Uniform Residential Appraisal Report

4029723813
File # 16984050.1

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 5040 Kirkland Rd | City Lakeland | State FL | Zip Code 33811-1511
Borrower n/a | Owner of Public Record ELIZABETH D & DALTON M PAUL | County Polk
Legal Description KENSINGTON HEIGHTS ADDITION PB 83 PG 13 LOT 23
Assessor's Parcel # 23-29-11-139768-000231 | Tax Year 2024 | R.E. Taxes $ 5,371
Neighborhood Name Kensington Heights | Map Reference 29460 | Census Tract 0119.13
Occupant ☐ Owner ☐ Tenant ☒ Vacant | Special Assessments $ 0 | ☒ PUD | HOA $ 305 ☒ per year ☐ per month
Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)
Assignment Type ☐ Purchase Transaction ☐ Refinance Transaction ☒ Other (describe) Mortgage Servicing - Short Sale
Lender/Client Fannie Mae | Address 5600 Granite Park VII, Granite Parkway, Plano, TX 75024
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☒ Yes ☐ No
Report data source(s) used, offering price(s), and date(s). DOM 58;The subject was listed on 01/28/2025 for $415,000 per Stellar MLS #TB8343759.
Current price $375,000. Contract pending 03/25/2025.

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	☐ Urban	☒ Suburban	☐ Rural	Property Values	☐ Increasing	☒ Stable	☐ Declining	PRICE	AGE		One-Unit	70 %
Built-Up	☒ Over 75%	☐ 25-75%	☐ Under 25%	Demand/Supply	☒ Shortage	☐ In Balance	☐ Over Supply	$ (000)	(yrs)		2-4 Unit	2 %
Growth	☒ Rapid	☐ Stable	☐ Slow	Marketing Time	☒ Under 3 mths	☐ 3-6 mths	☐ Over 6 mths	140	Low	0	Multi-Family	3 %
Neighborhood Boundaries	Bounded to the North by - US 92, West by - Countyline Rd, East by - Florida							1,235	High	121	Commercial	15 %
Ave S, and South by - Shepard Rd								360	Pred.	20	Other	10 %

Neighborhood Description The subject is located in a neighborhood in Lakeland, FL.The neighborhood is convenient to I-4,Tampa or Orlando airports, Disney World, Lego Land, schools, beaches, shopping centers, hospitals, and has adequate access to all residential amenities.

Market Conditions (including support for the above conclusions) Other land use: vacant land.

SITE

Dimensions See Parcel Map | Area 14,810 sf | Shape Mostly Rectangular | View N;Res;
Specific Zoning Classification RL2 | Zoning Description Residential - Low 2
Zoning Compliance ☒ 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? ☒ Yes ☐ No If No, describe The subject site is physically suited for a single family home, which is legally permissible, financially feasible, and supports the highest present value.

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

FEMA Special Flood Hazard Area ☐ Yes ☒ No | FEMA Flood Zone X | FEMA Map # 12105C0480G | FEMA Map Date 12/22/2016
Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe
A current survey was not available, which may be necessary to verify site dimensions, flood zone, and to determine the presence of any easements, encroachments, wetlands, etc. See attached parcel map. Septic is typical in this market and public sewage is not available at this time. Septic does not effect the subject's marketability.

IMPROVEMENTS

General Description		Foundation		Exterior Description	materials/condition	Interior	materials/condition
Units	☒ One ☐ One with Accessory Unit	☒ Concrete Slab	☐ Crawl Space	Foundation Walls	Concrete/Avg	Floors	WdLam,C/Avg-Fair
# of Stories	1	☐ Full Basement	☐ Partial Basement	Exterior Walls	Stucco/Avg	Walls	Drywall/Avg
Type	☒ Det. ☐ Att. ☐ S-Det./End Unit	Basement Area	0 sq.ft.	Roof Surface	C.Shingle/Avg	Trim/Finish	Painted Wood/Avg
☒ Existing	☐ Proposed ☐ Under Const.	Basement Finish	0 %	Gutters & Downspouts	None	Bath Floor	Vinyl/Avg-Fair
Design (Style)	Contemp	☐ Outside Entry/Exit	☐ Sump Pump	Window Type	Aluminum/Avg	Bath Wainscot	C.Tile/Avg
Year Built	1991	Evidence of ☐ Infestation		Storm Sash/Insulated	Insulated/Avg	Car Storage	☐ None
Effective Age (Yrs)	34	☐ Dampness	☐ Settlement	Screens	Mesh/Avg	☒ Driveway	# of Cars 2
Attic	☐ None	Heating ☒ FWA	☐ HWBB ☐ Radiant	Amenities	☐ Woodstove(s) # 0	Driveway Surface	Brick Pavers
☒ Drop Stair	☐ Stairs	☐ Other	Fuel Electric	☐ Fireplace(s) # 0	☒ Fence Wood	☒ Garage	# of Cars 2
☐ Floor	☐ Scuttle	Cooling ☒ Central Air Conditioning		☒ Patio/Deck CEnt	☒ Porch Deck	☐ Carport	# of Cars 0
☐ Finished	☐ Heated	☐ Individual	☐ Other	☐ Pool None	☐ Other None	☒ Att.	☐ Det. ☐ Built-in

Appliances ☒ Refrigerator ☐ Range/Oven ☒ Dishwasher ☒ Disposal ☒ Microwave ☐ Washer/Dryer ☐ Other (describe)
Finished area **above** grade contains: 7 Rooms | 3 Bedrooms | 2.0 Bath(s) | 2,299 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). Covered entry, Deck.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4;Kitchen-remodeled-timeframe unknown;Bathrooms-remodeled-timeframe unknown;See Attached REO Addendum for list of repairs needed.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe
No apparent adverse environmental conditions noted in improvements, on site or in immediate vicinity of the subject. No special tests done by appraiser.
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe

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There are 11 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 300,000 to $ 599,999 .

There are 36 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 265,000 to $ 579,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	5040 Kirkland Rd Lakeland, FL 33811-1511	5656 Oakwood Knoll Dr Lakeland, FL 33811-1513		5633 Oakwood Knoll Dr Lakeland, FL 33811-1543		1722 Montee Ln Lakeland, FL 33811-2145	
Proximity to Subject		0.79 miles S		0.74 miles S		0.95 miles SW	
Sale Price	$		$ 343,000		$ 365,000		$ 435,000
Sale Price/Gross Liv. Area	$ sq.ft.	$ 159.53 sq.ft.		$ 124.32 sq.ft.		$ 203.46 sq.ft.	
Data Source(s)		StellarMLS#L4948085;DOM 42		StellarMLS#TB8306301;DOM 109		StellarMLS#TB8307599;DOM 152	
Verification Source(s)		MLS,IMAPP		MLS,IMAPP		MLS,IMAPP	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth Cash;0		ArmLth Conv;3200		ArmLth FHA;11042	
Date of Sale/Time		s12/24;c11/24		s02/25;c01/25		s04/25;c03/25	
Location	N;Res;	N;Res;		N;Res;		B;Fairlane;	-10,000
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	14,810 sf	8451 sf	+3,815	8451 sf	+3,815	17890 sf	-1,848
View	N;Res;	N;Res;		N;Res;		B;Res;Pstrl	-3,000
Design (Style)	DT1;Ranch	DT1;Ranch		DT2;Ranch	0	DT1;Ranch	
Quality of Construction	Q4	Q4		Q4		Q3	-25,000
Actual Age	34	20	0	20	0	27	0
Condition	C4	C2	-40,000	C3	-25,000	C2	-45,000
Above Grade Room Count (Total / Bdrms. / Baths)	7 / 3 / 2.0	7 / 4 / 2.0	0	7 / 4 / 2.0	0	7 / 4 / 3.0	-8,000
Gross Living Area	2,299 sq.ft.	2,150 sq.ft.	+8,200	2,936 sq.ft.	-35,000	2,138 sq.ft.	+8,900
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	CeilingFans	CeilingFans		CeilingFans		CeilingFans	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw	
Porch/Patio/Deck	CovEnt,Deck	CovEnt,Patio	0	CovEnt,Patio	0	CovEnt,ScrPch	-2,000
Other	Fence,shed	Fence	+500	Fence	+500	SIGPool,Shed	-28,000
Net Adjustment (Total)		☐ + ☒ -	$ -27,485	☐ + ☒ -	$ -55,685	☐ + ☒ -	$ -113,948
Adjusted Sale Price of Comparables		Net Adj. 8.0 % Gross Adj. 15.3 %	$ 315,515	Net Adj. 15.3 % Gross Adj. 17.6 %	$ 309,315	Net Adj. 26.2 % Gross Adj. 30.3 %	$ 321,052

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) Realist

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) Realist

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	06/14/2022		08/27/2024	06/14/2024
Price of Prior Sale/Transfer	$415,000		$331,600	$280,000
Data Source(s)	Realist,IMAPP,CntyPropApprs	Realist,IMAPP,CntyPropApprs	Realist,IMAPP,CntyPropApprs	Realist,IMAPP,CntyPropApprs
Effective Date of Data Source(s)	04/18/2025	04/18/2025	04/18/2025	04/18/2025

Analysis of prior sale or transfer history of the subject property and comparable sales The subject sold on 06/14/2022 for $415,000. Comp #2 sold on 08/27/2024 for $331,600 with many renovations and/or updates made post sale, therefore this sale appears to be a flip. Comp #3 sold on 06/14/2024 for $280,000 with many renovations and/or updates made post sale, therefore this sale appears to be a flip.

Summary of Sales Comparison Approach See attached addenda.

Indicated Value by Sales Comparison Approach $ 317,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 317,000 **Cost Approach (if developed) $** **Income Approach (if developed) $**

See attached addenda.

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 $ 317,000 **, as of** 04/16/2025 **, which is the date of inspection and the effective date of this appraisal.**

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ADDITIONAL COMMENTS

See attached addenda.

LISTCONAME

KELLER WILLIAMS REALTY SMART - 265500286

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) Site value derived from market. An analysis was made of the most recent active listings, pending sales, and closed vacant land sales in the subject neighborhood.

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE	=$
Source of cost data	DWELLING Sq.Ft. @ $	=$
Quality rating from cost service Effective date of cost data	Sq.Ft. @ $	=$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		=$
	Garage/Carport Sq.Ft. @ $	=$
	Total Estimate of Cost-New	=$
	Less Physical / Functional / External Depreciation	=$( )
	Depreciated Cost of Improvements	=$
	"As-is" Value of Site Improvements	=$
Estimated Remaining Economic Life (HUD and VA only) 42 Years	**INDICATED VALUE BY COST APPROACH**	**=$**

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

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

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project

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

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

Was the project created by the conversion of 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.

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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.

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 Tara L. Smith
Name Tara L. Smith
Company Name Aero Appraisals Inc
Company Address 23781 US Hwy 27 #143
Lake Wales, FL 33859
Telephone Number (863) 978-8248
Email Address aeroappraisalsinc@gmail.com
Date of Signature and Report 04/22/2025
Effective Date of Appraisal 04/16/2025
State Certification # Cert Res RD6492
or State License #
or Other (describe) State #
State FL
Expiration Date of Certification or License 11/30/2026

ADDRESS OF PROPERTY APPRAISED
5040 Kirkland Rd
Lakeland, FL 33811-1511
APPRAISED VALUE OF SUBJECT PROPERTY $ 317,000

LENDER/CLIENT
Name Accurate Group
Company Name Fannie Mae
Company Address 5600 Granite Park VII, Granite Parkway,
Plano, TX 75024
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

Subject Photo Page

Borrower	n/a						
Property Address	5040 Kirkland Rd						
City	Lakeland	County	Polk	State	FL	Zip Code	33811-1511
Lender/Client	Fannie Mae						



Subject Front

5040 Kirkland Rd

Sales Price	
Gross Living Area	2,299
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	14,810 sf
Quality	Q4
Age	34



Subject Rear



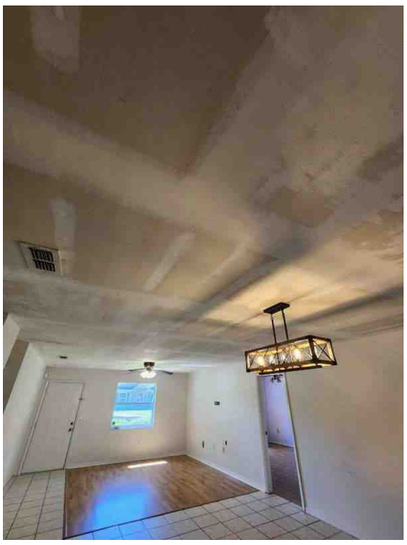
Subject Street

Subject Photographs

Borrower	n/a						
Property Address	5040 Kirkland Rd						
City	Lakeland	County	Polk	State	FL	Zip Code	33811-1511
Lender/Client	Fannie Mae						



