increasing
Median Comparable List Price	Not Available	Not Available	1,312,000	☐ Increasing	☒ Stable	☐ Declining
Median Comparable Listings Days on Market	Not Available	Not Available	15	☐ Declining	☒ Stable	☐ Increasing
Median Sale Price as % of List Price	98	98	104	☒ Increasing	☐ Stable	☐ Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? ☒ Yes ☐ No				☐ Declining	☒ 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.). Concessions have been typical per MLS data. 3% commissions are prevalent for realtors at closing and 3-6% in closing costs.

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

The subject's market does not appear to be REO Sale predominant and these sales are not competing with conventional sales. Using comparable sales data, approximately 3% of comparables are REO sales.

Cite data sources for above information. The National Association of Realtors and the Mid Florida Regional MLS were the data sources utilized for information of this report.

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.

The subject's market does not appear to be REO Sale predominant and these sales are not competing with conventional sales. This information is derived from the MLS. The appraiser was unable to access listing data from 7-12 months and 4-6 months from the MLS for Hillsborough County. The market increase wasn't as drastic as shown above. The MC data shows the GLA of comparables increased with prices, as well as the number of new construction sales.

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

Signature	Signature
Appraiser Name Geoffrey E. Coda	Supervisory Appraiser Name
Company Name Trotwood Appraisal Services, Inc.	Company Name
Company Address 16492 Northdale Oaks Drive, Tampa, FL 33624	Company Address
State License/Certification # Cert Res RD5871 State FL	State License/Certification # State
Email Address x3coda@yahoo.com	Email Address

Form 1004MC2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

USPAP Compliance Addendum

Loan # 90880835
File # 7600349460

Borrower	Shomari O & Oluwatitoyin Ogunsola Smith						
Property Address	4315 W Santiago St						
City	Tampa	County	Hillsborough	State	FL	Zip Code	33629
Lender/Client	PNC Bank						

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

☒ Appraisal Report — This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

☐ Restricted Appraisal Report — This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

☒ I have NOT performed 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.

☐ I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

☐ I have NOT made a personal inspection of the property that is the subject of this report.

☒ I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

☒ A reasonable marketing time for the subject property is 10-365 day(s) utilizing market conditions pertinent to the appraisal assignment.

☒ A reasonable exposure time for the subject property is 10-365 day(s).

APPRAISER

Signature: Geoffrey Coda
Name: Geoffrey E. Coda
Date of Signature: 12/17/2021
State Certification #: Cert Res RD5871
or State License #:
State: FL
Expiration Date of Certification or License: 11/30/2022

Effective Date of Appraisal: 12/15/2021

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature:
Name:
Date of Signature:
State Certification #:
or State License #:
State:
Expiration Date of Certification or License:

Supervisory Appraiser Inspection of Subject Property

☐ Did Not ☐ Exterior-only from Street ☐ Interior and Exterior

Form ID14EC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Subject Photo Page

Borrower	Shomari O & Oluwatitoyin Ogunsola Smith						
Property Address	4315 W Santiago St						
City	Tampa	County	Hillsborough	State	FL	Zip Code	33629
Lender/Client	PNC Bank						



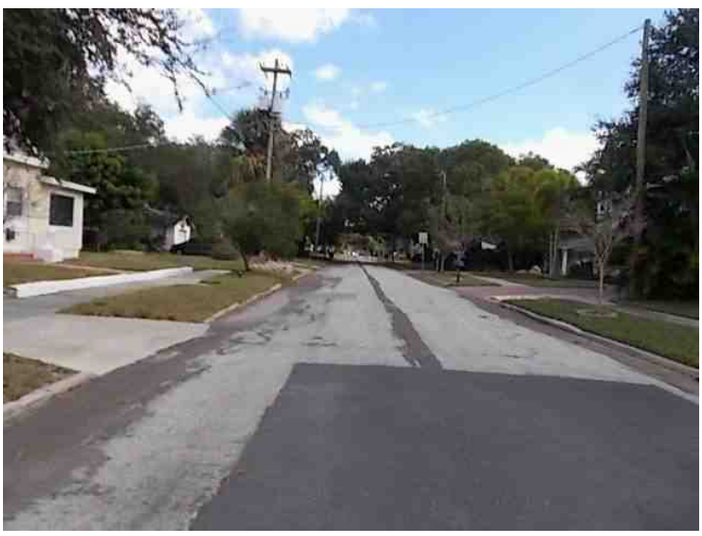
Subject Front

4315 W Santiago St

Sales Price	
Gross Living Area	3,179
Total Rooms	8
Total Bedrooms	5
Total Bathrooms	4.0
Location	N;Res;Res
View	N;Traffic;Res
Site	5000 sf
Quality	Q3
Age	3



