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 All outdated components and finishes have been updated and/or replaced with components that meet current standards.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

FHA/VA Case No. 096-0474611

USPAP ADDENDUM

File No. 096-0474611 22251242

Borrower	John Steven Dykstra						
Property Address	3400 Greenville St						
City	Cocoa	County	Brevard	State	FL	Zip Code	32926
Lender	Plaza Home Mortgage, Inc						

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:

Signature: 

Name: Randall C. Johns

Date Signed: 07/04/2025

State Certification #: Cert Res RD1780

or State License #:

State: FL

Expiration Date of Certification or License: 11/30/2026

Effective Date of Appraisal: 07/01/2025

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

Uniform Residential Appraisal Report

096-0474611
File # 22251242

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 3400 Greenville St | City Cocoa | State FL | Zip Code 32926
Borrower John Steven Dykstra | Owner of Public Record See attached addenda. | County Brevard
Legal Description Lot 11 Blk 22 Canaveral Groves Subd SB 2 PG 59; TW 24, RG 35 SEC 02; Brevard County Tax Rolls.
Assessor's Parcel # 24-35-02-01-22-11 | Tax Year 2024 | R.E. Taxes $ 1,371
Neighborhood Name Canaveral Groves | Map Reference 37340 | Census Tract 0621.13
Occupant ☐ Owner ☐ Tenant ☒ Vacant | Special Assessments $ 0 | ☐ PUD | HOA $ 0 ☐ per year ☐ per month
Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)
Assignment Type ☒ Purchase Transaction ☐ Refinance Transaction ☐ Other (describe)
Lender/Client Plaza Home Mortgage, Inc | Address 9808 Scranton Rd Ste 3000, San Diego, CA 92121
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 7;The subject property was listed for sale (MLS#1048112 - attached hereto) on 06/04/2025 for $429,000, spent 7 days on the market prior to contract offer and did not receive any price revisions.

CONTRACT

I ☒ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Arms length sale;"As Is" Residential Contract for Sale and Purchase is 13 pages in length and has addendums. Copy of sales contract provided to appraiser by Property Sciences.
Contract Price $ 420,000 | Date of Contract 06/10/2025 | Is the property seller the owner of public record? ☒ Yes ☐ No | Data Source(s) Tax Rolls
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. $14,700;;3.5% Seller concessions towards buyer's closing costs.

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	81 %
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	95	Low	0	Multi-Family	2 %
Neighborhood Boundaries	Indian River on the east to Satellite Blvd on the west, from Kings Hwy on the north to SR 520 on the south.							2,400	High	100	Commercial	15 %
								335	Pred.	35	Other	%

Neighborhood Description See attached addenda.
Market Conditions (including support for the above conclusions) Sales price trend within this segment of the subject marketplace is considered stable based on a review of the most recent time segments. See attached 1004MC Market Conditions Addendum & *Brevard County, Florida MLS Statistics* for further metrics and discussion on market conditions.

SITE

Dimensions 155' x 282.60 | Area 1.01 ac | Shape Rectangular | View N;Res;
Specific Zoning Classification GU | Zoning Description General Use, Residential
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 See attached addenda.

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

FEMA Special Flood Hazard Area ☐ Yes ☒ No | FEMA Flood Zone X | FEMA Map # 12009C0320H | FEMA Map Date 01/29/2021
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
See attached addenda.

IMPROVEMENTS

General Description		Foundation		Exterior Description	materials/condition	Interior	materials/condition
Units ☒ One	☐ One with Accessory Unit	☒ Concrete Slab	☐ Crawl Space	Foundation Walls	Concrete/Average	Floors	Tile/Good
# of Stories 1		☐ Full Basement	☐ Partial Basement	Exterior Walls	CBS/Average	Walls	Drywall/Good
Type ☒ Det.	☐ Att. ☐ S-Det./End Unit	Basement Area 0 sq.ft.		Roof Surface	Shingles/Avg-Good	Trim/Finish	Wood/Good
☒ Existing	☐ Proposed ☐ Under Const.	Basement Finish 0 %		Gutters & Downspouts	None	Bath Floor	Tile/Good
Design (Style) Ranch		☐ Outside Entry/Exit	☐ Sump Pump	Window Type	SH/Average	Bath Wainscot	Tile/Good
Year Built 1988		Evidence of ☐ Infestation		Storm Sash/Insulated	None	Car Storage	☐ None
Effective Age (Yrs) 17		☐ Dampness	☐ Settlement	Screens	None	☒ Driveway	# of Cars 2
Attic	☐ None	Heating ☒ FWA	☐ HWBB ☐ Radiant	Amenities	☐ Woodstove(s) # 0	Driveway Surface	Conc,Marl
☐ Drop Stair	☐ Stairs	☐ Other	Fuel Elec	☐ Fireplace(s) # 0	☒ Fence Fld	☒ Garage	# of Cars 1
☐ Floor	☒ Scuttle	Cooling ☒ Central Air Conditioning		☒ Patio/Deck Conc	☒ Porch Cov	☐ 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: 6 Rooms | 3 Bedrooms | 2.0 Bath(s) | 1,031 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). See attached addenda.
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-remodeled-less than one year ago;Bathrooms-remodeled-less than one year ago;See attached addenda.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe

Uniform Residential Appraisal Report

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There are 4 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 384,900 to $ 425,000 .

There are 8 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 325,000 to $ 405,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	3400 Greenville St Cocoa, FL 32926	3725 Atlanta St Cocoa, FL 32926		4390 Seville Ave Cocoa, FL 32926		5021 Palm Ave Cocoa, FL 32926	
Proximity to Subject		0.78 miles NW		1.22 miles W		2.11 miles W	
Sale Price	$ 420,000		$ 405,000		$ 405,000		$ 360,000
Sale Price/Gross Liv. Area	$ 407.37 sq.ft.	$ 348.84 sq.ft.		$ 306.12 sq.ft.		$ 271.49 sq.ft.	
Data Source(s)		SCARMLS#1026600;DOM 50		SCARMLS#1028584;DOM 3		SCARMLS#1034069;DOM 1	
Verification Source(s)		MLS,Tax Records;10231/2210		MLS,Tax Records;10222/2887		MLS,Tax Records;10264/1015	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth Conv;0	0	ArmLth FHA;10000	-7,500	ArmLth Conv;0	0
Date of Sale/Time		s12/24;c10/24	0	s12/24;c11/24	0	s02/25;c01/25	0
Location	N;Res;	N;Res;		N;Res;		A;BsyRd;Lndfl	+15,000
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	1.01 ac	1.01 ac		1.02 ac	0	1.00 ac	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch		DT2;Traditional	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	37	37		24	-9,000	39	0
Condition	C3	C4	+25,000	C4	+15,000	C3	+10,000
Above Grade Room Count (Total / Bdrms. / Baths)	6 / 3 / 2.0	6 / 3 / 2.0		6 / 3 / 2.0		6 / 3 / 2.0	
Gross Living Area	1,031 sq.ft.	1,161 sq.ft.	-6,800	1,323 sq.ft.	-15,200	1,326 sq.ft.	-15,300
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	None	None		None		None	
Garage/Carport	1ga2dw	1ga2dw		2ga2dw	-8,000	2ga2dw	-8,000
Porch/Patio/Deck	S.Pch,U.Pat's,Fn	Stg's,Pch,W/S,Fn	-15,000	C.Ent,C.Pch	+10,000	C.Pch,S.Pch	+10,000
Pool	None	Pool-Deck	-25,000	None		None	
Net Adjustment (Total)		☐ + ☒ -	$ -21,800	☐ + ☒ -	$ -14,700	☒ + ☐ -	$ 11,700
Adjusted Sale Price of Comparables		Net Adj. 5.4 % Gross Adj. 17.7 %	$ 383,200	Net Adj. 3.6 % Gross Adj. 16.0 %	$ 390,300	Net Adj. 3.3 % Gross Adj. 16.2 %	$ 371,700

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

My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) MLS (Space Coast Association of Realtors), Tax Records, Brevard County Property Appraiser

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

Data Source(s) MLS (Space Coast Association of Realtors), Tax Records, Brevard County Property Appraiser

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		10/06/2022		
Price of Prior Sale/Transfer		$415,000		
Data Source(s)	TaxRecords#	TaxRecords#9632/1719	TaxRecords#	TaxRecords#
Effective Date of Data Source(s)	07/01/2025	07/01/2025	07/01/2025	07/01/2025

Analysis of prior sale or transfer history of the subject property and comparable sales See attached addenda.