Den



Ceiling over dining area and living room



Living room



Dining area



Ceiling in hall bath - appears to be a leak



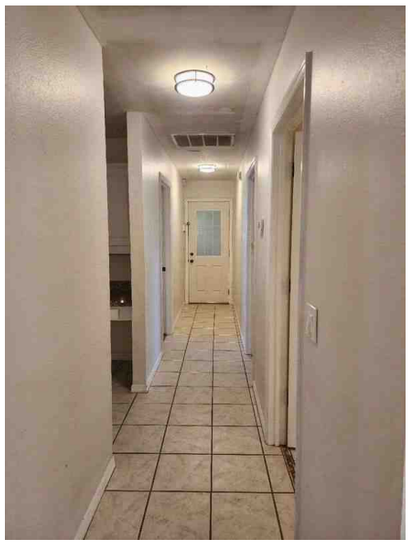
Bath 1

Subject Photographs

Borrower	n/a			
Property Address				
City		County	State	Zip Code
Lender/Client	Fannie Mae			



Bedroom 1 ceiling



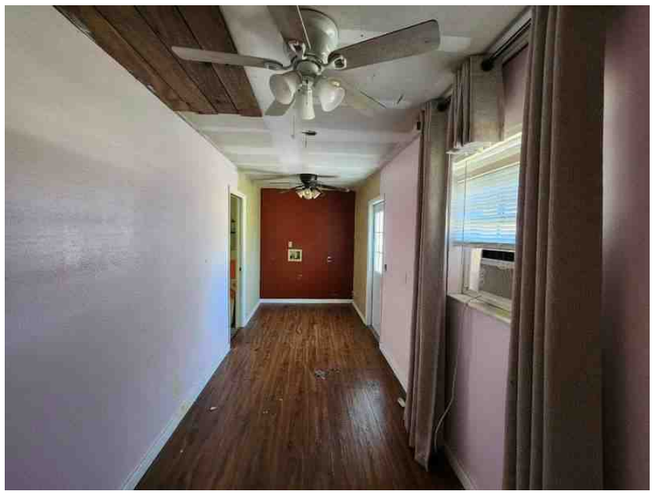
Hall



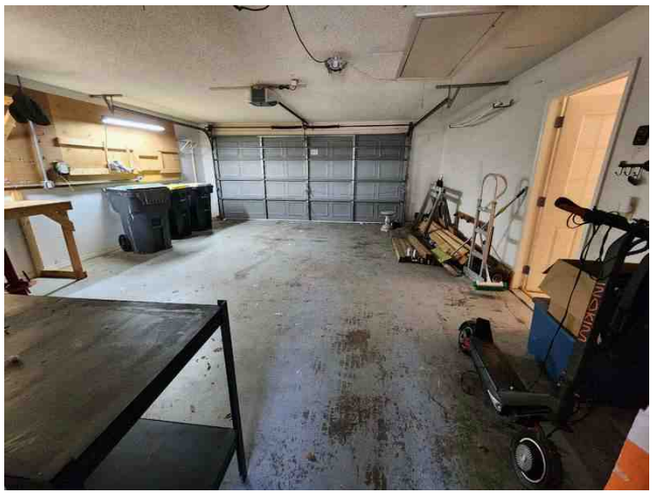
Bedroom 1



Bedroom 2



Laundry and office area



Garage

Subject Photographs

Borrower	n/a			
Property Address				
City		County	State	Zip Code
Lender/Client	Fannie Mae			



HWH



Attic



Shed



Interior of shed



Rear and side



Back yard and rear view

Subject Photographs

Borrower	n/a						
Property Address	5040 Kirkland Rd						
City	Lakeland	County	Polk	State	FL	Zip Code	33811-1511
Lender/Client	Fannie Mae						



Some siding has holes and needs repair



Rear deck



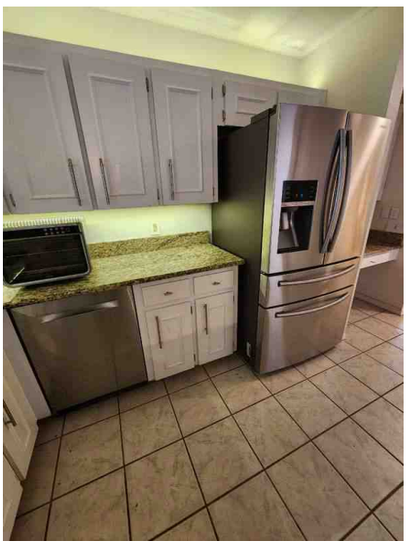
Kitchen



Kitchen



Kitchen



Kitchen

Subject Photographs

Borrower	n/a			
Property Address				
City		County	State	Zip Code
Lender/Client	Fannie Mae			



Kitchen



Ceiling in living room



Bedroom 3



Bedroom 3 ceiling



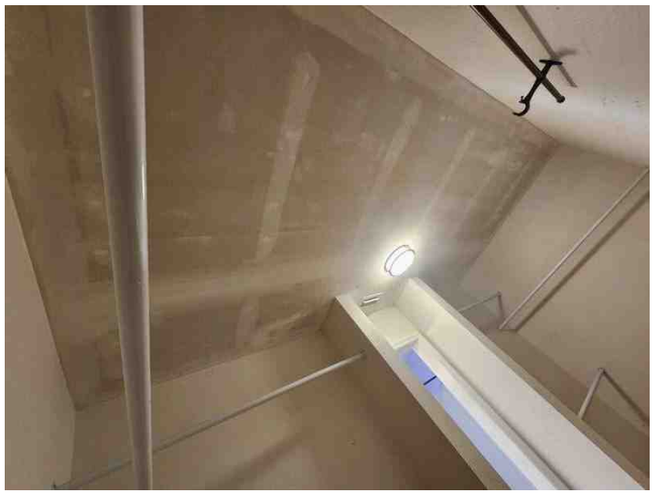
Bath 2



Bath 2

Subject Photographs

Borrower	n/a			
Property Address				
City		County	State	Zip Code
Lender/Client	Fannie Mae			



Ceiling in bath 2 closet



Side



Street



Front view



Front and side

Comparable Photo Page

Borrower	n/a						
Property Address	5040 Kirkland Rd						
City	Lakeland	County	Polk	State	FL	Zip Code	33811-1511
Lender/Client	Fannie Mae						



Comparable 1

5656 Oakwood Knoll Dr

Prox. to Subject	0.79 miles S
Sale Price	343,000
Gross Living Area	2,150
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	8451 sf
Quality	Q4
Age	20



Comparable 2

5633 Oakwood Knoll Dr

Prox. to Subject	0.74 miles S
Sale Price	365,000
Gross Living Area	2,936
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	8451 sf
Quality	Q4
Age	20



Comparable 3

1722 Montee Ln

Prox. to Subject	0.95 miles SW
Sale Price	435,000
Gross Living Area	2,138
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	3.0
Location	B;Fairlane;
View	B;Res;Pstrl
Site	17890 sf
Quality	Q3
Age	27

File No. 16984050.1

SUPPLEMENTAL REAL ESTATE OWNED APPRAISAL ADDENDUM

Property Address 5040 Kirkland Rd City Lakeland State FL Zip Code 33811-1511
Legal Description KENSINGTON HEIGHTS ADDITION PB 83 PG 13 LOT 23 County Polk
Is the subject property currently listed? ☒ Yes ☐ No Current List Price: $ 375,000 Agent: Denise Cardiff
Listing Company/Address/Phone: Keller Williams Realty Smart, 218 E Pine Street, Lakeland, FL 33801

ITEM	SUBJECT	LISTING # 1		LISTING # 2		LISTING # 3	
Address	5040 Kirkland Rd Lakeland, FL 33811-1511	4041 S Sugar Creek Dr Lakeland, FL 33811-1358		5378 Hidden Oaks Dr Lakeland, FL 33811-4064		6402 Beechnut Dr Lakeland, FL 33813-3671	
Proximity to Subject		1.53 miles NW		0.85 miles SW		2.22 miles SE	
Original List Price	$ 315,000	$ 475,000		$ 399,000		$ 474,900	
Total Days on Market	58	169		85		7	
Current List Price	$ 375,000	$ 450,000		$ 359,000		$ 464,900	
DOM Since Last Revision	35	111		79		7	
Last Sale Date		11/16/2022		11/14/2023		04/25/2019	
Price/Gross Living Area	$ 163.11 sq.ft.	$ 162.28 sq.ft.		$ 181.96 sq.ft.		$ 203.10 sq.ft.	
Data Source	Inspection	StellarMLS #L4946841 DOM 251		StellarMLS #P4933389 DOM 85		StellarMLS #O6296560 DOM 7	
Data Verification	MLS,PCPA	Realist		Realist		Realist	
REO Property	☒ Yes ☐ No	☐ Yes ☒ No		☐ Yes ☒ No		☐ Yes ☒ No	
Vacant/Occupied	Vacant	Vacant		Occupied		Vacant	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+/- $ Adjustment	DESCRIPTION	+/- $ Adjustment	DESCRIPTION	+/- $ Adjustment
Concessions Offered		Listing		Listing		Listing	
Location	N;Res;	N;Res;		N;Res;		B;ChristinaOaks;	-15,000
Site Size	14,810 sf	15033 sf	0	10537 sf	+2,600	9753 sf	+3,000
Site Views/Appeal	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Contemp		DT1;Ranch	
Quality of Construction	Q4	Q3	-25,000	Q3	-10,000	Q4	
Age	34	41	0	22	0	36	0
Condition	C4	C2	-45,000	C3	-25,000	C2	-40,000
Above Grade Room Count	Total 7 Bdrms. 3 Baths 2.0	Total 7 Bdrms. 4 Baths 3.0	-8,000	Total 6 Bdrms. 3 Baths 2.0		Total 7 Bdrms. 4 Baths 2.0	0
Gross Living Area	2,299 sq.ft.	2,773 sq.ft.	-28,400	1,973 sq.ft.	+19,600	2,289 sq.ft.	0
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw	
Other	CovEnt,Deck	CovEnt,ScrPch	-2,000	CovEnt,ScrPch	-2,000	CovEnt,ScrPch	-2,000
Other	Fence,shed	ScrIGPool,shed,Fnc	-28,000	Fence	+500	Fence	+500
Net Adj. (Total)		☐ + ☒ −	$ -136,400	☐ + ☒ −	$ -14,300	☐ + ☒ −	$ -53,500
Adjusted List Price of Comparable Listings		Net 30.3 % Gross 30.3 %	$ 313,600	Net 4.0 % Gross 16.6 %	$ 344,700	Net 11.5 % Gross 13.0 %	$ 411,400

Provide an itemized list of repairs recommended to bring the property into marketable condition. Cost estimates should be based on reliable published cost sources and/or local cost resources. The appraiser is not an expert in the field of building construction and actual costs may vary from those provided. Repair costs and opinions reported herein are subject to future revision based on new repair estimates and evaluations by a licensed building contractor.

REPAIR ITEM	ESTIMATED COST
Interior paint including prep and paint of ceilings as well	$ 5,500
Roof repairs (if roof needs repair per an inspection by a professional and licensed roofer)	$ 2,500
Possible mold remediation on ceilings	$ 5,000
Drywall repairs	$ 4,000
Exterior vinyl siding with holes needs repair	$ 1,200
	$
	$
	$
	$
	$
	$
	$
TOTAL ESTIMATED COST OF RECOMMENDED REPAIRS	$ 18,200

List any recommended inspections (code compliance, structural, environmental etc.). Provide an explanation why the inspection is recommended, and comment on the effect on marketability and value. When no inspections are recommended, provide a statement to that effect.
Mold and roofing inspection are highly recommended.

List of the days-on-the-market for the comparable sales used in the appraisal report: Comparable #1: 42 DOM; Comparable #2: 109 DOM; Comparable #3: 152 DOM.
Comments: Comp #3 has extended DOMs in comparison with the market typical DOMs.