Subject Rear



Subject Street

Subject Interior/Exterior and Addendum Photos

Borrower	Shomari O & Oluwatitoyin Ogunsola Smith						
Property Address	4315 W Santiago St						
City	Tampa	County	Hillsborough	State	FL	Zip Code	33629
Lender/Client	PNC Bank						



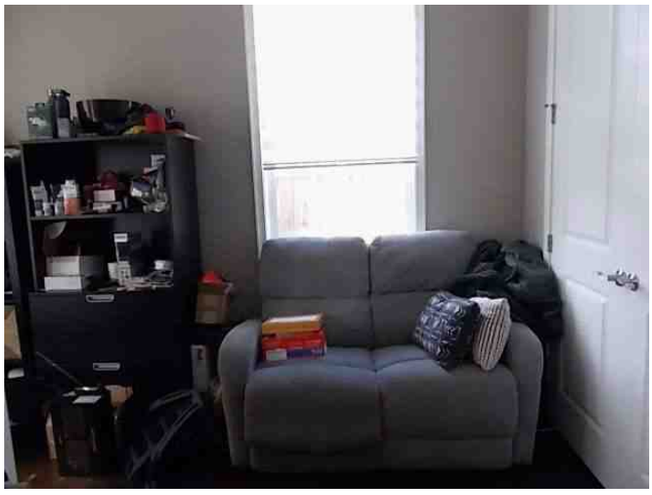
Living Room



Dining Room



Kitchen



Bedroom



Bedroom



Bedroom

Subject Interior/Exterior and Addendum Photos

Borrower	Shomari O & Oluwatitoyin Ogunsola Smith						
Property Address	4315 W Santiago St						
City	Tampa	County	Hillsborough	State	FL	Zip Code	33629
Lender/Client	PNC Bank						



Bedroom



Bedroom



Bath



Bath



Bath



Bath

Photograph Addendum

Borrower	Shomari O & Oluwatitoyin Ogunsola Smith						
Property Address	4315 W Santiago St						
City	Tampa	County	Hillsborough	State	FL	Zip Code	33629
Lender/Client	PNC Bank						



Loft



Laundry



Air Handler



Air Handler



Water Heater



Electric Box

Subject Interior/Exterior and Addendum Photos

Borrower	Shomari O & Oluwatitoyin Ogunsola Smith						
Property Address	4315 W Santiago St						
City	Tampa	County	Hillsborough	State	FL	Zip Code	33629
Lender/Client	PNC Bank						