Summary of Sales Comparison Approach See attached addenda.

Indicated Value by Sales Comparison Approach $ 385,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 385,000 **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: The intent of this appraisal is to estimate market value for a purchase transaction only. See attached addenda for detailed reconciliation.

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 $ 385,000 **, as of** 07/01/2025 **, which is the date of inspection and the effective date of this appraisal.**

Uniform Residential Appraisal Report

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File # 22251242

ADDITIONAL COMMENTS

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

The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

Appraiser found no evidence of damage to fixtures, water lines, receptacles or wiring. Hot water heater has appropriate pressure release pipe. The subject's shingle roof covering observed to be in average to good condition with at least two years remaining economic life. After a head and shoulders inspection of attic, sub-roof shows no signs of leaks, dampness or moisture. The subject dwelling's shingle roof covering provides reasonable future utility, durability and economy of maintenance. The kitchen is fully functional including the sink, stove and cabinetry. Further, subject appliances were tested, observed and functioned properly.

*** The subject property meets the MPR and/or MPS requirements of the HUD Handbook 4000.1. There are no observed or known deficiencies.**

THE INTENDED USER OF THIS APPRAISAL REPORT IS HUD/FHA AND MORTGAGEE. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR A PURCHASE TRANSACTION, SUBJECT TO THE SCOPE OF WORK, PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM, AND DEFINITION OF MARKET VALUE. ALSO, THE INTENDED USE OF THE APPRAISAL IS TO SUPPORT FHA'S DECISION TO PROVIDE MORTGAGE INSURANCE ON THE REAL PROPERTY THAT IS THE SUBJECT OF THE APPRAISAL, THEREFORE INTENDED USERS INCLUDE THE LENDER/CLIENT AND FHA.

"The intended use of the appraisal is to assist FHA in assessing risk of the Property securing the FHA-insured Mortgage (24 CFR 200.145(b)). FHA and the Mortgagee are the intended users of the appraisal report. The FHA Appraiser does not guarantee that the Property is free from defects. The appraisal establishes the value of the Property for mortgage insurance purposes only.

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) Comparable vacant site sales include:

1. 24-35-11-01-00014.0-0012.00; $85,000; 07/19/2024; 1.00 acres; 141 D.O.M.; Cash (xxxx Oneida St, Cocoa, FL 32926)
2. 24-35-03-01-00021.0-0019.00; $95,000; 01/10/2025; 1.02 acres; 81 D.O.M.; Cash (4185 Peppertree St, Cocoa, FL 32926)
3. 24-35-09-25-00021.0-0009.00; $85,000; 07/01/2025; 1.00 acres; 71 D.O.M.; Conv (4060 Ocala St, Cocoa, FL 32926)

ESTIMATED ☐ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE			=$ 95,000
Source of cost data	DWELLING	Sq.Ft. @ $		=$
Quality rating from cost service Effective date of cost data		Sq.Ft. @ $		=$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)				=$
	Garage/Carport	Sq.Ft. @ $		=$
	Total Estimate of Cost-New			=$
	Less Depreciation	Physical	Functional	External =$( )
	Depreciated Cost of Improvements			=$
	"As-is" Value of Site Improvements			=$
Estimated Remaining Economic Life (HUD and VA only) 45 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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Uniform Residential Appraisal Report

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.

Uniform Residential Appraisal Report

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.

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

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

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

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

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

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

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

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

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

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

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

APPRAISER

Signature 
Name Randall C. Johns
Company Name Johns Appraisal Service, llc
Company Address 4225 Flintshire Way
Titusville, FL 32796
Telephone Number 321-795-1282
Email Address jas.value321@gmail.com
Date of Signature and Report 07/04/2025
Effective Date of Appraisal 07/01/2025
State Certification # Cert Res RD1780
or State License #
or Other (describe) State #
State FL
Expiration Date of Certification or License 11/30/2026

ADDRESS OF PROPERTY APPRAISED
3400 Greenville St
Cocoa, FL 32926
APPRAISED VALUE OF SUBJECT PROPERTY $ 385,000

LENDER/CLIENT
Name Property Sciences
Company Name Plaza Home Mortgage, Inc
Company Address 9808 Scranton Rd Ste 3000, San Diego, CA 92121
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

FHA/VA Case No. 096-0474611

Market Conditions Addendum to the Appraisal Report

File No. 096-0474611 22251242

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

Property Address 3400 Greenville St City Cocoa State FL ZIP Code 32926

Borrower John Steven Dykstra

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

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend
Total # of Comparable Sales (Settled)	4	2	2	☐ Increasing ☒ Stable ☐ Declining
Absorption Rate (Total Sales/Months)	0.67	0.67	0.67	☐ Increasing ☒ Stable ☐ Declining
Total # of Comparable Active Listings	0	0	4	☐ Declining ☐ Stable ☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0	0	6.0	☐ Declining ☐ Stable ☐ Increasing

Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend
Median Comparable Sale Price	365,000	380,000	325,000	☐ Increasing ☒ Stable ☐ Declining
Median Comparable Sales Days on Market	5	2	17	☐ Declining ☒ Stable ☐ Increasing
Median Comparable List Price	0	0	402,000	☐ Increasing ☐ Stable ☐ Declining
Median Comparable Listings Days on Market	0	0	19	☐ Declining ☐ Stable ☐ Increasing
Median Sale Price as % of List Price	96-100%	96-100%	96-100%	☐ Increasing ☒ Stable ☐ Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? ☒ Yes ☐ No				☐ Declining ☒ Stable ☐ Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller concessions are occasionally present when sales include VA , FHA or owner financed mortgages. *Note*: "0" in a field represents unavailable data.

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

Foreclosed/bank owned properties do not currently factor within the subject marketplace.

Cite data sources for above information. Tax Rolls, MLS, Appraiser Files.

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

Sales price trend within this segment of the subject marketplace is considered stable based on a review of multiple time segments. See attached *MLS Statistics for Brevard County, Florida*. Limited metrics make forecasting trends difficult and create a greater margin for error. *Note:* "pending/contingent" listings (1) are included within pool of "Total # of Comparable Active Listings". Due to the contractual dates of comparable sales and the "Median Comparable Sale Price" within the most recent time segments, no time adjustments were applied within this report.

*** Sold in 1 year - 8 comparables**
*** 8 / 12 = .0.67 (sold in one month)**
*** Comparable currently offered - 4**
*** 4 / 0.67 = 5.97 (Absorption Rate)**

CONDO/CO-OP PROJECTS

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

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

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

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

APPRAISER

Signature	Signature
Appraiser Name Randall C. Johns	Supervisory Appraiser Name
Company Name Johns Appraisal Service, llc	Company Name
Company Address 4225 Flintshire Way, Titusville, FL 32796	Company Address
State License/Certification # Cert Res RD1780 State FL	State License/Certification # State
Email Address jas.value321@gmail.com	Email Address

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SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 4	+(-) $ Adjustment	COMPARABLE SALE # 5	+(-) $ Adjustment	COMPARABLE SALE # 6	+(-) $ Adjustment
Address	3400 Greenville St Cocoa, FL 32926	2491 Robin Hood Dr Cocoa, FL 32926					
Proximity to Subject		1.84 miles SE					
Sale Price	$ 420,000		$ 325,000		$		$
Sale Price/Gross Liv. Area	$ 407.37 sq.ft.	$ 374.86 sq.ft.		$ sq.ft.		$ sq.ft.	
Data Source(s)		SCARMLS#1023813;DOM 0					
Verification Source(s)		MLS,Tax Records;10145/0706					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth Conv;12500	-9,500				
Date of Sale/Time		s01/24;c12/23	0				
Location	N;Res;	N;Res;	+10,000				
Leasehold/Fee Simple	Fee Simple	Fee Simple					
Site	1.01 ac	10890 sf	+45,000				
View	N;Res;	N;Res;					
Design (Style)	DT1;Ranch	DT1;Ranch					
Quality of Construction	Q4	Q4					
Actual Age	37	45	+5,000				
Condition	C3	C3					
Above Grade Room Count	Total 6 / Bdrms. 3 / Baths 2.0	Total 5 / Bdrms. 2 / Baths 2.1	+3,000 -3,000	Total / Bdrms. / Baths		Total / Bdrms. / Baths	
Gross Living Area	1,031 sq.ft.	867 sq.ft.	+8,500	sq.ft.		sq.ft.	
Basement & Finished Rooms Below Grade	0sf	0sf					
Functional Utility	Average	Average					
Heating/Cooling	FWA/CAC	FWA/CAC					
Energy Efficient Items	None	None					
Garage/Carport	1ga2dw	2dw	+8,000				
Porch/Patio/Deck	C.Pch,U.Pat's,Fn	Ent,W/S,E.Pch's	-15,000				
Pool	None	None					
Net Adjustment (Total)		☒ + ☐ -	$ 52,000	☐ + ☐ -	$	☐ + ☐ -	$
Adjusted Sale Price of Comparables		Net Adj. 16.0 % Gross Adj. 32.9 %	$ 377,000	Net Adj. % Gross Adj. %	$	Net Adj. % Gross Adj. %	$