"AS-IS" estimate of market value based on a reasonable market exposure time rendered in the attached appraisal report:	$ 317,000
"AS-REPAIRED" estimate of market value based on a reasonable market exposure time:	$ 342,000
"AS-IS" estimate of market value based on a client-imposed restricted market exposure time of 90-120 days (not to exceed 120 days):	$ 317,000
"AS-REPAIRED" estimate of market value based on a client-imposed restricted market exposure time of 90-120 days (not to exceed 120 days):	$ 342,000

APPRAISER:
Signature: Tara L. Smith
Name: Tara L. Smith
Date Report Signed: 04/22/2025
State Certification #: Cert Res RD6492 State: FL
Or State License #: State:
Expiration Date of Certification or License: 11/30/2026

SUPERVISORY APPRAISER (ONLY IF REQUIRED):
Signature:
Name:
Date Report Signed:
State Certification #: State:
Or State License #: State:
Expiration Date of Certification or License:

Listing Photo Page

Borrower	n/a						
Property Address	5040 Kirkland Rd						
City	Lakeland	County	Polk	State	FL	Zip Code	33811-1511
Lender/Client	Fannie Mae						



Listing 1

4041 S Sugar Creek Dr

Proximity to Subject	1.53 miles NW
List Price	450,000
Days on Market	169
Gross Living Area	2,773
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	3.0
Age/Year Built	41



Listing 2

5378 Hidden Oaks Dr

Proximity to Subject	0.85 miles SW
List Price	359,000
Days on Market	85
Gross Living Area	1,973
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Age/Year Built	22



Listing 3

6402 Beechnut Dr

Proximity to Subject	2.22 miles SE
List Price	464,900
Days on Market	7
Gross Living Area	2,289
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.0
Age/Year Built	36

Historical Median Home Sales Prices in subject Zip Code

Historic Sales Price Trend Search Chart Data

Sale Price, Median

Month	*2015*	*2016*	*2017*	*2018*	*2019*	*2020*
Jan	$126,500	$165,000	$180,499	$189,900	$201,000	$239,900
Feb	$134,753	$156,500	$186,500	$192,000	$216,700	$218,250
Mar	$149,900	$165,000	$184,500	$225,443	$221,990	$235,000
Apr	$161,425	$163,750	$195,995	$214,520	$209,000	$232,950
May	$158,000	$169,900	$192,000	$206,490	$224,000	$237,740
Jun	$144,950	$162,250	$183,950	$209,000	$225,000	$240,490
Jul	$150,000	$171,500	$194,575	$215,000	$230,000	$236,645
Aug	$177,500	$213,800	$184,250	$215,000	$228,500	$265,000
Sep	$149,900	$185,000	$215,408	$220,750	$240,000	$240,795
Oct	$170,000	$170,000	$179,000	$212,400	$246,370	$254,265
Nov	$150,000	$181,750	$176,900	$218,950	$235,000	$248,990
Dec	$179,500	$182,250	$192,000	$219,950	$218,000	$245,230

Sale Price, Median

Month	*2021*	*2022*	*2023*	*2024*	*2025*
Jan	$248,710	$335,260	$319,750	$357,498	$366,990
Feb	$253,710	$355,500	$392,890	$338,994	$365,995
Mar	$263,940	$335,545	$360,490	$356,996	$361,500
Apr	$270,025	$353,950	$356,362	$355,000	
May	$272,000	$357,500	$357,990	$348,620	
Jun	$285,000	$362,990	$369,900	$378,000	
Jul	$300,000	$381,603	$373,990	$335,000	
Aug	$335,000	$370,000	$382,900	$360,000	
Sep	$316,500	$366,490	$361,000	$336,995	
Oct	$342,000	$385,000	$374,996	$340,995	
Nov	$341,450	$357,500	$380,000	$342,995	
Dec	$344,935	$371,220	$342,900	$343,000	

Export as CSV

Time frame is from Jan 2015 to Mar 2025
Property Type is 'Residential'
State is 'Florida'
MLS Zip is '33811 - Lakeland'
SDEOYN is no
Matrix Testing is no
Exclude From Inventory Stats is no
Property Style is 'Single Family Residence'
Results calculated from 4,268 listings

Parcel Map

Borrower	n/a						
Property Address	5040 Kirkland Rd						
City	Lakeland	County	Polk	State	FL	Zip Code	33811-1511
Lender/Client	Fannie Mae						



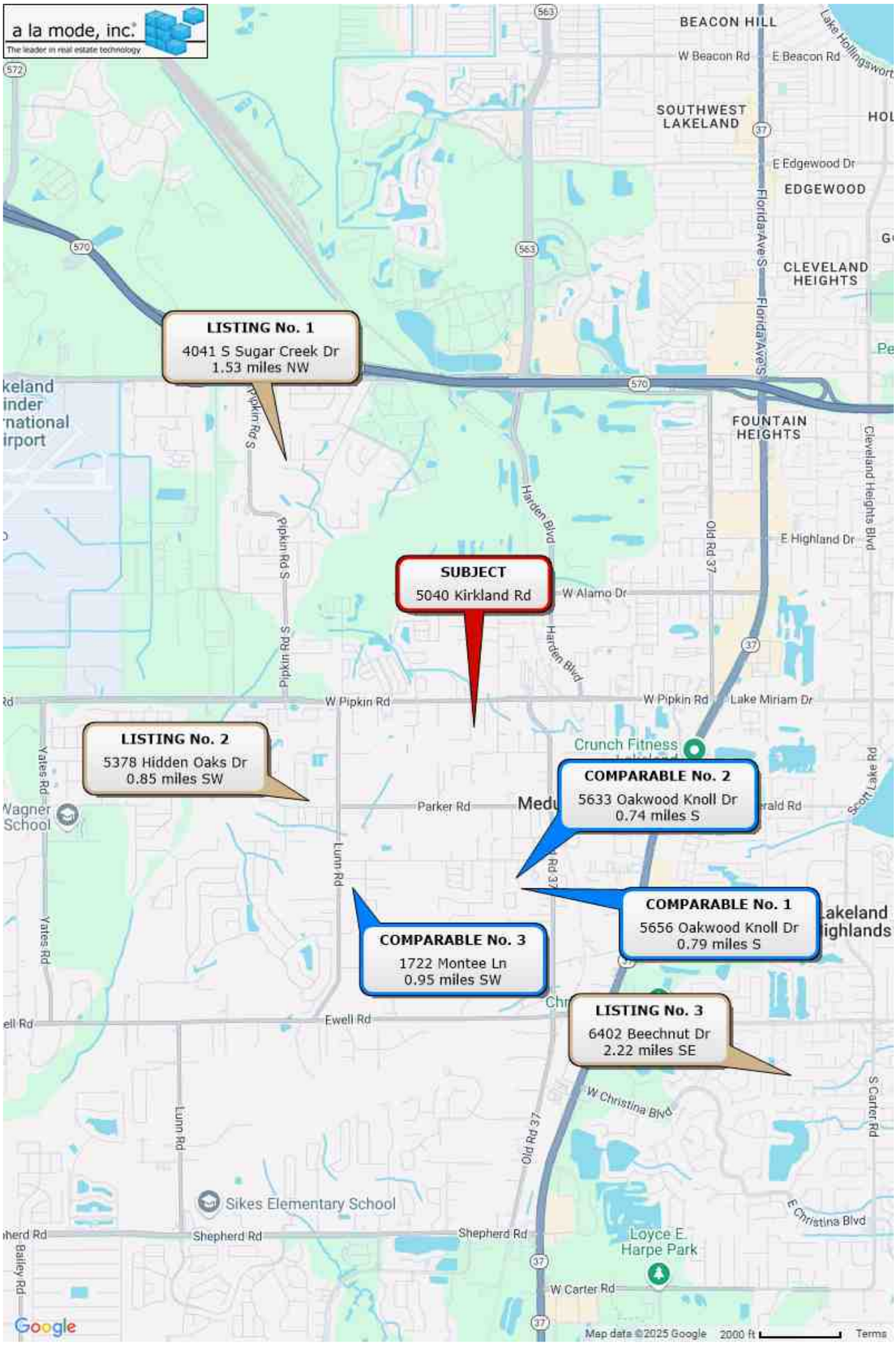
Aerial Map

Borrower	n/a						
Property Address	5040 Kirkland Rd						
City	Lakeland	County	Polk	State	FL	Zip Code	33811-1511
Lender/Client	Fannie Mae						



Location Map

Borrower	n/a						
Property Address	5040 Kirkland Rd						
City	Lakeland	County	Polk	State	FL	Zip Code	33811-1511
Lender/Client	Fannie Mae						



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

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered “new” if they have any significant physical depreciation (that is, 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 are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

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.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

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.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

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.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

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.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

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.

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
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
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
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
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
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

USPAP ADDENDUM

4029723813
File No. 16984050.1

Borrower	n/a						
Property Address	5040 Kirkland Rd						
City	Lakeland	County	Polk	State	FL	Zip Code	33811-1511
Lender	Fannie Mae						

This report was prepared under the following USPAP reporting option:

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

☐ Restricted Appraisal Report — This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: Less than 90 days.

Additional Certifications

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

☒ 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.

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no 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 that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Additional Comments

APPRAISER:

Tara L. Smith

Signature:
Name: Tara L. Smith
Date Signed: 04/22/2025
State Certification #: Cert Res RD6492
or State License #:
State: FL
Expiration Date of Certification or License: 11/30/2026
Effective Date of Appraisal: 04/16/2025

SUPERVISORY APPRAISER: (only if required)

Signature:
Name:
Date Signed:
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

Supplemental Addendum

File No. 16984050.1

Borrower	n/a						
Property Address	5040 Kirkland Rd						
City	Lakeland	County	Polk	State	FL	Zip Code	33811-1511
Lender/Client	Fannie Mae						

REPORT TYPE

This real property appraisal report has been prepared under the Uniform Standards of Professional Appraisal Practice option entitled “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 MORTGAGE SERVICING, unless noted in differently in the client requirements section below or in the Loan Purpose section above.

Intended User: The Client listed below and any others that may be identified by the client that could have a need to rely on the information contained in the appraisal report.

The Appraiser does not guarantee that the Property is free from defects.

SCOPE OF WORK

Subject Property Identification:
The appraiser has viewed all readily accessible areas of the dwelling (and any other building structure located on the property). This complete visual inspection is not intended to be the same depth or for the same purpose as a home inspection. The appraiser has viewed the property solely for valuation purposes and to observe property characteristics that a typical purchaser would consider in their decision making process, as well as those items outlined in the assumptions and limited conditions and certification to this appraisal. Personal property was not included in the appraised value.

Sources of Information:

The appraisal is based on the information gathered from public records; viewing of the subject property, neighborhood and comparable properties; and other sources specifically identified in this report. When conflicting information has been discovered, the sources deemed most reliable have been used.

At the request of the client, this appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations, and acronyms. The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. Not every element of the subject property was viewable and comparable property data was generally obtained from third-party sources. Consequently, this information should be considered an “estimate” unless otherwise noted by the appraiser.

Additional Appraiser Certification

I have performed NO services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

This is NOT a Home Inspection

This appraisal report is not a home inspection and should not be relied on to disclose faults, defects, or property condition problems present at the subject property. The appraiser is not a home inspector. A formal home inspection for the subject property was not provided to the appraiser. The appraiser does not guarantee or imply that the property is free from defects. A professional home inspection is recommended on all property purchase transactions.

LEGAL DESCRIPTION

-The legal description on page 1 is the complete description as found in the County Property Appraiser.

MARKET CONDITIONS -

According to MLS statistics there is a shortage in the supply of homes for sale in the subject market. We relied upon local MLS statistics because we consider it to be a reliable source of market data. Prices for properties have fluctuated greatly, yet the median value is mostly stable with the median values seen at different points over the past 12 months. Predominant marketing time for the subject neighborhood, on average is less than 3 months. REOs and short sales are NOT a factor.

Supplemental Addendum

File No. 16984050.1

Borrower	n/a						
Property Address	5040 Kirkland Rd						
City	Lakeland	County	Polk	State	FL	Zip Code	33811-1511
Lender/Client	Fannie Mae						

PREDOMINANT VALUE

The predominant value of the neighborhood stated within this report is an estimate of the most common property value found within the neighborhood boundaries. In any neighborhood, a range of price points is considered normal. Like the subject, the prices of the majority of homes in the area will inevitably fall above or below the predominant value and should never be construed as an indication that the subject is overimproved or underimproved unless specific commentary within this appraisal indicates otherwise.

SITE SECTION

Site Dimensions -The subject's actual dimensions are not always available in the normal course of business. A parcel map has been included as supplement in this report.