Garage



Subject Side



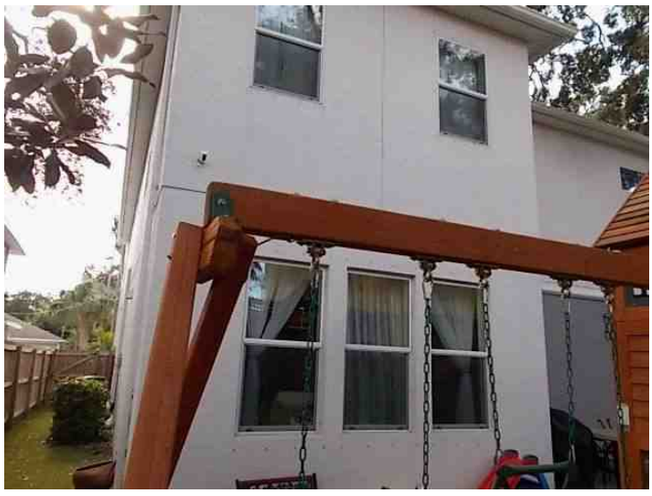
Subject Side



AC



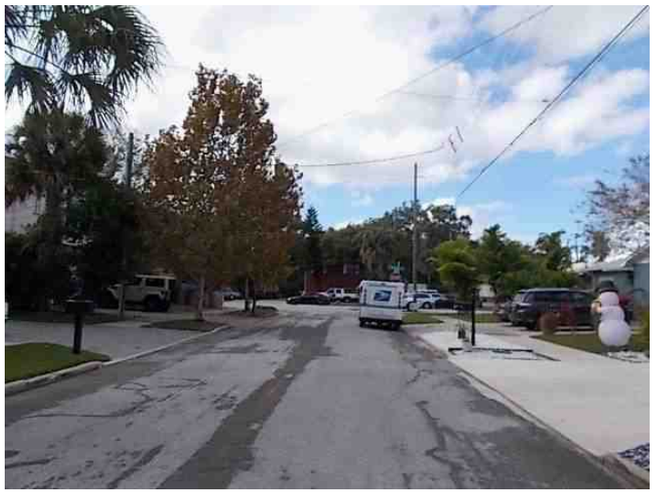
Generator



Subject Additional Rear

Photograph Addendum

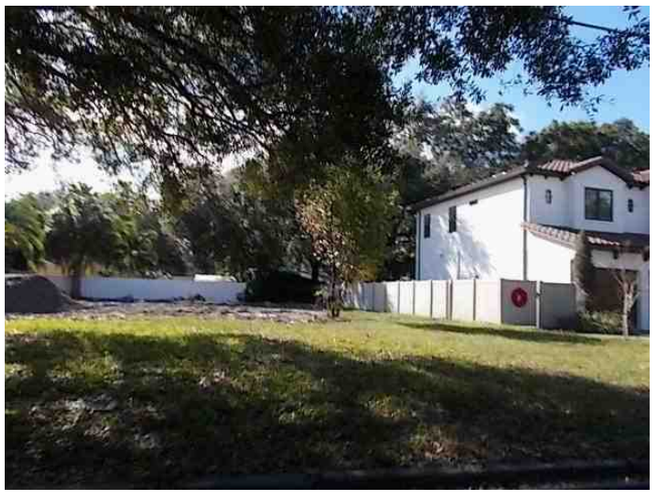
Borrower	Shomari O & Oluwatitoyin Ogunsola Smith						
Property Address	4315 W Santiago St						
City	Tampa	County	Hillsborough	State	FL	Zip Code	33629
Lender/Client	PNC Bank						



Subject Alternate Street



Garage Floor



Original Photo for Comparable 8

Comparable Photo Page

Borrower	Shomari O & Oluwatitoyin Ogunsola Smith						
Property Address	4315 W Santiago St						
City	Tampa	County	Hillsborough	State	FL	Zip Code	33629
Lender/Client	PNC Bank						



Comparable 1

4316 W Tacon St

Prox. to Subject	0.22 miles S
Sales Price	1,165,000
Gross Living Area	3,604
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3.1
Location	N;Res;Res
View	N;Traffic;Res
Site	7000 sf
Quality	Q3
Age	5



Comparable 2

4104 1/2 W Obispo St

Prox. to Subject	0.34 miles SE
Sales Price	1,115,000
Gross Living Area	2,990
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;Res
View	N;Res;Res
Site	5100 sf
Quality	Q3
Age	3



Comparable 3

4113 W Obispo St

Prox. to Subject	0.29 miles SE
Sales Price	1,185,000
Gross Living Area	3,385
Total Rooms	8
Total Bedrooms	5
Total Bathrooms	5.0
Location	N;Res;Res
View	N;Res;Res
Site	4763 sf
Quality	Q3
Age	2

Comparable Photo Page

Borrower	Shomari O & Oluwatitoyin Ogunsola Smith						
Property Address	4315 W Santiago St						
City	Tampa	County	Hillsborough	State	FL	Zip Code	33629
Lender/Client	PNC Bank						



Comparable 4

4223 W Barcelona St

Prox. to Subject	0.21 miles NE
Sales Price	1,226,000
Gross Living Area	3,232
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	4.0
Location	N;Res;Res
View	N;Res;Res
Site	5000 sf
Quality	Q3
Age	5



Comparable 5

4405 W Sevilla St

Prox. to Subject	0.41 miles S
Sales Price	1,125,000
Gross Living Area	3,898
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	5.0
Location	N;Res;Res
View	N;Traffic;Res
Site	11270 sf
Quality	Q3
Age	2



Comparable 6

4017 W Empedrado St

Prox. to Subject	0.36 miles E
Sales Price	1,304,314
Gross Living Area	3,926
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	4.1
Location	N;Res;Res
View	N;Res;Res
Site	10000 sf
Quality	Q3
Age	0

Comparable Photo Page

Borrower	Shomari O & Oluwatitoyin Ogunsola Smith						
Property Address	4315 W Santiago St						
City	Tampa	County	Hillsborough	State	FL	Zip Code	33629
Lender/Client	PNC Bank						