SALE HISTORY

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

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer		06/10/2022		
Price of Prior Sale/Transfer		$225,000		
Data Source(s)	TaxRecords#	TaxRecords#9530/2719		
Effective Date of Data Source(s)	07/01/2025	07/01/2025		

Analysis of prior sale or transfer history of the subject property and comparable sales See Page 2 of this report for commentary on sales history.

ANALYSIS / COMMENTS

Analysis/Comments See attached addenda.

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Additional Listings

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FEATURE	SUBJECT	LISTING # 1		LISTING # 2		LISTING # 3	
Address	3400 Greenville St Cocoa, FL 32926	4180 Seville Ave Cocoa, FL 32926		4090 Seville Ave Cocoa, FL 32926			
Proximity to Subject		0.98 miles W		0.89 miles W			
List Price	$		$ 405,000		$ 399,000		$
List Price/Gross Liv. Area	$ sq.ft.	$ 318.40 sq.ft.		$ 311.72 sq.ft.		$ sq.ft.	
Last Price Revision Date		$414,000;06/27/2025		None			
Data Source(s)		SCARMLS#1048480		SCARMLS#1048535			
Verification Source(s)		MLS,Tax Rolls,Appraiser Files		MLS,Tax Rolls,Appraiser Files			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjust.	DESCRIPTION	+(-) $ Adjust.	DESCRIPTION	+(-) $ Adjust.
Sales or Financing Concessions		Sales-Price Ratio - 2%	-8,100	Sales-Price Ratio - 2%	-8,000		
Days on Market		17	0	7			
Location	N;Res;	N;Res;		N;Res;			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	1.01 ac	1.02 ac	0	1.02 ac	0		
View	N;Res;	N;Res;		N;Res;			
Design (Style)	DT1;Ranch	DT1;Ranch		DT1;Ranch			
Quality of Construction	Q4	Q4		Q4			
Actual Age	37	12	-15,000	43	+4,000		
Condition	C3	C3	+10,000	C3	+5,000		
Above Grade Room Count (Total / Bdrms. / Baths)	6 / 3 / 2.0	6 / 3 / 2.0		6 / 3 / 2.0		/ /	
Gross Living Area	1,031 sq.ft.	1,272 sq.ft.	-12,500	1,280 sq.ft.	-12,900	sq.ft.	
Basement & Finished Rooms Below Grade	0sf	0sf		0sf			
Functional Utility	Average	Average		Average			
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC			
Energy Efficient Items	None	None		None			
Garage/Carport	1ga2dw	2dw	+8,000	1ga1dw	+8,000		
Porch/Patio/Deck	C.Pch,U.Pat's,Fn	C.Ent,W/S	-10,000	Pch's,Stg,Loft,AGP	-15,000		
Pool	None	None		None			
Net Adjustment (Total)		☐ + ☒ -	$ -27,600	☐ + ☒ -	$ -18,900	☐ + ☐ -	$
Adjusted List Price of Comparables		Net 6.8 % Gross 15.7 %	$ 377,400	Net 4.7 % Gross 13.3 %	$ 380,100	Net % Gross %	$

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	LISTING # 1	LISTING # 2	LISTING # 3
Date of Prior Sale/Transfer		08/02/2024		
Price of Prior Sale/Transfer		$210,000		
Data Source(s)	TaxRecords#	TaxRecords#10126/2707	TaxRecords#	
Effective Date of Data Source(s)	07/01/2025	07/01/2025	07/01/2025	

Comments: Listings provided at the request of the client to further support the value conclusions in this report. After review of historical and current listings, a mean of 0-4% could be observed among similar active listings of structures in this area, between listing price and sales price. Adjustment for same was based on this data.

Listings 1 is "active" arms-length offering and has received 1 price reduction. This property had a prior transfer on 08/02/2024 for $210,000; transfer does not have any known corresponding MLS listings and appears distressed. Listing 1 has not had any other known transfers or sales within the prior 36 months

Listing 2 is an arms-length offering which is currently in "pending" status and has not received any price revisions. Listing 2 has not had any known transfers or sales within the prior 36 months.

Comparable listings provided are located in the subject's "Canaveral Groves" subdivision and considered reasonable reflections of the subject property. No marketable adjustments were identified for nominal differences in site size. In addition to the sales-to-price ratio, adjustments were required for differences in age, condition, living area, vehicle storage and additional features. Listing 1 upward condition adjustment (+$10,000) is attributed to the subject's superior shingle roof covering, kitchen cabinets/appliances, flooring and vanities. Listing 2 upward condition adjustment (+$5,000) is attributed to the subject's superior flooring and exterior cosmetic finishes. Age variance of subject dwelling and Listing 1 exceeds preferred limits. Living area variances of subject dwelling and comparable listings slightly exceed preferred limits. Remaining adjustments to comparable listings are explanatory and all adjustments fall within preferred limits and guidelines. With consideration to the sales-to-price ratio adjustments, comparable listings lend support towards the final value estimate in this report.

Supplemental Addendum

File No. 22251242

Borrower	John Steven Dykstra						
Property Address	3400 Greenville St						
City	Cocoa	County	Brevard	State	FL	Zip Code	32926
Lender/Client	Plaza Home Mortgage, Inc						

• **URAR: Owner of Public Record**

BUNNELL, JUSTIN; BUNNELL, GLORIA G; BUNNELL, JAMES B

• **URAR: Neighborhood - Description**

The subject property is located in the large residential development known as Canaveral Groves. This subdivision is located north of the City of Cocoa and within northern unincorporated Brevard County. Arterials provide access to area schools, shopping and employment centers and the subject property is within a 0-10 minute drive of major arterials, including Interstate 95. Most residential properties within the subject subdivision are located on acreage size sites. The subject property is located approximately 1.93 miles northeast of the Brevard County Landfill and 1.56 miles south of the Brevard County Detention Center. In addition, the subject property is located approximately 1.55 miles east of Interstate 95, 0.70 miles north of heavily traveled SR 528/Brightline high-speed rail and 0.40 miles west of heavily traveled Grissom Pkwy, which includes commercial use properties. Due to distance and other noise reducing buffers, the proximity of subject property to county landfill, detention center and busy roadways does not have any known adverse effects on the subject property. Also, the subject property is located approximately 2.46 miles west of the Indian River intracoastal waterway.

Disaster Areas: Based on an interior/exterior inspection of the subject property, the subject dwelling has no apparent damage (including roof and/or structural) as a result of Hurricane Helene (dated 09/24/2024-09/26/2024) or Hurricane Milton (dated 10/05/2024-10/12/2024). Further, the subject property appears free from damage and the disasters have no effect on value or marketability of the subject property. Subject property photos are post-disaster.

• **URAR: Site - Adverse Conditions or External Factors**

No adverse easements, encroachments or environmental conditions noted at time of inspection. The subject site is a rectangular-shaped interior-lot which is level and at or above road grade. Site improvements include: landscaping, apron/driveway, sidewalks, fencing. The location of subject property on Flood Zone Map should be verified by a qualified survey. Septic systems are common for the area and appear to be functioning properly with no signs of leakage or odor. The presence of septic systems do not have any known adverse effects on the marketability of subject property. Public sewer and gas are not currently available for hook-up to the subject property. *Note*: comparable sales provided within this report have similar "non-public" utilities as the subject property. The subject street is asphalt, publicly maintained and suitable for all weather conditions. Storage shed in rear yard is considered personal property and was not weighted within the final value estimate in this report.