IMPROVEMENTS - ADDITIONAL FEATURES

Appraiser's measurement is approximate. A sketch of the subject property has been provided as a supporting document for the purpose of illustrating the basic configuration (size and shape) of the subject property, and reflects the physical measurements of the property on the day of the inspection. It is intended for illustration only. It is not unusual to see minor discrepancies between public records and actual measurements as a result of inexact construction methods or exterior cosmetic features - such as a stone veneers. Features that add significantly to size, but do not contribute to living space have been removed from the sketch. Adjustments for size in the comparable sales grid provide for a tolerance to account for minor variations, (and other such concerns.) Significant discrepancies between physical measurements and public record will be reconciled and noted in the addendum. In the event the physical measurements are confirmed to be significantly less than or greater than public record, the actual measured size will be used in the report,superseding public record. Room locations are approximate. Rooms may have more than one use, and may be labeled in more than one way on the sketch. Patio(s), balcony(s), deck(s), and porch(es) are not necessarily to scale. Relative position of any exterior amenity is approximate, unless noted otherwise. ***ANSI measuring standards were utilized in this report.

UTILITIES - At the time of inspection, the utilities were on and functioning.

ADJUSTMENTS

Adjustments are reflective of significant factors affecting value by market research and abstraction and the adjustments are arrived at by utilization of appraisal adjustment methods such as: 1) matched pairs sales analysis, 2) depreciated cost value, 3) historical sales analysis, 4) Sensitivity, 5) Regression, 6) Resale (sales history) and 7) Trend analysis. These methods create a range of percentage or dollar amount adjustments and the appraiser utilizes the knowledge of the subject, comp analysis and current market along with qualitative analysis to place the adjustment to be utilized within the range provided. While not every adjustment can be bracketed every time, due to widely differing markets, home styles, amenities, ext., the appraiser can rely on past historical sales analysis of value added by amenities in the specific market to assist in developing whether an adjustment is to be utilized and what the adjustment utilized should be. Any difference within the grid with either a "0" or left blank indicates that the appraisers analysis has found no value difference in the current market for the factor/feature within this report.

Industry Adjustments Guidelines

A thorough analysis of the market was performed to identify competitive properties and provide appropriate market-based adjustments without regard to limits on the size of the adjustments. As such, some of the comparable properties may have adjustment percentages in excess of the recognized guidelines of: 10% per line item, 15% for net total adjustments and 25% for gross total adjustments. In addition, the style of the properties utilized in the analysis may vary from the subject. Notwithstanding style differences, each comparable utilized is considered to be a reasonable purchase alternative for the subject property and as such serves as an indicator of market value for the subject property after appropriate adjustments are made. In the event that there was a lack of truly similar sales, it may have been necessary to exceed the 6 months time and one mile distance guidelines.

Age and Condition Adjustments

The age & condition adjustment was combined and derived from factoring the rate of depreciation individually for the subject property along with the comparable sales; the difference would be applied to each of the comparables respectfully. This method is utilized when a paired sales analysis may be inconclusive or this method may be needed to further support the age and condition adjustment. Particularly in appraising complex properties, applying many options such as this method is necessary in order to establish a pattern, trend, direction, tendency or inclination of the adjustment. To not mislead the reader, the appraiser elected to factor both adjustments together and apply this adjustment into one field in the sales grid.

Borrower	n/a						
Property Address	5040 Kirkland Rd						
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Lender/Client	Fannie Mae						

Sales concessions of 3-5% are typical for this market, therefore no adjustments are warranted for sales concessions.

GLA Adjustments
-Adjustments for GLA were made at $55 per square foot and were rounded to the nearest $100. Adjustments were not made for differences of less than 100 square feet.

SALES COMPARISON RECONCILIATION:
The sales used in this appraisal are the most similar comparables available. Subject is compatible to the neighborhood. All closed sales (sold) considered in the market value estimate with least weight given to comp #1.
• Comparable Summary
Comparables Summary & Estimated Indicated Value

	Sale Price	Net Adj %	Grs Adj %	Ind Value	Weight
Comp #1:	343,000	8	15.3	315,515	18
Comp #2:	365,000	15.3	17.6	309,315	37
Comp #3:	435,000	25.7	29.8	321,052	45

ESTIMATED INDICATED AS IS VALUE OF THE SUBJECT: $317,000

• Indicated Weight Value
Estimated indicated value is determined by using the Gross Adjustment of sale price for each comparable as a measure of the relative quality of the comp. The Indicated Value is derived by multiplying the weight of each comp by the Adjusted Sale Price of that comp, repeating for each property, then adding them all together.

Due to the lack of truly similar sales, it was necessary to have across-the-board adjustments for site, condition, GLA.

Due to the lack of truly similar sales, it was necessary to bring in the subject's opinion of value under the unadjusted sale prices of the comparables.

BEDROOM COUNT - All comps have different bedroom counts in comparison to the subject's bedroom count. An adjustment was NOT applied to account for the market reaction as the subject possesses a den which could easily be converted into a 4th bedroom.

The location adjustment for comp #3 was derived using paired sales analysis when available, interviews with real estate professionals, trend analysis and market extraction methods.

Due to the lack of truly similar sales, the Appraiser was unable to bracket the subject's age on the older end without far exceeding guidelines.

Comps were adjusted downwards for their different levels of superior condition as they have superior renovations and/or updating.

Comparables #1 & #2 were adjusted downwards for their superior quality of construction as they have superior materials and design features.

APPROACH(ES) TO VALUE
Cost Approach NOT COMPLETED
-The appraiser has determined that the sales comparison approach is the most relevant analysis in this assignment and that there is sufficient information to develop a credible opinion of value by this approach alone. Development of the cost approach was not part of the scope of work for this assignment, nor was it necessary to develop a credible opinion of value. The income approach was not developed as the Client did not request it.

Subject Aerial Photo

An aerial photo of the subject has been provided in this report. Some digital photos from various sources may have been used for the comps as there were obstructions or people were in the yard as the Appraiser drove-by.

AIR Compliance Statement

-No employee, director, officer, or agent of the lender, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender,

shall influence or attempt to influence the development, reporting, result, or review of an appraisal through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery, or in any other manner...

I have not been contacted by anyone other than the intended user (lender/client as identified on the first page of the report), borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to the client.

Please note: The Appraiser relies on the information and/or data transfer of Datamaster, Spark, MFRMLS, Alamode software and Realist for analysis in this appraisal report. The Appraiser is making an extraordinary assumption that the information and data reported and/or transferred into this report by Datamaster, Alamode, MLS, and Realist are accurate and correct.

I have no present or prospective interest in the property that is the subject of this report, and I have no personal interest or bias with respect to the parties involved. My compensation is not contingent on an action or event resulting from the analysis, opinion or conclusions in, or the use of, this review report. My analysis, opinions and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.

The appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989.

Appraiser E & O Insurance Requirements

The appraiser is aware that the client has certain insurance requirements in place for vendors of appraisal services. Proof of insurance has been provided and is on file with the entity that engaged Aero Appraisals Inc for this assignment. The Appraiser's insurance provider has instructed the Appraiser to NOT include insurance documents in the report.

Effect of 2025 Global Tariff Negotiations with the USA - At this current time, the effects are still unknown as this is a new Presidential Administration which felt the need to increase tariffs to certain countries. Typically, increases in tariffs tend to increase inflation along with increases in building costs, both of which will be effecting the subject's real estate market area in the coming months and possibly years. There is much speculation on what impact these tariff increases will have on the overall real estate market.

Effect of Novel Coronavirus (COVID-19) on Future Market Conditions
On March 13, 2020, the United States Government declared a “National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak”, which was in effect on the Effective Date of this Appraisal Report. 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 as the pandemic is still being felt.

While this report has been proofed for typographical errors, mathematical inaccuracies, and other discrepancies, others may be discovered in subsequent reviews performed by the client or their designated agent. We reserve the right to correct any typographical errors, mathematical inaccuracies, or other discrepancies that may affect the estimate of value contained in the report. These corrections will be corrected promptly upon the written request of the client. The appraisal report was created by the appraiser identified on the appraisal report and that the appraisal report is the complete and unaltered report submitted by the identified appraiser. The appraiser cannot be held accountable for alterations made to this report after it has been submitted. The original report remains in our files.

EXPOSURE TIME - See USPAP Addendum.

No PACE liens were found. See the Subject Tax Bill already included in this report.

Cross Property 360 Property View

5040 KIRKLAND ROAD, LAKELAND, Florida 33811

Listing

TB8343759 5040 KIRKLAND RD, LAKELAND, FL 33811



County: Polk
Subdiv: KENSINGTON HEIGHTS ADD
Subdiv/Condo:
Beds: 3
Baths: 2/0
Pool: None
Property Style: Single Family Residence
Lot Features: In County, Street Paved
Total Acreage: 1/4 to less than 1/2
Minimum Lease Period: 6 Months
Garage: Yes **Attch:** Yes **Spcs:** 2
Garage/Parking Features: Driveway, Garage Door Opener, Workshop in Garage
Assigned Spcs:
LP/SqFt: $156.58
New Construction: No
Total Annual Assoc Fees: $0.00
Average Monthly Fees: $0.00
Flood Zone Code:X

Status: Pending
Backups Requested: Yes
On Market Date: 01/28/2025
List Price: $375,000
Year Built: 1991
Special Sale: Short Sale
ADOM: 56
CDOM: 56

Pets: Yes
Max Times per Yr:
Carport: No **Spcs:**
Heated Area:2,395 SqFt / 223 SqM
Total Area: 2,939 SqFt / 273 SqM

Under contract-accepting backup offers. Short Sale. This spacious single-family home ranch style home is situated on a 1/3-acre lot in a low-density residential area of Kensington Heights in Lakeland. No HOA - so bring all of your toys! Floor plan attached. Open modern concept; living room, dining room and kitchen flow together well. The kitchen features granite countertops, stainless steel appliances, and LED lighting under the cabinets. Expansive family room with backyard access through French door leading to the patio and fenced in yard. Plenty of room for a pool. The split floor plan features a large primary bedroom with an ensuite bathroom and large walk-in closet. Interior utility room. The roof and septic were replaced in 2022. Property is just minutes from shopping, Polk Pkwy, and Lakeside Village. Popcorn ceilings removed. Home needs a fresh coat of paint and a little TLC. Swing set does not convey.

Land, Site, and Tax Information

Legal Desc: KENSINGTON HEIGHTS ADDITION PB 83 PG 13 LOT 23
SE/TP/RG: 11-29-23
Subdivision #:
Between US 1 & River:
Tax ID: 23-29-11-139768-000231
Taxes: $5,371
Homestead: No
Alt Key/Folio #: 232911139768000231

Ownership: Fee Simple
Flood Zone: X
Floors in Unit/Home: One
Book/Page: 83-13
Total # of Floors: 1
Land Lease Y/N: No **Land Lease Fee:**
Lot Dimensions: 100x150

Zoning: RL-2
Future Land Use:
No Drive Beach:
Zoning Comp:
Tax Year: 2024
AG Exemption YN:

CDD: No **Annual CDD Fee:**
Complex/Comm Name:
Flood Zone Date:
Floor #:
Census Block:
Bldg Name/#:

Lot Size Acres: 0.34

Block/Parcel:

Front Exposure: West
Lot #: 23
Other Exemptions: No

Flood Zone Panel:
Planned Unit Dev: No
Census Tract:

Lot Size: 14,998 SqFt / 1,393 SqM

Interior Information

A/C: Central Air
Heat/Fuel: Central, Electric
Utilities: BB/HS Internet Available, Cable Available, Electricity Connected, Fiber Optics, Public, Water Connected
Sewer: Septic Tank
Water: Public
Furnishings: Unfurnished
Fireplace: No
Heated Area Source: Public Records

Appliances Incl: Dishwasher, Electric Water Heater, Microwave, Range, Refrigerator
Flooring Covering: Ceramic Tile, Laminate
Interior Feat: Living Room/Dining Room Combo, Open Floorplan, Split Bedroom, Stone Counters, Walk-In Closet(s)
# of Septics: 1

Room Type	Level	Approx Dim	Flooring	Closet Type	Features
Family Room	First		Laminate		
Kitchen	First		Ceramic Tile		
Living Room	First		Laminate		
Dining Room	First		Ceramic Tile		
Primary Bedroom	First		Laminate	Walk-in Closet	En Suite Bathroom
Primary Bathroom	First		Ceramic Tile		Dual Sinks, Granite Counters, Shower - No Tub
Bedroom 2	First		Laminate	Built-in Closet	
Bedroom 3	First		Laminate	Built-in Closet	
Bathroom 2	First		Ceramic Tile		Granite Counters, Tub With Shower

