CoreLogic
Valuation Solutions

DISASTER INSPECTION EXTERIOR REPORT

Loan Number:	Order Number: 17217836
Borrower: ROBERT GABAN	Vendor Reference No.:
Property Street: 1805 16TH AVE SW	Order Date: 10/28/2024
City, State, Zip, County: VERO BEACH, FL 32962, , INDIAN RIVER	Report Date: 10/29/2024

EXTERIOR SUMMARY INFORMATION

LOCATION:
- [ ] Urban
- [X] Suburban
- [ ] Rural

VIEWED PROPERTY FROM STREET:
- [X] Full Frontal View
- [ ] Partial View
- [ ] No View/Obstructed View

NEIGHBORHOOD CONDITION:
Do other nearby properties appear damaged?
- [ ] No
- [X] Yes

EXTERIOR PROPERTY CONDITION

[ ] No [X] Yes	Does the property have readily apparent damage that is visible to anyone as viewed from the street?
	If there is visible damage, please indicate the suspected cause of the damage: [ ] Flood [ ] Fire [ ] Wind (i.e. tornado) [X] Hurricane [ ] Earthquake [ ] Landslide [ ] Other:
	If there is visible damage, what part of the home is damaged, as viewed from the street? [X] Roof [ ] Windows [ ] Foundation [ ] Structural [ ] Exterior Walls [ ] Exterior Paint [ ] Landscaping [ ] Other:
[X] No [ ] Yes	Should the property have an interior inspection completed? (If Yes, state reason in Comments)
[X] No [ ] Yes	The disaster appears to still be in the area where the property is located.
Disaster Statement:	There is a(n) NATURAL disaster declaration for a HURRICANE. The incident period is from 10/08/2024 to 10/09/2024.

EXTERIOR COMMENTS

BASED ON A VISUAL INSPECTION, THE SUBJECT NEIGHBORHOOD APPEARED TO SUFFER SOME DAMAGE TO TREES, FENCES, AND ROOFS. THE SUBJECT RESIDENCE HAS A BLUE TARP COVERING A LARGE PORTION OF THE ROOF.

INSPECTION SUMMARY AND RECOMMENDATIONS

- [ ] **NO DAMAGE.** No apparent neighborhood or subject property factors that negatively impact marketability were observed.
- [ ] **MINOR DAMAGE.** Apparent neighborhood and/or subject property factors that negatively impact marketability were observed, but are considered only minor and easily curable (Above-noted damage should be addressed by an appraisal update "as is" or "subject to repairs," to be ordered separately per Client's direction from a qualified real estate appraiser, per loan underwriting requirements as necessary).
- [X] **MODERATE TO MAJOR DAMAGE.** Apparent neighborhood and/or subject property factors that negatively impact marketability were observed and are considered moderate to major, but curable and likely to be repaired (Above-noted damage should be addressed by an appraisal update or new appraisal "subject to repairs," to be ordered separately per Client's direction from a qualified real estate appraiser, per loan underwriting requirements as necessary).
- [ ] **SEVERE DAMAGE/UNINHABITABLE.** Apparent neighborhood and/or subject property factors that negatively impact marketability were observed and are considered severe to the point of being "uninhabitable" - making further valuation services unnecessary, as the property no longer appears suitable as collateral for mortgage lending at this time.