The subject site has 155 feet frontage along Greenville Street. Based on the use of surrounding properties, zoning and comprehensive land use plans, *Highest and Best Use of the subject property is a single-family residence*. Due to minimum site size/dimension requirements within the subject zoning designation, the subject improvements are a legal non-conforming use. The subject improvements comply with remaining applicable metrics and zoning regulations. Per local zoning authorities, the subject improvements could be rebuilt. The presence of a legal non-conforming use is common within the subject subdivision and does not have any known adverse effects on marketability.

Sec. 62-1331. - General Use, GU.

The GU general use zoning classification encompasses rural single-family residential development, or unimproved lands for which there is no definite current proposal for development, or land in areas lacking specific development trends

Minimum lot size. An area of not less than 5.00 acres is required, having a minimum width of 300 feet and a minimum depth of 300 feet.

Setbacks. Structures shall be set back not less than 25 feet from the front lot line, not less than 15 feet from the side lot lines, and not less than 20 feet from the rear lot line.

Supplemental Addendum

File No. 22251242

Borrower	John Steven Dykstra						
Property Address	3400 Greenville St						
City	Cocoa	County	Brevard	State	FL	Zip Code	32926
Lender/Client	Plaza Home Mortgage, Inc						

Minimum floor area. 750 square feet of living area.

Maximum height of structures. 35 feet.

Subject Address:

Order Address - 3400 Greenville St, Cocoa, FL 32926

Legal (per deed) Address - 3400 Greenville St, Cocoa, FL 32926

USPS Address - 3400 Greenville St, Cocoa, FL 32926

• **URAR: Improvements - Additional Features**

192 sq.ft. covered front entry porch, uncovered patios, 6" baseboards, crown moldings; kitchen has soft-close cabinetry, granite countertops, stainless-steel appliances and a tile back-splash.

• **URAR: Subject - Overall Condition of the Property**

The subject improvements are of overall average to above average quality construction, materials and workmanship. The subject dwelling and improvements are in overall average to good condition. Recent updates include: exterior paint, septic/drain field, interior finishes (kitchen, bathrooms, flooring, mill work, doors, lighting, electrical, painting). A representative number of plumbing (water) and electrical fixtures were used and appear to be in good working order. Further, *the electrical, mechanical, plumbing and cooling systems were all on and functioned properly*. Hot water heater straps and CO detectors were not present or required. Smoke detectors were present.

ANSI - measurements and area determinations of subject improvements completed in accordance with ANSI Standards (ANSI Z765-2021). Measurements taken to the nearest tenth of a foot. Living area determination was derived from appraiser measurement and varies from tax rolls; variance attributed to tax roll error on garage measurements. The subject dwelling does not have any known un-permitted additions or zoning violations.

ANSI Declaration: A one-story detached single-family dwelling with 1,031 sf above-grade finished square feet and 0 below-grade finished square feet and 0 below-grade unfinished square feet. In addition, the property includes a covered front entry porch, uncovered patios and attached one-car garage.

• **URAR: Sales Comparison Analysis - Prior Sale or Transfer History Analysis**

Subject Property: There have not been any known prior sales or transfers on the subject property within the previous thirty-six months from the effective date of this report. Last transfer on the subject property was on 08/06/2014 for $90,000 which was a foreclosed/bank owned transaction (MLS#699207). The difference between current value estimate within this report and most recent sale of subject property is attributed to prior sale type (REO), updates to the subject improvements and market appreciation.

Comparable Sales: Sale 1 had a prior transfer on 10/06/2022 for $415,000 which is identified within MLS as an arms-length transaction (MLS#936856), Sale 4 had a prior transfer on 06/10/2022 for $225,000 which is identified within MLS as an arms-length transaction (MLS#932207). There have not been any other known prior sales or transfers on the comparable sales within the previous thirty-six months.

Supplemental Addendum

File No. 22251242

Borrower	John Steven Dykstra						
Property Address	3400 Greenville St						
City	Cocoa	County	Brevard	State	FL	Zip Code	32926
Lender/Client	Plaza Home Mortgage, Inc						

• **URAR: Sales Comparison Analysis - Summary of Sales Comparison Approach**

Comparable sales provided are considered reliable and the most adequate available on which reasonable and reliable adjustments could be made. Comparable sales search area of one mile and search time of six months were expanded in an effort to provide the most appropriate sales for comparison to the subject, combined with bracketing major features of the subject property. However, all four comparable sales are located within the subject neighborhood boundaries and directly compete with the subject property. Further, Sales 1-3 are located in the subject's "Canaveral Groves" subdivision. While it is typically preferred to provide all comparable sales with transaction dates closer to the effective date of this report, no more adequate sales than those utilized were found for this purpose. Expanded guidelines within this report have no adverse effects relative to the marketability of subject property or confidence in the final value estimate. Sales 2 and 4 have the presence of seller concessions for buyer closing costs. Adjustments applied represent the estimated differences of what properties would have sold for in the absence of seller contributions. There were not any other seller concessions identified within comparable transactions. All four comparable sales are arms-length transactions. Distressed sales do not currently factor within this segment of the subject marketplace. Similar to the subject property, none of the comparable sales provided belong to a mandatory PUD or Home Owners Association (HOA).

Note: due to the contractual dates of comparable sales and the "Median Comparable Sale Price" within the most recent time segments, no time adjustments were applied within this report.

Adjustments applied to comparable sales reflect the market reaction to the features which differ between the subject and comparable properties. Adjustments determined using paired-sales analysis, contributory value, group-sales analysis and cost-basis analysis. No marketable adjustments were identified for nominal differences in site size or age. And, no marketable adjustments were identified for differences in design/style. Adjustments were required for differences in location, site, age, condition, bedroom count, bathroom count, living area, vehicle storage and additional features. Sale 3 upward location adjustment (+$15,000) is attributed to comparable's proximity to adverse influences combined with the subject's superior proximity to amenities. Sale 4 upward location adjustment (+$10,000) is attributed to the subject's superior subdivision. Sale 4 required an upward adjustment (+$45,000) for inferior site size as compared to the subject site size. Sale 1 upward condition adjustment (+$25,000) is reflective of the subject's superior a/c system, kitchen, bathrooms, flooring, trim, lighting, electrical and cosmetic finishes. Sale 2 upward condition adjustment (+$15,000) is reflective of the subject's superior roof covering, a/c system and exterior cosmetic finishes. Sale 1 upward condition adjustment (+$10,000) is reflective of the subject's superior kitchen cabinets, bathrooms and flooring. Remaining adjustments to comparable sales are explanatory. Age variance of subject dwelling and Sale 2 exceeds preferred limits. Living area variances of subject dwelling and Sales 2 and 3 exceed preferred limits. Sale 4 line-item, net and gross adjustments exceed preferred limits primarily due to site adjustment. Remaining adjustments to comparable sales fall within preferred limits and guidelines.

After correlation of data, all four comparable sales were given consideration within the final value estimate in the Sales Comparison Approach to Value. Greater than median weight was given to Sales 1 and 2 which are located in the subject subdivision, within the closest proximity of the subject and have varying like features as the subject property. Sale 3 is also located in the subject subdivision, has multiple like features as the subject property and was the next weighted sale within the final value estimate. Due to distance and amount of adjustments, Sale 4 was the least weighted sale within the final value estimate. After weighting of comparables final adjusted sale prices, the resulting *final value estimate in the Sales Comparison Approach to Value is $385,000. Current agreement for sale is considered above market value for this property based on the comparables and final value within this report.*

While the final value estimate is larger than the predominant value for the overall neighborhood, the subject property is considered common in design and quality for this area and is well within neighborhood price range. *The subject property is not over-improved for this neighborhood*. While it is typically preferred to provide a more compact range of comparable sale prices, and final adjusted sale prices, no more adequate sales than those utilized were found for this purpose.

Sources: Space Coast Association of Realtors (SCAR) MLS, Tax Records (Brevard County Property Appraiser, Brevard County Tax Collector, Brevard County Clerk of Court, Brevard County Planning/Zoning Department).