Exterior Information

Other Structures: Shed(s)
Ext Construction: Brick
Roof: Shingle
Property Description:
Ext Features: French Doors
Pool: None
Pool Features:
Patio And Porch Features: Front Porch, Patio
Foundation: Slab
Garage/Parking Features: Driveway, Garage Door Opener, Workshop in Garage

Garage Dim:
Architectural Style: Ranch

Pool Dimensions:

Spa:

Road Surface Type: Paved
Road Responsibility: Public Maintained Road
Horse Amenities: **Fencing:** Fenced, Wood

Green Features

Disaster Mitigation: **Green Water Features:**
Solar Panel Ownership:

Community Information

HOA Pmt Sched: **Mo Maint$(add HOA):**
Master Assn/Name: No **Master Assn Fee:** **Master Assn Ph:**
Condo Fee: **Other Fee:** **Housing for Older Per:** No
Elementary School: Medulla Elem **Middle School:** Southwest Middle School **High School:** George Jenkins High School

Lease Restrictions: Yes
Additional Lease Restrictions: Buyer and Buyer's agent to verify restrictions with Polk County. To rent out a property for six months or less, you need a Class B county local business tax receipt. https://www.polktaxes.com/services/ta-05-01-real-estate-property-rentals/

Realtor Information

List Agent: Lotte Rogers **List Agent ID:** 261519415 **List Agent Direct:** 813-244-1470
List Agent E-mail: Info@TheVikingTeamLLC.com **List Agent Fax:** 813-259-0030 **List Agent Cell:** 813-244-1470
List Agent 2: Pia Ellison **List Agent 2 ID:** 261545742 **List Agent 2 Phone:** 813-842-0510
List Agent 2 Email: Pia@thevikingteamllc.com
Listing Team: (TM73147544) The Viking Team

Call Center #:
List Office: RE/MAX ALLIANCE GROUP **List Office ID:** 779309
Original Price: $415,000 **List Office Fax:** 813-259-0030 **List Office Phone:** 813-259-0000
On Market Date: 01/28/2025 **LP/SqFt:** $156.58
Previous Price: $385,000 **Price Change:** 03/14/2025 **Expiration Date:**
Seller Representation: Transaction Broker **Listing Service Type:** Full Service
Occupant Type: Vacant
Possession: Close Of Escrow
Owner: **Owner Phone:**
Financing Avail: Cash, Conventional, FHA **Listing Type:** Exclusive Right To Sell
Contract Status: Financing, Inspections, Pending 3rd Party Appro **Days to Cont:** 56 **Exp Clsg Date:** 05/15/2025
Contract: 03/25/2025
Selling Agent: **Sell Office:**
Realtor Info: 3rd Party Approval Req, As-Is, Floor Plan Available, See Attachments, Sign
Confidential Info:
Showing Instructions: Appointment Only, Combination Lockbox, See Remarks, Use ShowingTime Button
Showing Considerations:
Driving Directions: W Pipkin Rd and Kirland Rd, south on Kirkland Rd
Realtor Remarks: If you have questions, call Pia Ellison at 813-842-0510. The sellers will only consider cash offers or conventional/FHA financing offers. This is a short sale and seller's lender must approve. The lender has stated that once a contract is submitted their turn-around time is 30 days for a decision. Swingset does not convey.

Documents and Disclosures	Status of Documents and Disclosures
Seller Property Disclosure	
Flood Disclosure	

Seller's Preferred Closing Agent

Closing Agent Name: Christine Cherry **Phone:** 813-518-5500
Email: ccherry@lamaisontitle.com **Fax:**
Address: 611 W Swann Ave Tampa, Florida 33606
Closing Company Name: La Maison Title

MLS# / PType-County	Change Type Y Dt	List Price/ Sold Price	Address / City	Beds / SqFt	List Date / Tax ID	Zip Code	Current List Office / List Agt
TB8343759	PNC, 03/25/2025	$375,000	5040 KIRKLAND RD	3	01/28/2025	33811	RE/MAX ALLIANCE GROUP
RESI-Polk			LAKELAND	2,395	23-29-11-139768-000231		Lotte Rogers
TB8343759	DECR, 03/14/2025	$375,000	5040 KIRKLAND RD	3	01/28/2025	33811	RE/MAX ALLIANCE GROUP
RESI-Polk			LAKELAND	2,395	23-29-11-139768-000231		Lotte Rogers
TB8343759	DECR, 02/28/2025	$385,000	5040 KIRKLAND RD	3	01/28/2025	33811	RE/MAX ALLIANCE GROUP
RESI-Polk			LAKELAND	2,395	23-29-11-139768-000231		Lotte Rogers
TB8343759	DECR, 02/14/2025	$395,000	5040 KIRKLAND RD	3	01/28/2025	33811	RE/MAX ALLIANCE GROUP
RESI-Polk			LAKELAND	2,395	23-29-11-139768-000231		Lotte Rogers
TB8343759	DECR, 02/06/2025	$405,000	5040 KIRKLAND RD	3	01/28/2025	33811	RE/MAX ALLIANCE GROUP
RESI-Polk			LAKELAND	2,395	23-29-11-139768-000231		Lotte Rogers
TB8343759	NEW, 01/28/2025	$415,000	5040 KIRKLAND RD	3	01/28/2025	33811	RE/MAX ALLIANCE GROUP
RESI-Polk			LAKELAND	2,395	23-29-11-139768-000231		Lotte Rogers
L4929436	SLD, 06/17/2022	$415,000	5040 KIRKLAND RD	3	04/21/2022	33811	SHAWN R MCDONALD REALTYGRP INC
RESI-Polk			LAKELAND	2,235	23-29-11-139768-000231		Shawn McDonald
L4929436	PNC, 05/15/2022	$415,000	5040 KIRKLAND RD	3	04/21/2022	33811	SHAWN R MCDONALD REALTYGRP INC
RESI-Polk			LAKELAND	2,235	23-29-11-139768-000231		Shawn McDonald
L4929436	DECR, 05/05/2022	$415,000	5040 KIRKLAND RD	3	04/21/2022	33811	SHAWN R MCDONALD REALTYGRP INC

RESI-Polk			LAKELAND	2,235	23-29-11-139768-000231		Shawn McDonald
L4929436	NEW, 04/21/2022	$425,000	5040 KIRKLAND RD	3	04/21/2022	33811	SHAWN R MCDONALD REALTYGRP INC
RESI-Polk			LAKELAND	2,235	23-29-11-139768-000231		Shawn McDonald
L4637769	SLD, 12/13/2012	$160,000	5040 KIRKLAND RD	3	07/24/2012	33811	KELLER WILLIAMS REALTY
RESI-Polk			LAKELAND	2,080	23-29-11-139768-000231		KRISTI LAWRENCE
L4637769	PNC, 11/11/2012	$164,900	5040 KIRKLAND RD	3	07/24/2012	33811	KELLER WILLIAMS REALTY
RESI-Polk			LAKELAND	2,080	23-29-11-139768-000231		KRISTI LAWRENCE
L4637769	DECR, 10/29/2012	$164,900	5040 KIRKLAND RD	3	07/24/2012	33811	KELLER WILLIAMS REALTY
RESI-Polk			LAKELAND	2,080	23-29-11-139768-000231		KRISTI LAWRENCE
L4637769	DECR, 09/27/2012	$169,900	5040 KIRKLAND RD	3	07/24/2012	33811	KELLER WILLIAMS REALTY
RESI-Polk			LAKELAND	2,080	23-29-11-139768-000231		KRISTI LAWRENCE
L4637769	DECR, 08/15/2012	$174,900	5040 KIRKLAND RD	3	07/24/2012	33811	KELLER WILLIAMS REALTY
RESI-Polk			LAKELAND	2,080	23-29-11-139768-000231		KRISTI LAWRENCE
L4637769	NEW, 07/24/2012	$179,900	5040 KIRKLAND RD	3	07/24/2012	33811	KELLER WILLIAMS REALTY
RESI-Polk			LAKELAND	2,080	23-29-11-139768-000231		KRISTI LAWRENCE
L4583976	SLD, 03/28/2005	$151,000	5040 KIRKLAND RD	3	12/13/2004	33811	RE/MAX PARAMOUNT PROPERTIES
RESI-Polk			LAKELAND	1,500	11-29-23-139768-000231		JUDY BELCHER
L4583976	PNC, 01/30/2005	$154,900	5040 KIRKLAND RD	3	12/13/2004	33811	RE/MAX PARAMOUNT PROPERTIES
RESI-Polk			LAKELAND	1,500	11-29-23-139768-000231		JUDY BELCHER
L4583976	NEW, 12/13/2004	$154,900	5040 KIRKLAND RD	3	12/13/2004	33811	RE/MAX PARAMOUNT PROPERTIES
RESI-Polk			LAKELAND	1,500	11-29-23-139768-000231		JUDY BELCHER

Tax

Owner Information

Owner:	**Paul Dalton M**	Owner 2:	**Paul Elizabeth D**
Owner (Alternate Format):	**Dalton M & Elizabeth D Paul**	Mailing Address:	**5040 Kirkland Rd**
		Mailing City & State:	**Lakeland Fl**
Mailing Zip:	**33811**	Mailing ZIP + 4:	**1511**
Mailing Carrier Route:	**R101**	Owner Occupied:	**Yes**

Location Information

Neighborhood:	**KENSINGTON HEIGHTS**	Neighborhood Code:	**411090-411090**
Subdivision:	**Kensington Heights Add**	Subdivision #:	**139768**
Township:	**29**	Range:	**23**
Section:	**11**	Lot:	**23**
Property ZIP:	**33811**	Property ZIP 4:	**1511**
Property Carrier Route:	**R101**	Census Tract:	**011913**
Census Block:	**00**	Census Block Group:	**1**
School District Name:	**Polk County SD**	Map 1:	**29-23-11**
Map 2:	**29-23-11**	Spatial Flood Zone Code:	**X**
Spatial Flood Zone Date:	**12/22/2016**	Spatial Flood Panel:	**12105C0480G**

Estimated Value

RealAVM™:	**$370,800**	Estimated Value Range High:	**$398,200**
Estimated Value Range Low:	**$343,300**	Value As Of:	**04/07/2025**
Confidence Score:	**97**	Forecast Standard Deviation:	**7**

(1) RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal.
(2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 60 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.
(3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

Tax Information

Folio/Strap/PID (1):	**23-29-11-139768-000231**	Folio/Strap/PID (2):	**11-29-23-139768-000231**
Folio/Strap/PID (3):	**232911139768000231**	Account Number:	**12923000**
% Improved:	**91**	Tax Area:	**90000**
Total Taxable Value:	**$365,949**	Plat Book-Page:	**83-13**

Legal Description:	**KENSINGTON HEIGHTS ADDITION PB 83 PG 13 LOT 23**

Assessment & Taxes

Assessment Year	2024	2023	2022
Just Value - Total	**$365,949**	**$357,777**	**$324,854**
Just Value - Land	**$34,000**	**$33,000**	**$31,000**
Just Value - Improved	**$331,949**	**$324,777**	**$293,854**
Assessed Value - Total	**$365,949**	**$357,777**	**$152,715**
Assessed Value - Land	**$34,000**	**$33,000**	
Assessed Value - Improved	**$331,949**	**$324,777**	
YOY Assessed Change ($)	**$8,172**	**$205,062**	
YOY Assessed Change (%)	**2%**	**134%**	
Tax Year	**2024**	**2023**	**2022**
Total Tax	**$5,370.65**	**$5,183.07**	**$1,960.69**
Change ($)	**$188**	**$3,222**	
Change (%)	**4%**	**164%**	

Characteristics

County Use:	**Sngl Fam Res To 2.49 Ac**	State Land Use Desc:	**SINGLE FAMILY-01**
Land Use - CoreLogic:	**Sfr**	Building Type:	**Single Family**
Year Built:	**1991**	Effective Year Built:	**1991**
Living Square Feet:	**2,395**	Living Square Feet:	**2,395**
Total Building Sq Ft:	**2,939**	Total Building Sq Ft:	**2,939**
Heated Sq Ft:	**1,660**	Ground Level Sq Ft:	**1,660**
Stories:	**1.0**	Total Units:	**1**
Bedrooms:	**3**	Total Baths:	**2**
Full Baths:	**2.000**	Cooling Type:	**Central**
Porch:	**Open/Unfinished Porch**	Garage Type:	**Att Garg/Unf**
Garage Sq Ft:	**440**	Roof Type:	**GABLE**
Roof Material:	**Shingle**	Roof Shape:	**GABLE**
Construction:	**Wood**	Interior Wall:	**DRYWALL**
Exterior:	**Brick**	Floor Covering Material:	**CARPET/VINYL**
Foundation:	**Concrete**	Lot Sq Ft:	**14,998**
Lot Acres:	**0.344**	Lot Frontage:	**100**
Lot Depth:	**150**		