Comparable 7

4216 W Palmira Ave

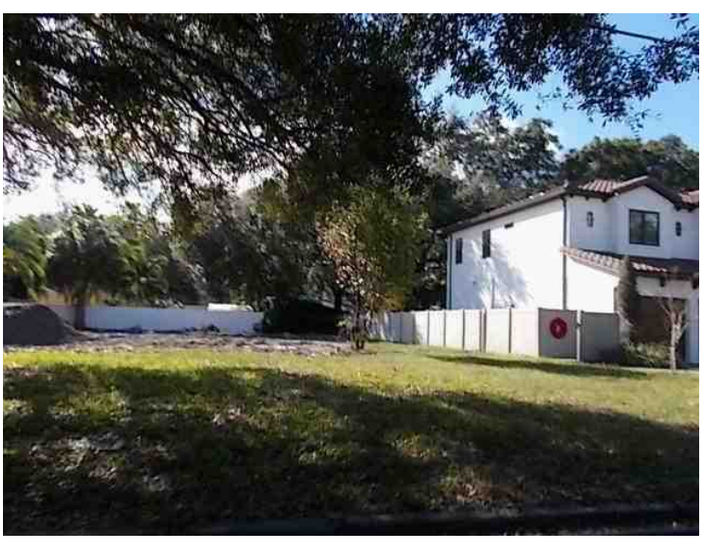
Prox. to Subject	0.23 miles NE
Sale Price	1,450,000
Gross Living Area	3,792
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	4.0
Location	N;Res;Res
View	N;Res;Res
Site	7800 sf
Quality	Q3
Age	5



Comparable 8

4010 W San Luis St

Prox. to Subject	0.47 miles SE
Sale Price	1,399,000
Gross Living Area	3,500
Total Rooms	9
Total Bedrooms	4
Total Bathrooms	5.0
Location	N;Res;Res
View	N;Res;Res
Site	9000 sf
Quality	Q3
Age	0