Supplemental Addendum

File No. 22251242

Borrower	John Steven Dykstra						
Property Address	3400 Greenville St						
City	Cocoa	County	Brevard	State	FL	Zip Code	32926
Lender/Client	Plaza Home Mortgage, Inc						

***Original Search Parameters*:**

Dates: 07/01/2024 - 07/01/2025
Area: 211 - Canaveral Groves
212 - Cocoa, West of Hwy 1
215 - West Cocoa
Sub Type: Single-Family
Status: Arms-Length
Living Area: 700 sf - 1,500 sf (expanded for comparable listing search)
Age: 1965 - 2010 (expanded for comparable listing search)

• URAR: Reconciliation - Reconciliation and Final Value Conclusion

The intent of this appraisal is to estimate market value for a purchase transaction only. The Sales Comparison Approach to Value renders a reliable estimate of value on this type residential property as it reflects the actions of typical buyers and sellers in the marketplace. The Sales Comparison Approach to Value is given full weight in the determination of final value estimate in this report. The Cost Approach to Value was not warranted or developed due to the age of subject improvements, presence of updates to the subject improvements and the difficulty in measuring depreciation. The Income Approach to Value was not applicable as the subject market area is predominantly owner occupied and the conclusion of the analysis would not augment this report. No personal property is included within the final value estimate in this report. Throughout the multiple resources cited within this report, sufficient research and analysis was completed to arrive at a reliable value estimate.

****

The subject property is located approximately 17 miles from my office. This assignment requires geographic competency as part of the scope of work. I have spent sufficient time in the subjects market. In addition, appraiser's defined territory is all of Brevard County, FL for over 25 years.

SCOPE OF WORK:

Subject Property Identification: The appraiser has viewed all readily accessible areas (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 limiting 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 within this report. When conflicting information has been discovered, the sources deemed most reliable have been used.

At the request of this 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 viewed 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.

FHA/VA Case No. 096-0474611

Subject Photo Page

Borrower	John Steven Dykstra						
Property Address	3400 Greenville St						
City	Cocoa	County	Brevard	State	FL	Zip Code	32926
Lender/Client	Plaza Home Mortgage, Inc						



Subject Front

3400 Greenville St

Sales Price	420,000
Gross Living Area	1,031
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	1.01 ac
Quality	Q4
Age	37



Subject Rear



Subject Street

FHA/VA Case No. 096-0474611

Photograph Addendum

Borrower	John Steven Dykstra						
Property Address	3400 Greenville St						
City	Cocoa	County	Brevard	State	FL	Zip Code	32926
Lender/Client	Plaza Home Mortgage, Inc						



Greenville St Looking East



Street Sign



Address Verification



West Side



East Side



Covered Porch

FHA/VA Case No. 096-0474611

Photograph Addendum

Borrower	John Steven Dykstra						
Property Address	3400 Greenville St						
City	Cocoa	County	Brevard	State	FL	Zip Code	32926
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Uncovered Patio



A/C Compressor



Attic (a)



Attic (b)



Parking Apron



Asphalt Marl Driveway

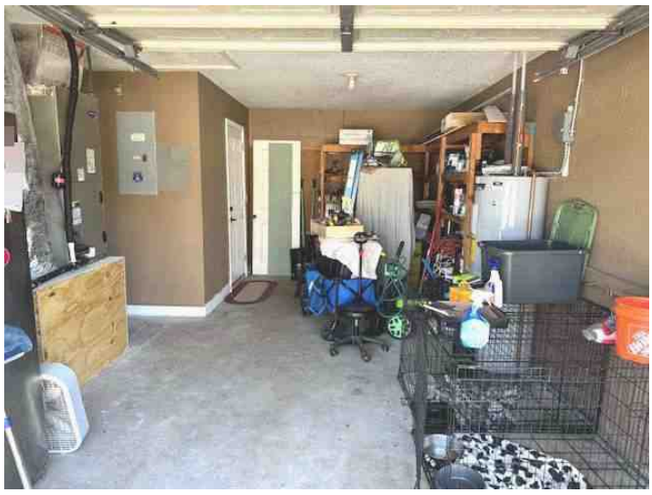
FHA/VA Case No. 096-0474611

Photograph Addendum

Borrower	John Steven Dykstra						
Property Address	3400 Greenville St						
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Front View
(from right-of-way)



Garage-1



Breaker Panel



Attic Access



Hot Water Heater



Rear Yard

FHA/VA Case No. 096-0474611

Photograph Addendum

Borrower	John Steven Dykstra						
Property Address	3400 Greenville St						
City	Cocoa	County	Brevard	State	FL	Zip Code	32926
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View looking North (from rear yard)



Septic System / Drain Field



Utilities Test



Smoke Detector



Foyer



Living Room

FHA/VA Case No. 096-0474611

Photograph Addendum

Borrower	John Steven Dykstra						
Property Address	3400 Greenville St						
City	Cocoa	County	Brevard	State	FL	Zip Code	32926
Lender/Client	Plaza Home Mortgage, Inc						



Dining Room



Kitchen (a)



Kitchen (b)



Bedroom 1



Bedroom 2



Bedroom 3

FHA/VA Case No. 096-0474611

Photograph Addendum

Borrower	John Steven Dykstra						
Property Address	3400 Greenville St						
City	Cocoa	County	Brevard	State	FL	Zip Code	32926
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Bathroom 1 (a)



Bathroom 1 (b)



Bathroom 2 (a)



Bathroom 2 (b)

FHA/VA Case No. 096-0474611

Comparable Photo Addendum

Borrower	John Steven Dykstra						
Property Address	3400 Greenville St						
City	Cocoa	County	Brevard	State	FL	Zip Code	32926
Lender/Client	Plaza Home Mortgage, Inc						



Comparable 1

3725 Atlanta St

Prox. to Subject	0.78 miles NW
Sale Price	405,000
Gross Living Area	1,161
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	1.01 ac
Quality	Q4
Age	37



Comparable 2

4390 Seville Ave

Prox. to Subject	1.22 miles W
Sale Price	405,000
Gross Living Area	1,323
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	1.02 ac
Quality	Q4
Age	24



Comparable 3

5021 Palm Ave

Prox. to Subject	2.11 miles W
Sale Price	360,000
Gross Living Area	1,326
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	A;BsyRd;Lndfl
View	N;Res;
Site	1.00 ac
Quality	Q4
Age	39

FHA/VA Case No. 096-0474611

Comparable Photo Page

Borrower	John Steven Dykstra						
Property Address	3400 Greenville St						
City	Cocoa	County	Brevard	State	FL	Zip Code	32926
Lender/Client	Plaza Home Mortgage, Inc						



Comparable 4

2491 Robin Hood Dr

Prox. to Subject	1.84 miles SE
Sale Price	325,000
Gross Living Area	867
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	10890 sf
Quality	Q4
Age	45

Comparable 5

Prox. to Subject	
Sale Price	
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	
View	
Site	
Quality	
Age	

Comparable 6

Prox. to Subject	
Sale Price	
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	
View	
Site	
Quality	
Age	

FHA/VA Case No. 096-0474611

Listing Photo Page

Borrower	John Steven Dykstra						
Property Address	3400 Greenville St						
City	Cocoa	County	Brevard	State	FL	Zip Code	32926
Lender/Client	Plaza Home Mortgage, Inc						



Listing 1

4180 Seville Ave

Proximity to Subject	0.98 miles W
List Price	405,000
Days on Market	17
Gross Living Area	1,272
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Age/Year Built	12



Listing 2

4090 Seville Ave

Proximity to Subject	0.89 miles W
List Price	399,000
Days on Market	7
Gross Living Area	1,280
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Age/Year Built	43

Listing 3

Proximity to Subject	
List Price	
Days on Market	
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Age/Year Built	

FHA/VA Case No. 096-0474611

Comparable Photograph Addendum (mls photos)

Borrower	John Steven Dykstra						
Property Address	3400 Greenville St						
City	Cocoa	County	Brevard	State	FL	Zip Code	32926
Lender/Client	Plaza Home Mortgage, Inc						