Building Features

Feature Type	Size/Qty	Width	Depth	Year Built	Value
Shed 1000	**1**			**2014**	**$1,000**

Building Description	Building Size
BASE AREA	**1,660**
UNFIN OPEN PORCH	**104**
UNFIN GARAGE	**440**
FINISHED ENCL PORCH	**735**

Photos








Great Room


Great Room


Great Room and kitchen

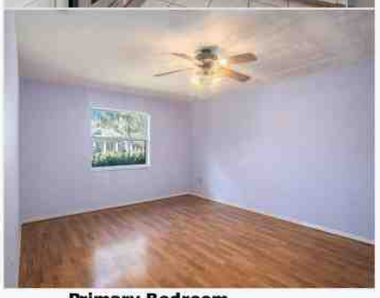






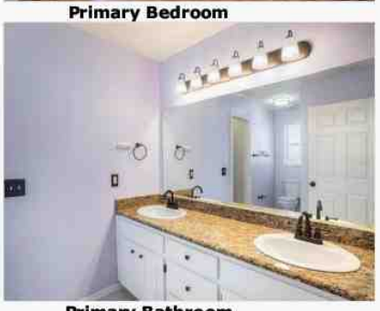

Family Room


Family Room


Primary Bedroom


Primary Bedroom


Primary Bedroom


Primary Bathroom


Primary Bathroom


Bedroom


Bedroom



Bedroom



Hall bathroom













History

Listing History from MLS

MLS#: TB8343759
Pending

5040 Kirkland Rd LAKELAND 33811
Tax ID: 23-29-11-139768-000231

PropType: RESI
LO: RE/MAX ALLIANCE GROUP
LA: Lotte Rogers



Eff Date	Change Type	Change Info	Current Price	DOM
03/25/2025	Pending	ACT->PND	$375,000	58
03/14/2025		385000.00->375000	$375,000	45
02/28/2025		395000.00->385000	$385,000	31
02/14/2025		405000.00->395000	$395,000	17
02/06/2025		415000.00->405000	$405,000	9
01/28/2025	New Listing	->ACT	$415,000	

MLS#: L4929436
Sold

5040 Kirkland Rd LAKELAND 33811
Tax ID: 23-29-11-139768-000231

PropType: RESI
LO: SHAWN R MCDONALD REALTYGRP INC
LA: Shawn McDonald



Eff Date	Change Type	Change Info	Current Price	DOM
06/17/2022	Closed	PND->SLD	$415,000	24
05/15/2022	Pending	ACT->PND	$415,000	24
05/05/2022		425000.00->415000	$415,000	14
04/21/2022	New Listing	->ACT	$425,000	

MLS#: L4637769
Sold

5040 Kirkland Rd LAKELAND 33811
Tax ID: 23-29-11-139768-000231

PropType: RESI
LO: KELLER WILLIAMS REALTY
LA: KRISTI LAWRENCE



Eff Date	Change Type	Change Info	Current Price	DOM
12/13/2012	Closed	PNC->SLD	$160,000	
11/11/2012	Pending	ACT->PNC	$164,900	
10/29/2012	Price Change	169900.00->164900.00	$164,900	
09/27/2012	Price Change	174900.00->169900.00	$169,900	
08/15/2012	Price Change	179900.00->174900.00	$174,900	
07/24/2012	New Listing	->ACT	$179,900	

MLS#: L4583976
Sold

5040 Kirkland Rd LAKELAND 33811
Tax ID: 11-29-23-139768-000231

PropType: RESI
LO: RE/MAX PARAMOUNT PROPERTIES
LA: JUDY BELCHER



Eff Date	Change Type	Change Info	Current Price	DOM
03/28/2005	Closed	PNC->SLD	$151,000	
01/30/2005	Pending	ACT->PNC	$154,900	
12/13/2004	New Listing	->ACT	$154,900	

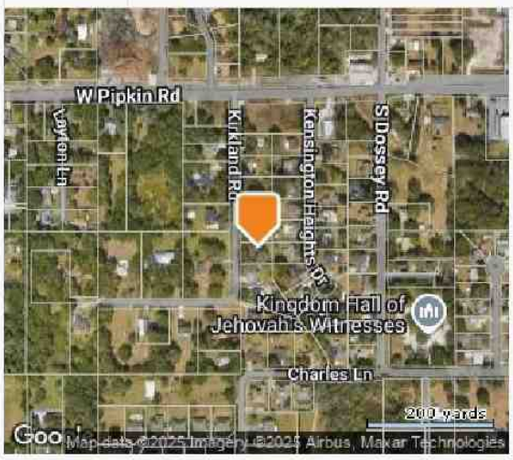
Sale History from Public Records

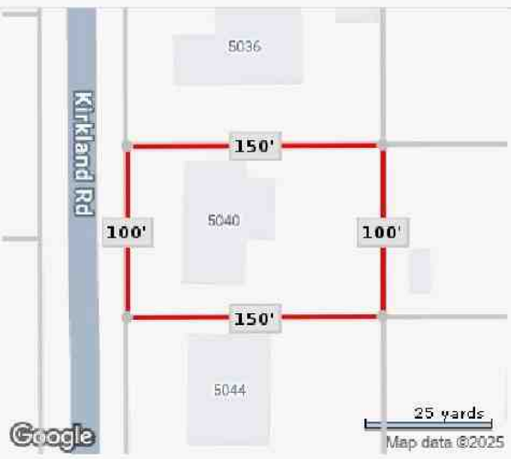
Rec. Date	Sale Date	Sale Price	Nom.	Document Type	Multi/Split	Buyer Name(s)	Buyer Name(s)2	Seller Name(s)	Title Company	Doc. #
06/20/22	06/14/22	$415,000		Warranty Deed		Paul Dalton M & Elizabeth D		Forker Charles A & Rhonda	Attorney Only	12303-1748
12/19/12	12/13/12	$160,000		Warranty Deed		Forker Charles A & Rhonda		Kenney Derek & Emily	Florida Fam Title Llc	8829-1154
03/30/05	03/28/05	$151,000		Warranty Deed		Kenney Derek		Kozlow Paul G	Paramount Title	6141-1688
11/03/93	10/29/93	$77,900		Warranty Deed		Kozlow Paul G		Browder John Jr		3305-243

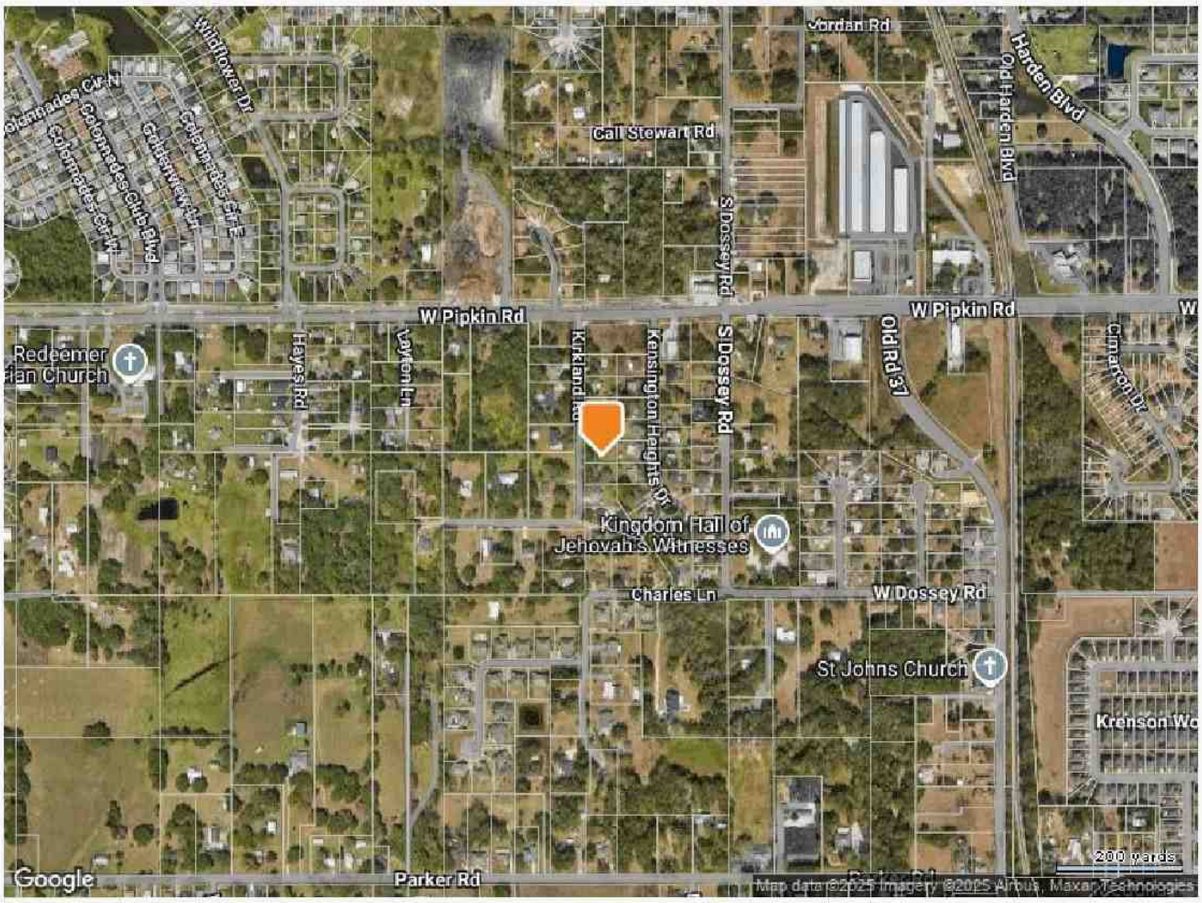
Mortgage History

Date	Amount	Mortgage Lender	Mortgage Type	Mortgage Type Code	Term	Int Rate	Rate Type	Borrower	Borrower 2
06/20/2022	$394,250	Van Dyk Mtg	CONVENTIONAL	YEARS	30			Paul Dalton M	Paul Elizabeth D
12/19/2012	$155,200		CONVENTIONAL	YEARS	30			Forker Charles A	Forker Rhonda
04/22/2008	$160,370	Cml Direct Inc	FHA	YEARS	30	6		Kenney Derek C	Kenney Emily J
03/30/2005	$135,900	Countrywide Hm Lns Inc	CONVENTIONAL	YEARS	30	5.25	ADJUSTABL INT RATE LOAN	Kenney Derek	Oesterreich Emily
12/20/2000	$58,904	Wells Fargo Fin'l Sys/Fl	CONVENTIONAL	YEARS	15		FIXED RATE LOAN	Kozlow Paul G	
11/03/1993	$78,383	Norwest Mtg Inc	FHA					Kozlow Paul G	

Parcel Map

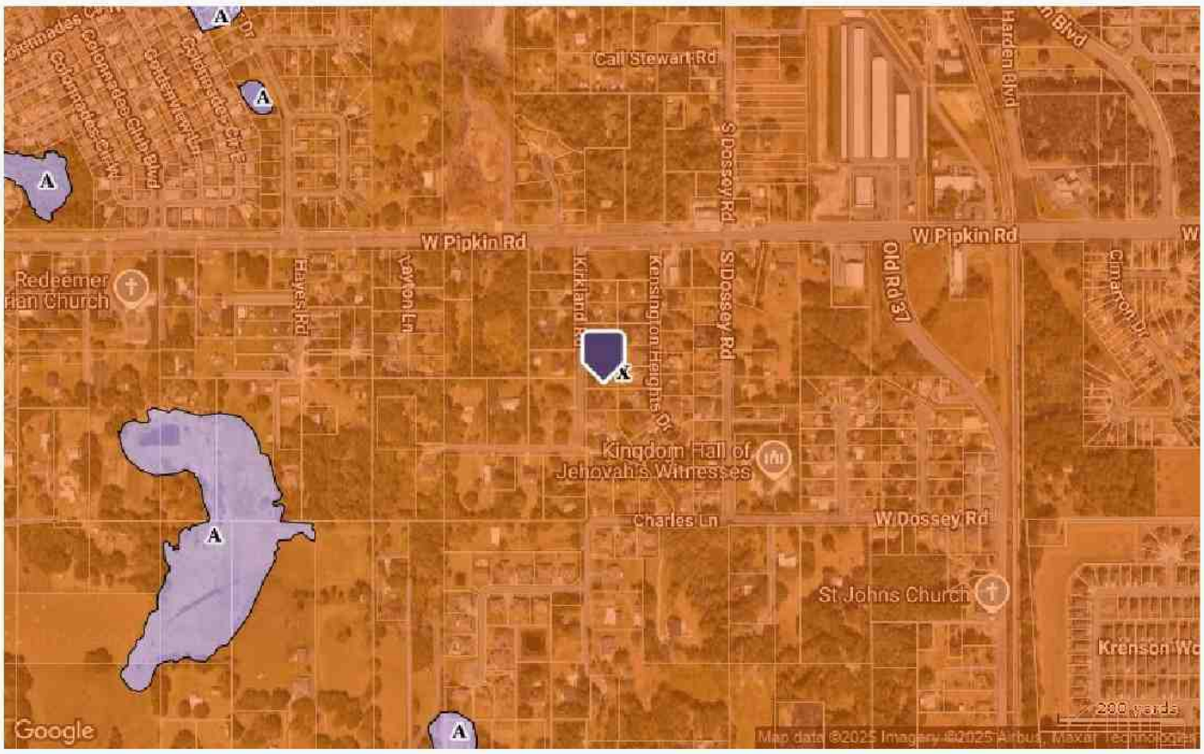






Flood Map

Flood Zone Code:	X	**Special Flood Hazard Area (SFHA):**	Out
Flood Zone Date:	12/22/2016	**Within 250 Feet of Multiple Flood Zone:**	No
Flood Zone Panel:	12105C0480G	**Flood Community Name:**	POLK COUNTY
Flood Code Description:	Zone X-An Area That Is Determined To Be Outside The 100- And 500-Year Floodplains.		