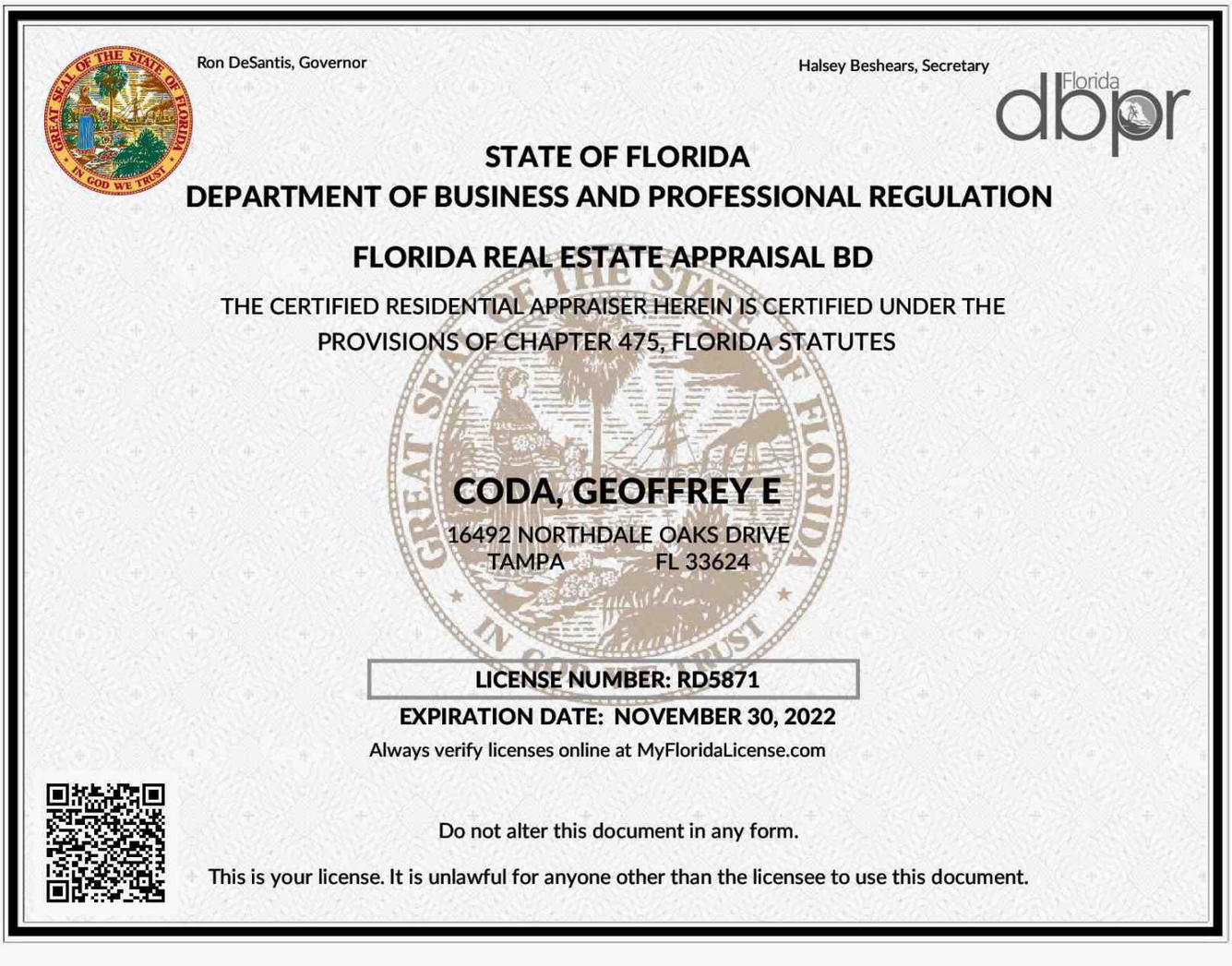


Comparable 9

4618 W Tennyson Ave

Prox. to Subject	0.29 miles W
Sale Price	1,225,000
Gross Living Area	2,904
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.2
Location	N;Res;Res
View	N;Res;Res
Site	7800 sf
Quality	Q3
Age	32

License



Ron DeSantis, Governor

Halsey Beshears, 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

CODA, GEOFFREY E

16492 NORTHDALE OAKS DRIVE
TAMPA FL 33624

LICENSE NUMBER: RD5871

EXPIRATION DATE: NOVEMBER 30, 2022

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.

GREAT AMERICAN INSURANCE GROUP

301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS
for
REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

☒ Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the **Company**.

Policy Number: **RAP3668326-21** Renewal of: **RAP3668326-20**

Program Administrator: **Herbert H. Landy Insurance Agency Inc.**
100 River Ridge Drive, Suite 301 Norwood, MA 02062

Item 1. **Named Insured**: **Geoffrey E. Coda**

Item 2. **Address**: **16492 Northdale Oaks Drive**
City, State, Zip Code: **Tampa, FL 33624**

Item 3. **Policy Period**: From **02/27/2021** *(Month, Day, Year)* To **02/27/2022** *(Month, Day, Year)*
(Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)

Item 4. **Limits of Liability**:

A. $ **1,000,000** **Damages** Limit of Liability – Each **Claim**

B. $ **1,000,000** **Claim Expenses** Limit of Liability – Each **Claim**

C. $ **2,000,000** **Damages** Limit of Liability – Policy Aggregate

D. $ **2,000,000** **Claim Expenses** Limit of Liability – Policy Aggregate

Item 5. **Deductible** (Inclusive of **Claim Expenses**):