Sale 1
3725 Atlanta St
Cocoa, FL 32926

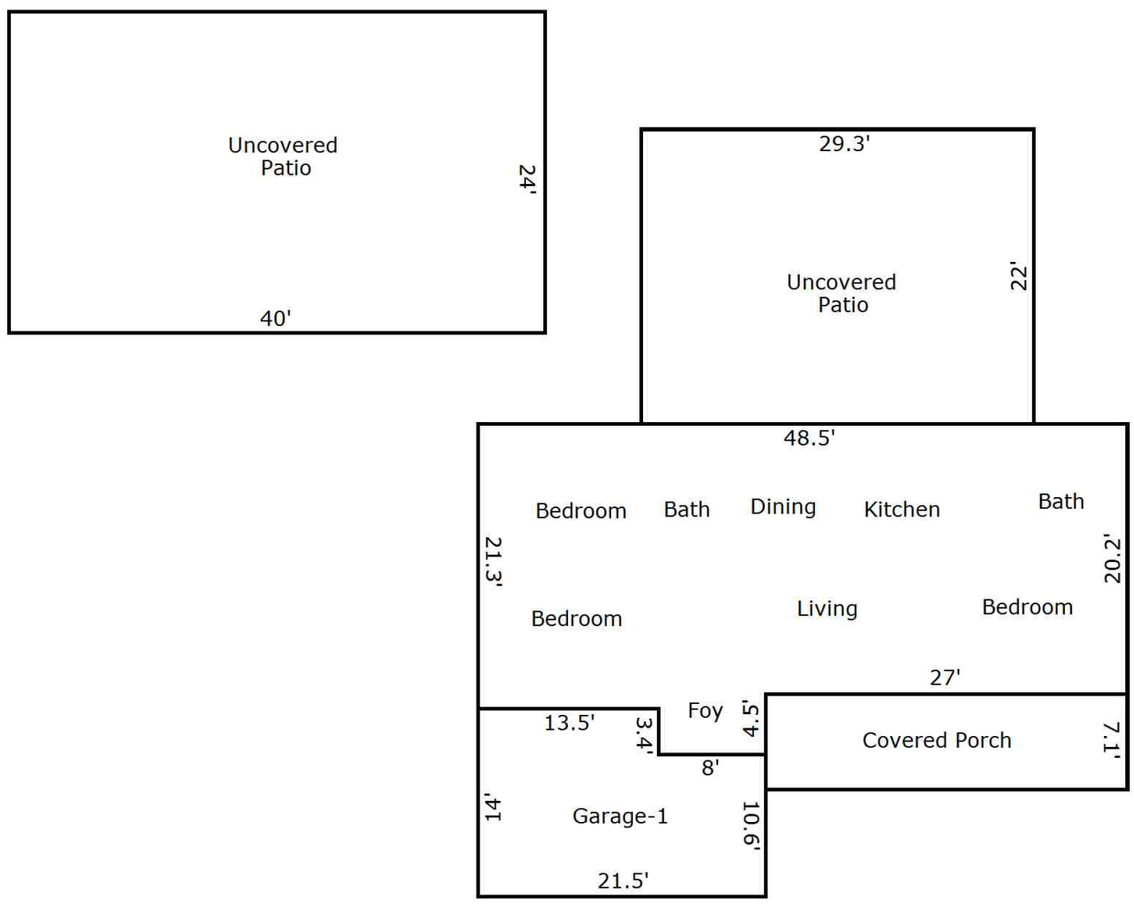


Sale 3
5021 Palm Ave
Cocoa, FL 32926

FHA/VA Case No. 096-0474611

Building Sketch

Borrower	John Steven Dykstra						
Property Address	3400 Greenville St						
City	Cocoa	County	Brevard	State	FL	Zip Code	32926
Lender/Client	Plaza Home Mortgage, Inc						



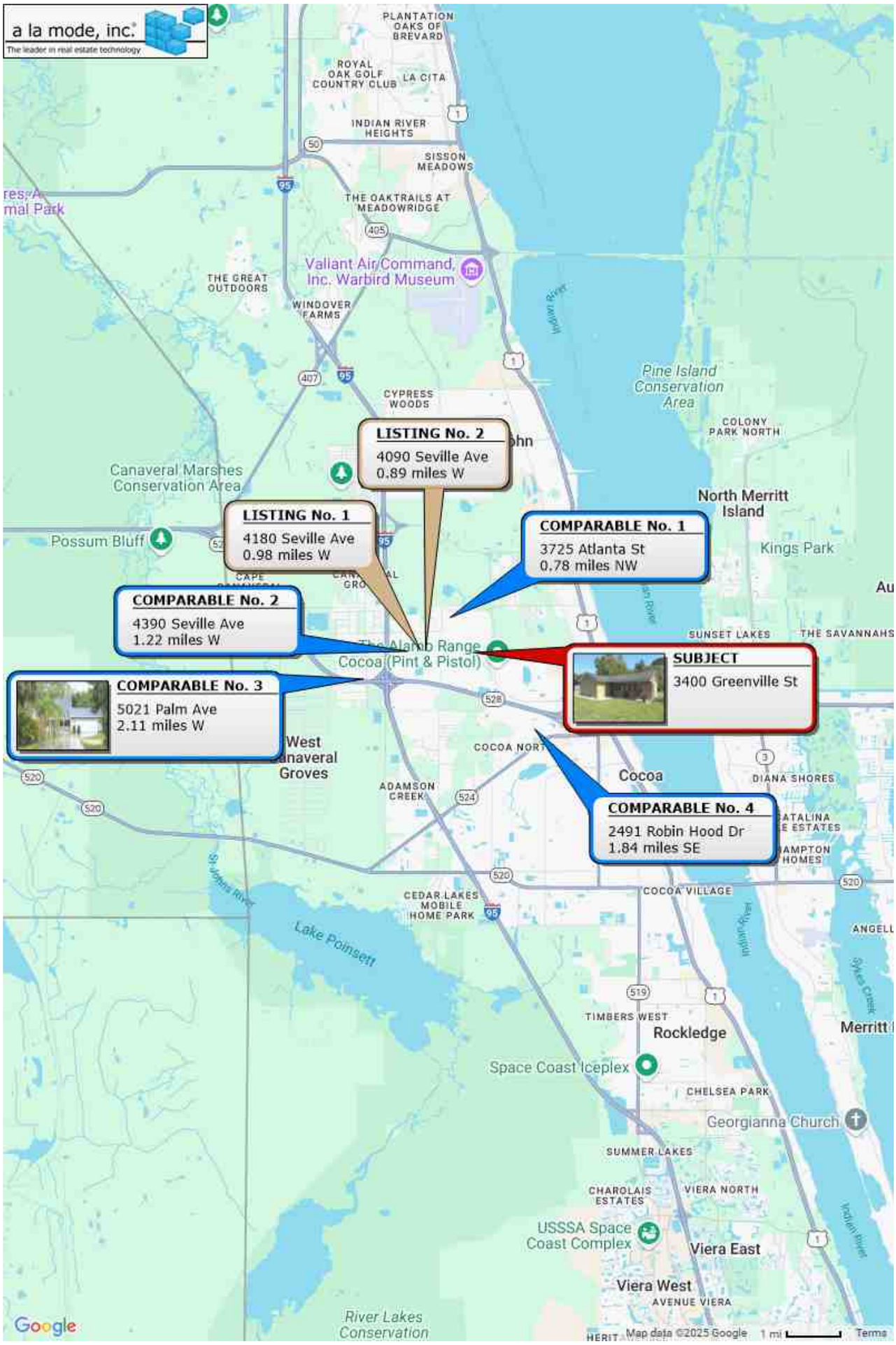
TOTAL Sketch by a la mode

Area Calculations Summary

Living Area		**Calculation Details**	
First Floor	1030.55 Sq ft	20.2 × 27	= 545.4
		21.5 × 21.3	= 457.95
		8 × 3.4	= 27.2
Total Living Area (Rounded):	**1031 Sq ft**		
Non-living Area			
Covered Porch	191.7 Sq ft	27 × 7.1	= 191.7
Uncovered Patio	960 Sq ft	24 × 40	= 960
1 Car Attached	273.8 Sq ft	14 × 13.5	= 189
		8 × 10.6	= 84.8
Uncovered Patio	644.6 Sq ft	29.3 × 22	= 644.6