Signature: Jane Brausam

Name: JANE R. BRAUSAM

Effective Date of Report: 10/29/2024

Company Name: Jane R. Brausam Appraisal Service

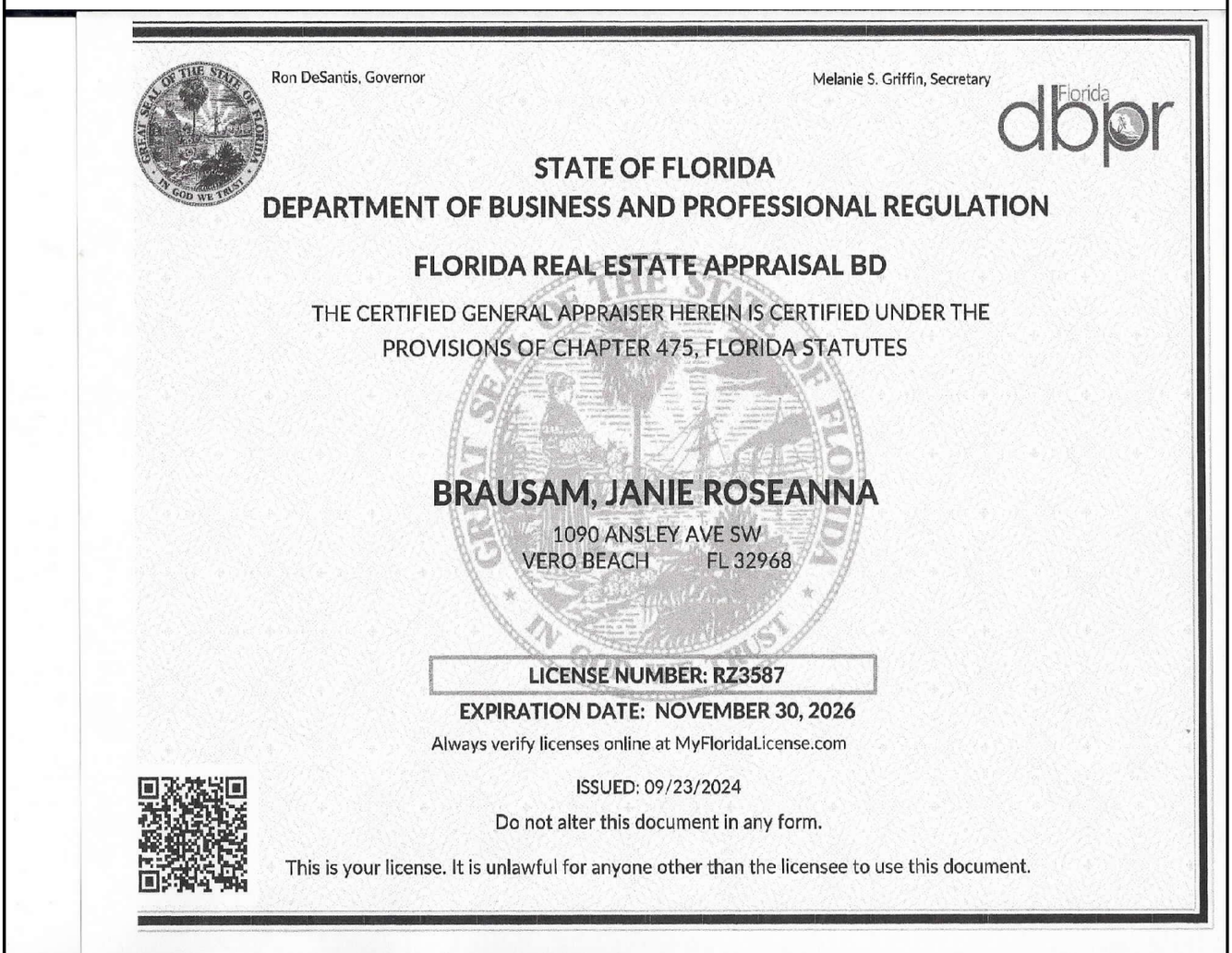
Company Address: 1090 ANSLEY AVE SW

VERO BEACH, FL 32968

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STATE CERTIFICATION

Borrower or Owner ROBERT GABAN
Property Address 1805 16TH AVE SW
City VERO BEACH County INDIAN RIVER State FL 32962 Zip Code
Client



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

BRAUSAM, JANIE ROSEANNA

1090 ANSLEY AVE SW
VERO BEACH FL 32968

LICENSE NUMBER: RZ3587

EXPIRATION DATE: NOVEMBER 30, 2026

Always verify licenses online at MyFloridaLicense.com

ISSUED: 09/23/2024

Do not alter this document in any form.