A. $ **500** Each **Claim**

B. $ **1,000** Aggregate

Item 6. **Premium**: $ **917.00**

Item 7. **Retroactive Date** (if applicable): **02/27/2007**

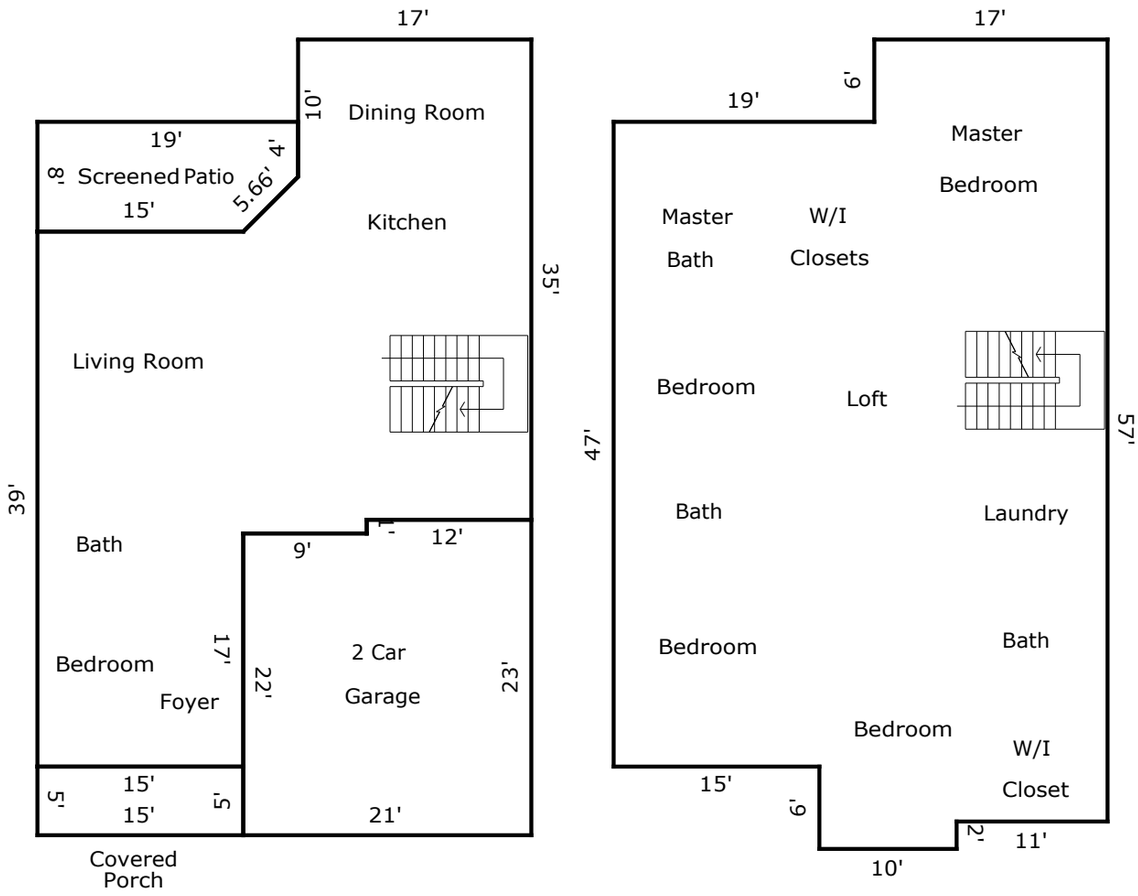
Item 8. **Forms, Notices and Endorsements attached**:

D42100 (03/15) D42300 FL (05/13) IL7324 (08/12)
D42402 (05/13) D42412 (03/17) D42413 (06/17) D42414 (08/19)

Authorized Representative

Building Sketch

Borrower	Shomari O & Oluwatitoyin Ogunsola Smith						
Property Address	4315 W Santiago St						
City	Tampa	County	Hillsborough	State	FL	Zip Code	33629
Lender/Client	PNC Bank						



TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area		**Calculation Details**		
First Floor	1281 Sq ft	39 × 15	=	585
		35 × 12	=	420
		36 × 5	=	180
		0.5 × 4 × 4	=	8
		22 × 4	=	88
Second Floor	1898 Sq ft	17 × 6	=	102
		36 × 47	=	1692
		6 × 10	=	60
		4 × 11	=	44
Total Living Area (Rounded):	**3179 Sq ft**			
Non-living Area				
2 Car Attached	474 Sq ft	21 × 22	=	462
		12 × 1	=	12
Concrete Patio	144 Sq ft	8 × 15	=	120
		4 × 4	=	16
		0.5 × 4 × 4	=	8
Open Porch	75 Sq ft	15 × 5	=	75