Coastal 100-Year Floodway **Coastal 100-year Floodplain** **100-year Floodway** **100-year Floodplain**

Undetermined **500-year Floodplain incl. levee protected area** **Out of Special Flood Hazard Area**

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Search Criteria

Displaying 9 Listings from My Cross Property Matrix Cart
Property Type is 'Residential'
Selected 1 of 9 results.

Parcel Details: 23-29-11-139768-000231

Owners *Recently purchased this property? Click here.*

PAUL DALTON M	50%
PAUL ELIZABETH D	50%

Mailing Address *(Address Change form)*

5040 KIRKLAND RD
LAKELAND FL 33811-1511

Physical Street Address *Why postal city and municipality? Click here.*

5040 KIRKLAND RD

Postal City and Zip

LAKELAND FL 33811

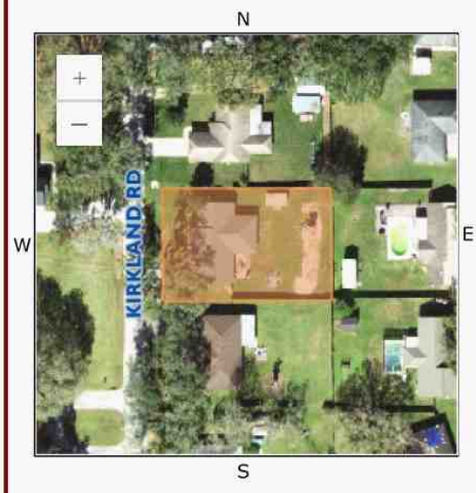
Parcel Information

Municipality	**Unincorporated Polk County (Code: 90000)**
Neighborhood	**411090.00** Search Recent Sales in this Neighborhood
Subdivision	**KENSINGTON HEIGHTS ADD PB 83 PG 13**
Property (DOR) Use Code	**SFR up to 2.49 AC (Code: 0100)**
Acreage	**0.34**
Community Redevelopment Area	**NOT IN CRA**

Property Desc

DISCLAIMER: The property description provided is a summary of the original legal description and should not be used for conveying property, as it may render the deed invalid.

Area Map



Recorded Plat

Recorded Plat for this parcel

Section Maps for 232911

HTML (opens in new tab)
Printable PDF

Sales History

Important Notice: If you wish to obtain a copy of a deed for this parcel, click on the blue OR Book/Page number. If the Book/Page number does not have a blue link or if the document is restricted, it may not be available online. Please contact the Polk County Clerk Indexing Department at 863-534-4516. If the Type Inst is an "R", please contact the Property Appraiser at 863-534-4765 to order "R" type instruments.

OR Book/Page	Date	Instrument Type	Vacant/ Improved	Sales Price	
12303/01748	06/14/2022	WARRANTY DEED	IMPROVED	$415,000	•••
08829/01154	12/13/2012	WARRANTY DEED	IMPROVED	$160,000	•••
6141/1688	03/28/2005	WARRANTY DEED	IMPROVED	$151,000	•••
3305/0243	10/01/1993	WARRANTY DEED	IMPROVED	$77,900	•••
2956/1875	03/01/1991	WARRANTY DEED	VACANT	$15,500	•••
2473/1657	09/01/1986	QUIT CLAIM	VACANT	$100	•••

Exemptions

Note: The drop down menus below provide information on the amount of exemption applied to each taxing district. The HX—first $25,000 homestead exemption may be allocated to one or more owners. The HB second amended homestead exemption reflects the name of the first owner only.

Code	Bld. #	Description	% Ownership	Renew Cd	Year Name	Note	Value

Buildings

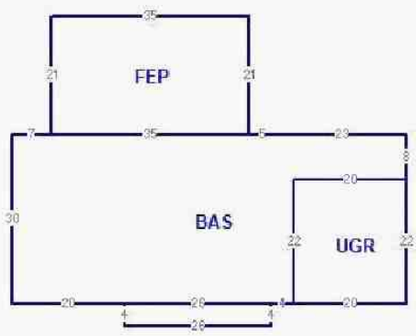
BUILDING 1 (SF - Single Family)

Building Characteristics **5040 KIRKLAND RD**

Living Area: 2,395 sqft
Total Under Roof: 2,939 sqft
Actual Year Built: 1991

Element	Units	Information
BEDROOM	3	
FULL BATH	2	

HALF BATH	0	
FIREPLACE	N	
CNTRL HEATING / AC	Y	
STYLE		SINGLE FAMILY
UNITS		1 UNIT
STORY HEIGHT INFO ONLY		1 STORY FOR INFO ONLY
SUBSTRUCT		CONTINUOUS WALL
FRAME / CONST TYPE		WOOD FRAME
EXTERIOR WALL		COMMON BRICK
ROOF STRUCTURE		GABLE-SHINGLE



View Larger: Double - Quadruple
Effective Year: 1991

Building Subareas

Code/Description	Heated	Total
BASE AREA	Y	1,660
UOP UNFIN. OPEN PORCH		104
UGR UNFINISHED GARAGE		440
FEP FINISHED ENCL PORCH	Y	735
Total Under Roof		**2,939 SQ FT**
Total Living Area		**2,395 SQ FT**

Extra Features (Current)

LN	Code	Description	BLD	Length	Width	Units	Year Built
1	SHD2	SHED 1000	1	0	0	1	2014

PERMITS

Please contact the appropriate permit issuing agency to obtain information. This property is located in the **Unincorporated Polk County** taxing district.

Land Lines

LN	Land Description	Ag/GreenBelt	Land Unit Type	Front	Depth	Units
1	* RESIDENTIAL	N	UNIT	0	0	1.00

* For Zoning/Future Land Use contact Polk County or the Municipality the parcel is located in.

NOTICE: All information ABOVE this notice is current (as of Wednesday, April 16, 2025 at 2:09:19 AM). All information BELOW this notice is from the 2024 Tax Roll, except where otherwise noted.

Value Summary (2024)

Desc	Value
LAND VALUE	$34,000
BUILDING VALUE	$330,949
EXTRA FEATURES VALUE	$1,000
JUST MARKET VALUE	$365,949
AG CLASSIFIED LAND VALUE	$0
AGRICULTURE CLASSIFICATION SAVINGS	$0
*HOMESTEAD CAP AND SOH PORTABILITY SAVINGS	$0
ASSESSED VALUE	$365,949
EXEMPTION VALUE (COUNTY)	$0
TAXABLE VALUE (COUNTY)	$365,949

*This property contains a Non Homestead Cap with a differential of $0.

Values by District (2024)

District Description	Just Market Value	Assessed Value	Exemption	Final Tax Savings	Taxable Value	Final Tax Rate	Final Taxes
BOARD OF COUNTY COMMISSIONERS	$365,949	$365,949	$0	$0.00	$365,949	6.634800	$2,428.00
POLK COUNTY PARKS MSTU	$365,949	$365,949	$0	$0.00	$365,949	0.528600	$193.44
POLK COUNTY LIBRARY MSTU	$365,949	$365,949	$0	$0.00	$365,949	0.198500	$72.64
POLK COUNTY STORMWATER MSTU	$365,949	$365,949	$0	$0.00	$365,949	0.094100	$34.44

POLK COUNTY SCHOOL BOARD - STATE	$365,949	$365,949	$0	$0.00	$365,949	3.048000	$1,115.41
POLK COUNTY SCHOOL BOARD - LOCAL	$365,949	$365,949	$0	$0.00	$365,949	2.248000	$822.65
SOUTHWEST FLA WATER MGMT DIST	$365,949	$365,949	$0	$0.00	$365,949	0.190900	$69.86
				Tax Savings:	**$0.00**	**Total Taxes:**	**$4,736.44**

Non-Ad Valorem Assessments (2024)

LN	Code	Desc	Units	Rate	Assessment
1	SW001	POLK SOLID WASTE-COLLECTION	1.00	264.21	$264.21
2	SW002	POLK SOLID WASTE-DISPOSAL	1.00	73.00	$73.00
3	FI000	POLK COUNTY FIRE SERVICES	1.00	281.00	$281.00
4	FI000	POLK COUNTY FIRE SERVICES	1.00	16.00	$16.00
Total Assessments					**$634.21**

Taxes

Desc	Last Year (2023)	2024 Final
Taxing District	UNINCORP/SWFWMD (Code: 90000)	UNINCORP/SWFWMD (Code: 90000)
Millage Rate	13.1187	12.9429
Ad Valorem Assessments	$4,693.57	$4,736.44
Non-Ad Valorem Assessments	$489.50	$634.21
Total Taxes	**$5,183.07**	**$5,370.65**

Your final tax bill may contain Non-Ad Valorem assessments which may not be reflected on this page, such as assessments for roads, drainage, garbage, fire, lighting, water, sewer, or other governmental services and facilities which may be levied by your county, city or any other special district. Visit the Polk County Tax Collector's site for Tax Bill information related to this account.

Prior Year Final Values

The Final Tax Roll is the 1st certification of the tax rolls by the Value Adjustment Board, per Florida Statute 193.122(2), F.S. This is the date all taxable property and tax rolls are certified for collection to the Tax Collector. Corrections made after this date are not reflected in the Final Tax Roll Values.

2023	
LAND VALUE	$33,000.00
BUILDING VALUE	$323,777.00
EXTRA FEATURES VALUE	$1,000.00
JUST MARKET VALUE	$357,777.00
HOMESTEAD CAP AND SOH PORTABILITY SAVINGS	$0.00
ASSESSED VALUE	$357,777.00
EXEMPTION VALUE (COUNTY)	$0.00
TAXABLE VALUE (COUNTY)	$357,777.00
2022	
LAND VALUE	$31,000.00
BUILDING VALUE	$292,854.00
EXTRA FEATURES VALUE	$1,000.00
JUST MARKET VALUE	$324,854.00
HOMESTEAD CAP AND SOH PORTABILITY SAVINGS	$172,139.00
ASSESSED VALUE	$152,715.00
EXEMPTION VALUE (COUNTY)	$50,000.00
TAXABLE VALUE (COUNTY)	$102,715.00
2021	
LAND VALUE	$28,000.00
BUILDING VALUE	$209,664.00
EXTRA FEATURES VALUE	$1,000.00
JUST MARKET VALUE	$238,664.00
HOMESTEAD CAP AND SOH PORTABILITY SAVINGS	$90,397.00
ASSESSED VALUE	$148,267.00
EXEMPTION VALUE (COUNTY)	$50,000.00
TAXABLE VALUE (COUNTY)	$98,267.00
2020	
LAND VALUE	$27,000.00
BUILDING VALUE	$183,816.00
EXTRA FEATURES VALUE	$1,000.00
JUST MARKET VALUE	$211,816.00
HOMESTEAD CAP AND SOH PORTABILITY SAVINGS	$65,596.00
ASSESSED VALUE	$146,220.00

EXEMPTION VALUE (COUNTY)	$50,000.00
TAXABLE VALUE (COUNTY)	$96,220.00

DISCLAIMER:
The Polk County Property Appraiser makes no representations or warranties regarding the completeness and accuracy of the data herein, its use or interpretation, the fee or beneficial/equitable title ownership or encumbrances of the property, and assumes no liability associated with its use or misuse. See the posted Site Notice.