Location Map

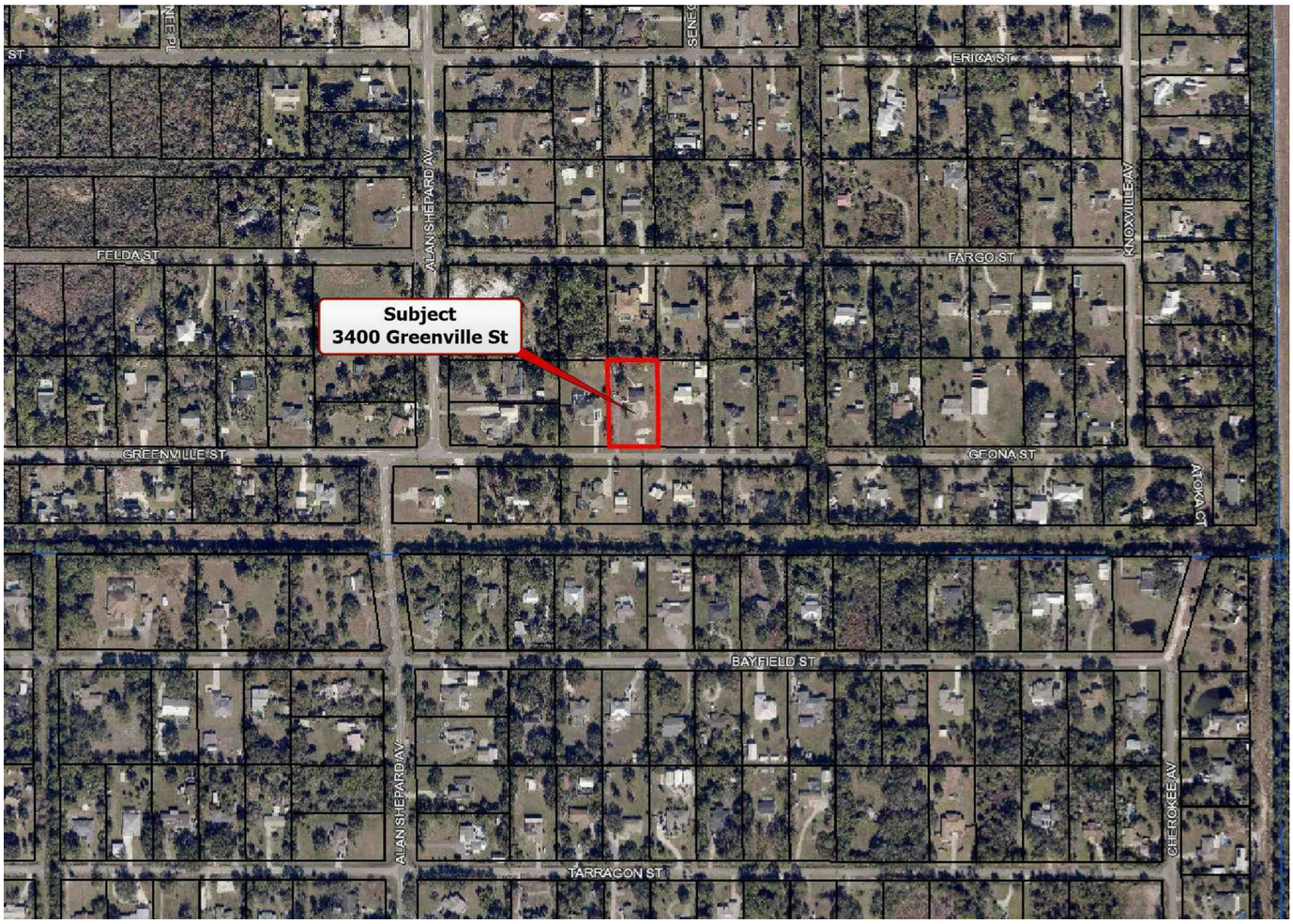
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Plat Map


Subject
3400 Greenville St
FELDA ST
FARGO ST
ALAN SHEPARD AV
GREENVILLE ST
GEONA ST
24-35-11

Aerial


Subject
3400 Greenville St
ERICA ST
FELDA ST
FARGO ST
GREENVILLE ST
GEONA ST
BAYFIELD ST
TARRAGON ST
ALAN SHEPARD AV
KNOXVILLE AV
CHEROKEE AV
ALTOVA CT

Subject - MLS Listing

Residential Pending
MLS# 1048112

3400 Greenville Street, Cocoa, FL 32926

County: Brevard

$429,000



Year Built:	1988	**Sub Type:**	Single Family Residence
Living Area:	960		
Living Area Source:	Owner	**Subdivision:**	Canaveral Groves S/D
Bldng Area Ttl:	1,672		
Stories:	1	**CDD Fee:**	No
Senior Comm:	No	**Accessiblty Feat:**	No
Lot Size Acres:	1.01	**New Const:**	No
Lot Size SqFt:	43,996	**Pool Private YN:**	No
County:	Brevard	**Waterfront:**	No
Gen Cnty Loc:	Central	**Furnished:**	Negotiable
MLS Area Mjr:	211 - Canaveral Groves	**Direction Faces:**	South
Parcel #:	24-35-02-01-00022.0-0011.00		
Tax Account:	2401031		
Tax Annual Amt:	$1,351.26		
Beds Total:	3	**Association:**	No
Baths Total:	2	**Community Fee(s):**	No
Baths Full:	2		
Baths Half:	0		
Elem School:	Fairglen	**Garage:**	Yes
Middle School:	Cocoa	**Garage Spcs:**	1
hool:	Cocoa	**Carport:**	

Construction Materials: Stucco
Cooling: Central Air
Current Use: Single Family
Fencing: Back Yard; Chain Link
Heating: Central
Legal Details: Permission Granted to Advertise: Yes
Listing Terms: Cash; Conventional; FHA
Lot Features: Cleared; Dead End Street

Parking Features: Additional Parking; Garage
Patio And Porch Features: Front Porch
Pets Allowed: Yes
Possession: Close Of Escrow
Property Condition: Updated/Remodeled
Road Surface Type: Asphalt
Roof: Shingle
Sewer: Septic Tank
Special Listing Conditions: Standard
Utilities: Electricity Connected
Water Source: Public

Subject - Tax Data

Disclaimer

REAL PROPERTY DETAILS
Account 2401031 - Roll Year 2024

Owners	BUNNELL, JUSTIN; BUNNELL, GLORIA G; BUNNELL, JAMES B
Mailing Address	3400 GREENVILLE ST COCOA FL 32926
Site Address	3400 GREENVILLE ST COCOA FL 32926
Parcel ID	24-35-02-01-22-11
Taxing District	1400 - UNINCORP DISTRICT 1
Exemptions	HEX1 - HOMESTEAD FIRST HEX2 - HOMESTEAD ADDITIONAL
Property Use	0110 - SINGLE FAMILY RESIDENCE
Total Acres	1.01
Site Code	0001 - NO OTHER CODE APPL.
Plat Book/Page	00-/-
Subdivision	--
Land Description	CANAVERAL GROVES SUBD SB 2 PG 59 LOT 11 BLK 22



VALUE SUMMARY

Category	2024	2023	2022
Market Value	$252,430	$215,590	$194,450
Agricultural Land Value	$0	$0	$0
Assessed Value Non-School	$108,710	$105,550	$102,480
Assessed Value School	$108,710	$105,550	$102,480
Homestead Exemption	$25,000	$25,000	$25,000
Additional Homestead	$25,000	$25,000	$25,000
Other Exemptions	$0	$0	$0
Taxable Value Non-School	$58,710	$55,550	$52,480
Taxable Value School	$83,710	$80,550	$77,480

SALES / TRANSFERS

Date	Price	Type	Instrument
08/06/2014	$90,000	WD	7199/1619
08/06/2014	–	WD	7265/2581
04/10/2014	–	WD	7106/2871
03/31/2014	–	CT	7095/2238
12/15/2005	$225,000	WD	5580/5292
09/27/2005	–	QC	5545/0159
12/08/2002	–	WD	4796/3584
10/16/2002	$13,000	QC	4720/0732
03/22/2000	$42,100	WD	4137/2945
04/30/1999	–	WD	4002/0175
04/21/1988	$60,600	WD	2899/1747
03/17/1988	–	WD	2892/2832
01/08/1988	$11,000	WD	2873/2448

BUILDINGS

PROPERTY DATA CARD #1

Building Use: 0110 - SINGLE FAMILY RESIDENCE

Materials	
Exterior Wall:	STUCCO
Frame:	MASNRYCONC
Roof:	ASPH/ASB SHNGL
Roof Structure:	HIP/GABLE

Details	
Year Built	1988
Story Height	8
Floors	1
Residential Units	1
Commercial Units	0

Sub-Areas	
Base Area (1st)	960
Garage	330
Open Porch	182
Screen Porch	200
Total Base Area	960
Total Sub Area	1,672

Extra Features	
Greenhouse	128
Outbuilding	140

MLS Statistics (5/2025) - Page 1

Monthly Market Detail - May 2025

Single-Family Homes

Space Coast REALTORS®

This report describes member activity for the association and is not confined to any specific geographic area.