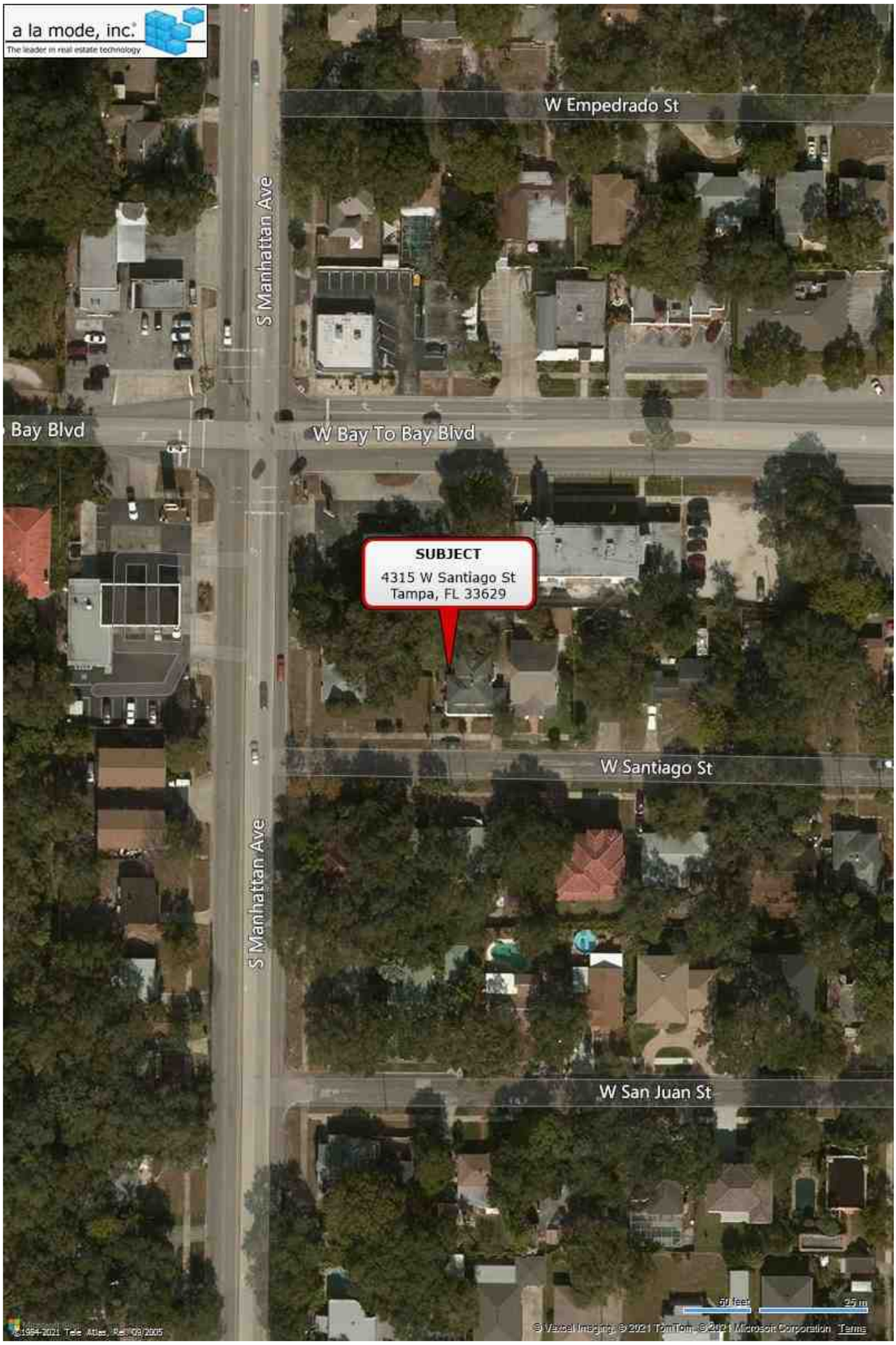
Location Map

Borrower	Shomari O & Oluwatitoyin Ogunsola Smith						
Property Address	4315 W Santiago St						
City	Tampa	County	Hillsborough	State	FL	Zip Code	33629
Lender/Client	PNC Bank						



Location Map

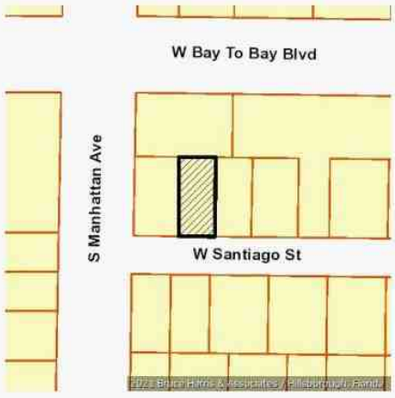
Borrower	Shomari O & Oluwatitoyin Ogunsola Smith						
Property Address	4315 W Santiago St						
City	Tampa	County	Hillsborough	State	FL	Zip Code	33629
Lender/Client	PNC Bank						



Bob Henriquez
Hillsborough County Property Appraiser

https://www.hcpafl.org/
15th Floor County Ctr.
601 E. Kennedy Blvd, Tampa, Florida 33602-4932
Ph: (813) 272-6100