Last Updated: Wednesday, April 16, 2025 at 2:09:19 AM

Subject Tax Bill

JOE G. TEDDER, TAX COLLECTOR
POLK COUNTY, FLORIDA

2024 REAL ESTATE PROPERTY TAX BILL

ACCOUNT NUMBER
232911-139768-000231

PAY, SEARCH OR PRINT RECEIPT AT
polktaxes.com
(863) 534-4700

04/21/2025 11:01:40

NOTICE OF AD VALOREM TAXES AND NON-AD VALOREM ASSESSMENTS

PAUL DALTON M & PAUL ELIZABETH D
5040 KIRKLAND RD
LAKELAND,FL 33811-1511

*** ESCROW***

5040 KIRKLAND RD
KENSINGTON HEIGHTS ADDITION PB 83 PG 13 LOT 23

RETAIN THIS PORTION FOR YOUR RECORDS

AD VALOREM TAXES

TAXING AUTHORITY	ASSESSED VALUE	EXEMPTION	TAXABLE VALUE	MILLAGE RATE	TAXES LEVIED
C101 POLK COUNTY TRANSPORTATION	365,949	0	365,949	1.2000	$439.14
C100 POLK COUNTY GENERAL FUND	365,949	0	365,949	4.9848	$1,824.18
C102 POLK COUNTY EMERGENCY MEDICAL	365,949	0	365,949	0.2500	$91.49
C103 POLK COUNTY ENV LANDS MGMT	365,949	0	365,949	0.0500	$18.30
C104 POLK COUNTY ENV LANDS ACQUISITION	365,949	0	365,949	0.1500	$54.89
200 POLK COUNTY PARKS	365,949	0	365,949	0.5286	$193.44
210 POLK COUNTY LIBRARY	365,949	0	365,949	0.1985	$72.64
220 POLK COUNTY STORMWATER	365,949	0	365,949	0.0941	$34.44
110 SCHOOL GENERAL FUND	365,949	0	365,949	3.7960	$1,389.14
100 SCHOOL LOCAL CAPITAL IMPROVEMENT	365,949	0	365,949	1.5000	$548.92
360 SOUTHWEST FLA WATER MGMT DIST	365,949	0	365,949	0.1909	$69.86
TOTAL				12.9429	$4,736.44

NON-AD VALOREM ASSESSMENTS

LEVYING AUTHORITY	RATE	UNITS	AMOUNT
FI000 - POLK COUNTY FIRE SERVICES	0.00	2.00	$297.00
SW001 - POLK SOLID WASTE-COLLECTION	264.21	1.00	$264.21
SW002 - POLK SOLID WASTE-DISPOSAL	73.00	1.00	$73.00
TOTAL NON-AD VALOREM ASSESSMENTS			$634.21

COMBINED TAXES AND ASSESSMENTS $5,370.65

If Paid By	**Apr 21, 2025**
Please Pay	**0.00**

JOE G. TEDDER, TAX COLLECTOR
POLK COUNTY, FLORIDA

2024 REAL ESTATE PROPERTY TAX BILL

1046528

ACCOUNT NUMBER
232911-139768-000231

*** ESCROW***

PAUL DALTON M & PAUL ELIZABETH D
5040 KIRKLAND RD
LAKELAND,FL 33811-1511

5040 KIRKLAND RD
KENSINGTON HEIGHTS ADDITION PB 83 PG 13 LOT 23

PAY ONLY ONE AMOUNT

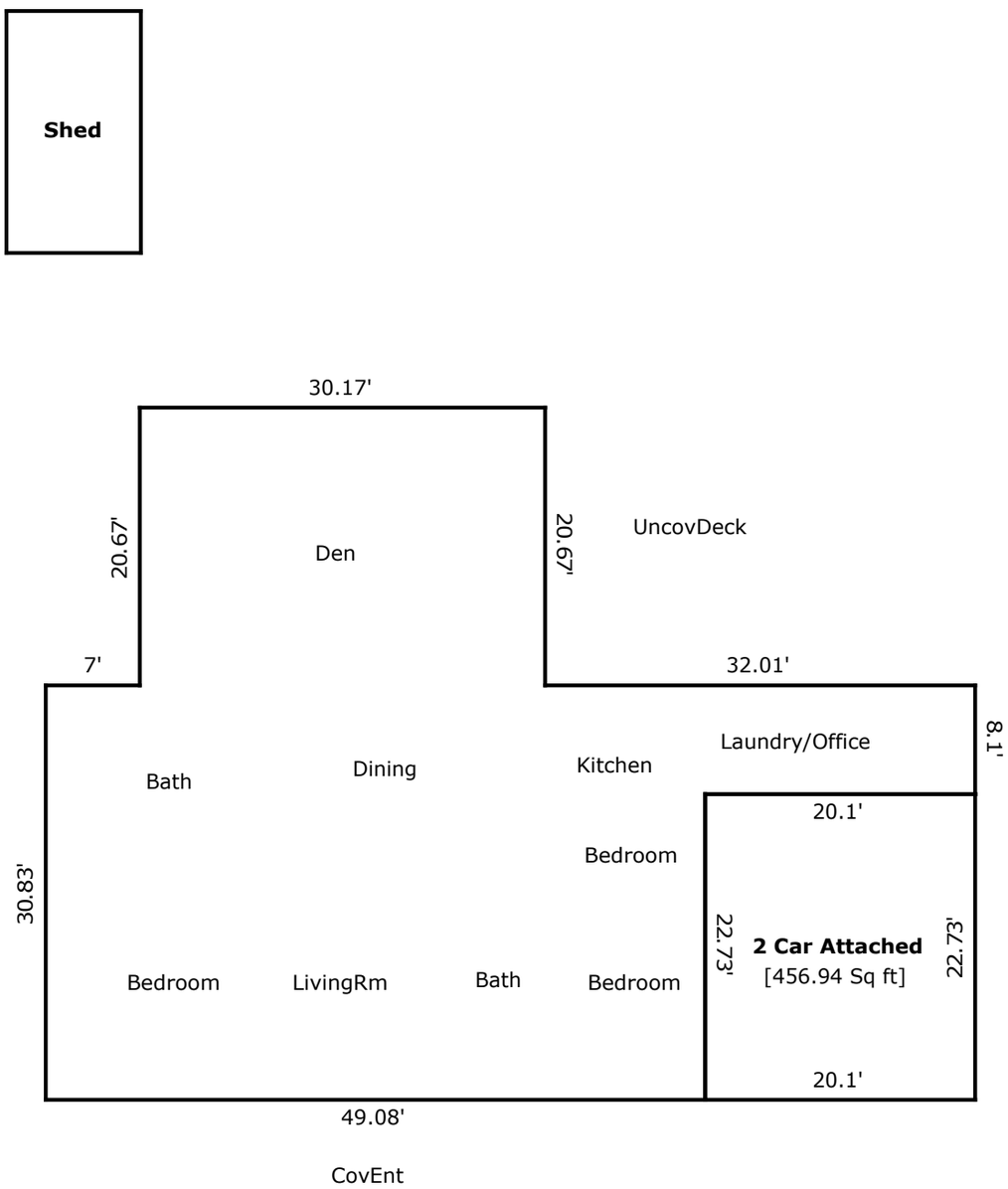
PAY IN U.S. FUNDS ON A U.S. BANK TO JOE G. TEDDER, TAX COLLECTOR -

If Paid By	**Apr 21, 2025**
Please Pay	**0.00**

PAID 11/27/2024 $5,155.82 RECEIPT # 2913668

Building Sketch

Borrower	n/a						
Property Address	5040 Kirkland Rd						
City	Lakeland	County	Polk	State	FL	Zip Code	33811-1511
Lender/Client	Fannie Mae						



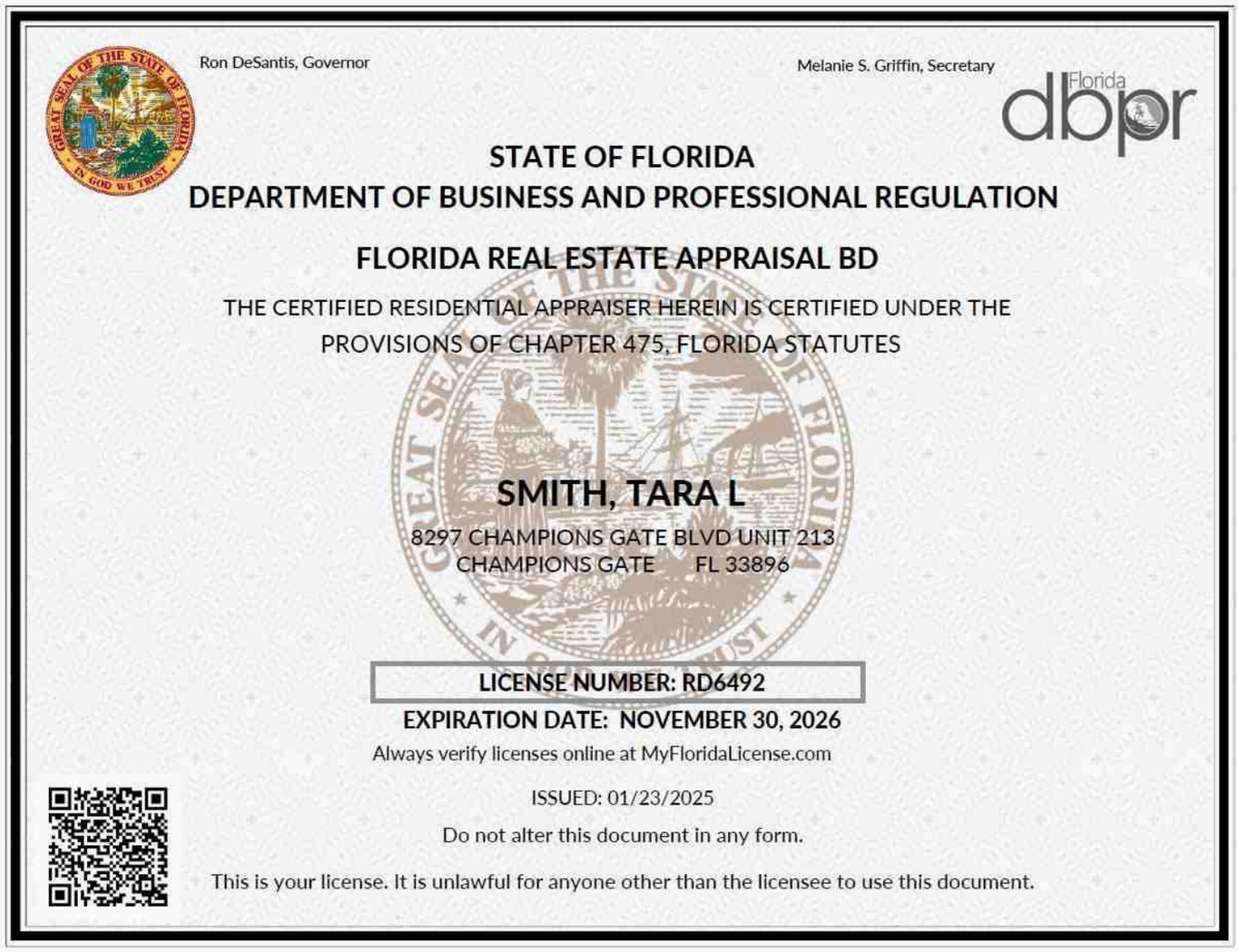
First Floor
[2299.4 Sq ft]

TOTAL Sketch by a la mode

Area Calculations Summary

Living Area		**Calculation Details**	
First Floor	2299.4 Sq ft	30.17 × 20.67 =	623.45
		30.83 × 49.08 =	1513.14
		8.1 × 20.1 =	162.81
Total Living Area (Rounded):	**2299 Sq ft**		
Non-living Area			
2 Car Attached	456.94 Sq ft	22.73 × 20.1 =	456.94

Appraiser License



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

SMITH, TARA L

8297 CHAMPIONS GATE BLVD UNIT 213
CHAMPIONS GATE FL 33896

LICENSE NUMBER: RD6492

EXPIRATION DATE: NOVEMBER 30, 2026

Always verify licenses online at MyFloridaLicense.com

ISSUED: 01/23/2025

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