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

E & O INSURANCE

Borrower or Owner ROBERT GABAN
Property Address 1805 16TH AVE SW
City VERO BEACH County INDIAN RIVER State FL 32962 Zip Code
Client

LIA Administrators & Insurance Services

Aspen

APPRAISAL, VALUATION AND PROPERTY SERVICES PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

Aspen Specialty Insurance Company

(Referred to below as the "Company")
499 Washington Boulevard, 8th Floor
Jersey City, NJ 07310
877-245-3510

Date Issued	Policy Number	Previous Policy Number
2/20/2024	ASI004252-09	ASI004252 08

THIS IS A **CLAIMS** MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE **CLAIMS** THAT ARE FIRST MADE AGAINST THE **INSURED** DURING THE **POLICY PERIOD** AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE **EXTENDED REPORTING PERIOD**, IF APPLICABLE, FOR A **WRONGFUL ACT** COMMITTED ON OR AFTER THE **RETROACTIVE DATE** AND BEFORE THE END OF THE **POLICY PERIOD.** PLEASE READ THE POLICY CAREFULLY.

1. Customer ID: 132343
Named **Insured**:
BRAUSAM, JANE R. APPRAISAL SERVICES
Jane Roseanne Brausam
1090 Ansley Ave. SW
Vero Beach, FL 32968

2. **Policy Period:** From: 03/20/2024 To: 03/20/2025
12:01 A.M. Standard Time at the address stated in 1 above.

3. **Deductible:** $1000 Each Claim

4. **Retroactive Date:** 03/20/2009

5. **Inception Date:** 03/20/2016

6. **Limits of Liability:**
A. $500,000 Each Claim
B. $1,000,000 Aggregate

Subpoena Response: $5,000 Supplemental Payment Coverage
Pre-Claim Assistance: $5,000 Supplemental Payment Coverage
Disciplinary Proceeding: $12,500 Supplemental Payment Coverage
Loss of Earnings: $500 per day Supplemental Payment Coverage

THIS INSURANCE IS ISSUED PURSUANT TO THE FLORIDA SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES CARRIERS DO NOT HAVE THE PROTECTION OF THE FLORIDA INSURANCE GUARANTY ACT TO THE EXTENT OF ANY RIGHT OF RECOVERY FOR THE OBLIGATION OF AN INSOLVENT UNLICENSED INSURER.

Robert C. Wiley, Producing & Surplus Lines Agent
License No.P163531
1600 Anacapa Street, Santa Barbara, CA 93102
Tel: (800) 334-0652

SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY

7. **Covered Professional Services (as defined in the Policy and/or by Endorsement):**

Real Estate Appraisal and Valuation:	Yes [X]	No [ ]		
Residential Property:	Yes [X]	No [ ]		
Commercial Property:	Yes [ ]	No [X]		
Bodily Injury and Property Damage Caused During Appraisal Inspection ($100,000 Sub-Limit):	Yes [X]	No [ ]	(If "yes", added by endorsement)	
Right of Way Agent and Relocation:	Yes [ ]	No [X]		
Machinery and Equipment Valuation:	Yes [ ]	No [X]		
Personal Property Appraisal:	Yes [ ]	No [X]	(If "yes", added by endorsement)	
Real Estate Sales/Brokerage:	Yes [ ]	No [X]	(If "yes", added by endorsement)	

PHOTOGRAPH ADDENDUM

Borrower or Owner ROBERT GABAN
Property Address 1805 16TH AVE SW
City VERO BEACH County INDIAN RIVER State FL Zip Code 32962
Client



FRONT VIEW OF SUBJECT PROPERTY

REAR VIEW OF SUBJECT PROPERTY



STREET SCENE OF SUBJECT PROPERTY

PHOTOGRAPH ADDENDUM

Borrower or Owner ROBERT GABAN
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Client



RIGHT ANGLE VIEW



LEFT ANGLE VIEW



ADDRESS VERIFICATION