Folio: 124023-0100



Owner Information

Owner Name	SMITH SHOMARI O TRUSTEE OGUNSOLA-SMITH OLUWATITOYIN TRUSTEE
Mailing Address	4315 W SANTIAGO ST TAMPA, FL 33629-7723
Site Address	4315 W SANTIAGO ST, TAMPA
PIN	A-33-29-18-3TR-000015-00018.1
Folio	124023-0100
Prior PIN	A-33-29-18-3TR-000015-00019.0
Prior Folio	124024-0000
Tax District	TA - TAMPA
Property Use	0100 SINGLE FAMILY R
Plat Book/Page	14/7
Neighborhood	202003.00 | Virginia Park/Maryland Manor Area
Subdivision	3TR | MARYLAND MANOR REVISED PLAT

Value Summary

Taxing District	Market Value	Assessed Value	Exemptions	Taxable Value
County	$652,253	$548,164	$50,000	$498,164
Public Schools	$652,253	$548,164	$25,000	$523,164
Municipal	$652,253	$548,164	$50,000	$498,164
Other Districts	$652,253	$548,164	$50,000	$498,164

Note: This section shows Market Value, Assessed Value, Exemptions, and Taxable Value for taxing districts. Because of changes in Florida Law, it is possible to have different assessed and taxable values on the same property. For example, the additional $25,000 Homestead Exemption and the non-homestead CAP do not apply to public schools, and the Low Income Senior Exemption only applies to countywide and certain municipal millages.

Sales Information

Book / Page	Instrument	Month	Year	Type Inst	Qualified or Unqualified	Vacant or Improved	Price
26525 / 0550	2019144279	03	2019	QC	Unqualified	Improved	$100
25656 / 0649	2018123867	03	2018	WD	Qualified	Improved	$651,400
24884 / 1463	2017153326	04	2017	WD	Qualified	Vacant	$225,000
24879 / 0151	2017149750	04	2017	WD	Unqualified	Improved	$400,000
11378 / 1783	2002028584	01	2002	QC	Unqualified	Improved	$100
11378 / 1781	2002028583	01	2002	QC	Unqualified	Improved	$100

Form SCNLGL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

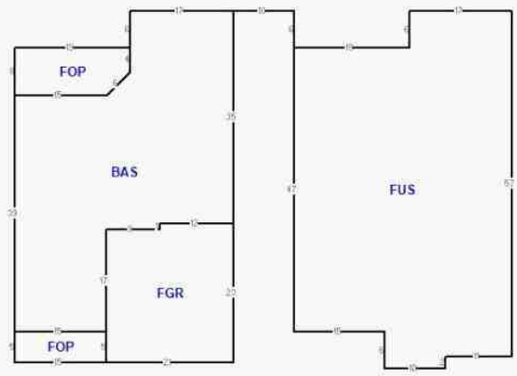
Building Information

Building 1

Type	01 | SINGLE FAMILY
Year Built	2018

Building 1 Construction Details

Element	Code	Construction Detail
Class	C	Masonry or Concrete Frame
Exterior Wall	7	Masonry Frm: Stucco
Exterior Wall	6	Wd/Mtl Frm: Stucco
Roof Structure	3	Gable or Hip
Roof Cover	3	Asphalt/Comp. Shingle
Interior Walls	5	Drywall
Interior Flooring	7	Tile
Interior Flooring	8	Carpet
Heat/AC	2	Central
Architectural Style	10	Contemporary Multi-Story
Condition	3	Average
Bedrooms	5.0	
Bathrooms	4.0	
Stories	2.0	
Units	1.0	



Building 1 subarea

Area Type	Gross Area	Heated Area	Depreciated Value
BAS	1,281	1,281	$193,166
FOP	144		$5,429
FOP	75		$2,865
FGR	474		$35,738
ADD			$0
FUS	1,898	1,898	$257,555
Totals	**3,872**	**3,179**	**$494,753**

Land Information

Use Code	Description	Zone	Front	Depth	Land Type	Total Land Units	Land Value
REU0	Res SF Class 30.00	RS-50	50.00	100.00	SE | SF LOTS W/ EFF SIZE	5,000.00	$157,500

Legal Description

MARYLAND MANOR REVISED PLAT LOT 18 BLOCK 15

Form SCNLGL - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Plat Map


S Manhattan Ave
W Santiago St
16
124022
124022
15
8
124020
124023
1240230100
18
1240230100
124024
124025
124026