Summary Statistics	May 2025	May 2024	Percent Change Year-over-Year
Closed Sales	1,056	1,071	-1.4%
Paid in Cash	280	252	11.1%
Median Sale Price	$375,000	$375,000	0.0%
Average Sale Price	$460,022	$482,743	-4.7%
Dollar Volume	$485.8 Million	$517.0 Million	-6.0%
Median Percent of Original List Price Received	96.4%	97.4%	-1.0%
Median Time to Contract	43 Days	33 Days	30.3%
Median Time to Sale	79 Days	73 Days	8.2%
New Pending Sales	1,107	1,053	5.1%
New Listings	1,384	1,492	-7.2%
Pending Inventory	1,300	1,329	-2.2%
Inventory (Active Listings)	3,812	3,277	16.3%
Months Supply of Inventory	4.6	3.8	21.1%

Closed Sales

The number of sales transactions which closed during the month

Economists' note : Closed Sales are one of the simplest—yet most important—indicators for the residential real estate market. When comparing Closed Sales across markets of different sizes, we recommend comparing the percent changes in sales rather than the number of sales. Closed Sales (and many other market metrics) are affected by seasonal cycles, so actual trends are more accurately represented by year-over-year changes (i.e. comparing a month's sales to the amount of sales in the same month in the previous year), rather than changes from one month to the next.

Month	Closed Sales	Percent Change Year-over-Year
Year-to-Date	4,221	-3.8%
May 2025	**1,056**	**-1.4%**
April 2025	964	-6.7%
March 2025	872	-6.3%
February 2025	745	-3.2%
January 2025	584	0.5%
December 2024	817	22.1%
November 2024	630	-20.8%
October 2024	762	-1.0%
September 2024	745	-13.8%
August 2024	912	-2.6%
July 2024	994	19.0%
June 2024	906	-11.0%
May 2024	1,071	1.0%



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MLS Statistics (5/2025) - Page 2

Monthly Market Detail - May 2025
Single-Family Homes
Space Coast REALTORS®

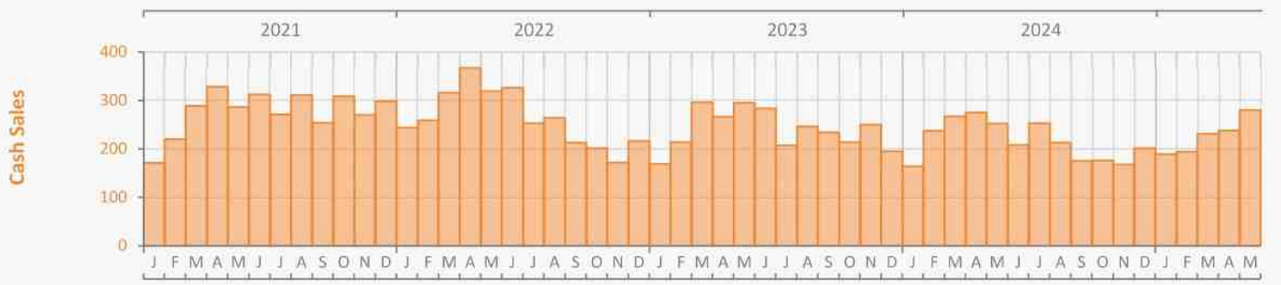
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Cash Sales

The number of Closed Sales during the month in which buyers exclusively paid in cash

Economists' note : Cash Sales can be a useful indicator of the extent to which investors are participating in the market. Why? Investors are far more likely to have the funds to purchase a home available up front, whereas the typical homebuyer requires a mortgage or some other form of financing. There are, of course, many possible exceptions, so this statistic should be interpreted with care.

Month	Cash Sales	Percent Change Year-over-Year
Year-to-Date	1,132	-5.3%
May 2025	**280**	**11.1%**
April 2025	238	-13.5%
March 2025	231	-13.5%
February 2025	194	-18.1%
January 2025	189	15.2%
December 2024	201	3.1%
November 2024	168	-32.8%
October 2024	176	-17.8%
September 2024	175	-25.2%
August 2024	213	-13.4%
July 2024	253	22.2%
June 2024	208	-26.5%
May 2024	252	-14.6%



Cash Sales as a Percentage of Closed Sales

The percentage of Closed Sales during the month which were Cash Sales

Economists' note : This statistic is simply another way of viewing Cash Sales. The remaining percentages of Closed Sales (i.e. those not paid fully in cash) each month involved some sort of financing, such as mortgages, owner/seller financing, assumed loans, etc.

Month	Percent of Closed Sales Paid in Cash	Percent Change Year-over-Year
Year-to-Date	26.8%	-1.5%
May 2025	**26.5%**	**12.8%**
April 2025	24.7%	-7.1%
March 2025	26.5%	-7.7%
February 2025	26.0%	-15.6%
January 2025	32.4%	14.9%
December 2024	24.6%	-15.5%
November 2024	26.7%	-15.0%
October 2024	23.1%	-16.9%
September 2024	23.5%	-13.3%
August 2024	23.4%	-11.0%
July 2024	25.5%	2.8%
June 2024	23.0%	-17.3%
May 2024	23.5%	-15.5%



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MLS Statistics (5/2025) - Page 3

Monthly Market Detail - May 2025

Single-Family Homes

Space Coast REALTORS®

This report describes member activity for the association and is not confined to any specific geographic area.

Median Sale Price

The median sale price reported for the month (i.e. 50% of sales were above and 50% of sales were below)

Economists' note : Median Sale Price is our preferred summary statistic for price activity because, unlike Average Sale Price, Median Sale Price is not sensitive to high sale prices for small numbers of homes that may not be characteristic of the market area. Keep in mind that median price trends over time are not always solely caused by changes in the general value of local real estate. Median sale price only reflects the values of the homes that *sold* each month, and the mix of the types of homes that sell can change over time.

Month	Median Sale Price	Percent Change Year-over-Year
Year-to-Date	$375,000	-0.7%
May 2025	**$375,000**	**0.0%**
April 2025	$375,000	-2.3%
March 2025	$362,915	-4.4%
February 2025	$378,854	0.8%
January 2025	$385,000	3.6%
December 2024	$369,995	0.0%
November 2024	$380,000	3.5%
October 2024	$383,900	6.6%
September 2024	$385,000	5.5%
August 2024	$385,000	4.1%
July 2024	$380,000	2.7%
June 2024	$375,000	2.7%
May 2024	$375,000	1.0%



Average Sale Price

The average sale price reported for the month (i.e. total sales in dollars divided by the number of sales)

Economists' note : Usually, we prefer Median Sale Price over Average Sale Price as a summary statistic for home prices. However, Average Sale Price does have its uses—particularly when it is analyzed alongside the Median Sale Price. For one, the relative difference between the two statistics can provide some insight into the market for higher-end homes in an area.

Month	Average Sale Price	Percent Change Year-over-Year
Year-to-Date	$470,362	-2.0%
May 2025	**$460,022**	**-4.7%**
April 2025	$471,065	-6.5%
March 2025	$477,589	0.5%
February 2025	$459,148	-0.3%
January 2025	$491,416	5.7%
December 2024	$460,646	5.1%
November 2024	$468,976	2.7%
October 2024	$486,105	9.5%
September 2024	$460,633	5.8%
August 2024	$468,459	0.2%
July 2024	$463,351	0.3%
June 2024	$474,388	3.0%
May 2024	$482,743	5.5%



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MLS Statistics (4/2025) - Page 1

Monthly Market Detail - April 2025

Single-Family Homes

Space Coast REALTORS®

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Summary Statistics	April 2025	April 2024	Percent Change Year-over-Year
Closed Sales	964	1,033	-6.7%
Paid in Cash	238	275	-13.5%
Median Sale Price	$375,000	$384,000	-2.3%
Average Sale Price	$471,065	$503,724	-6.5%
Dollar Volume	$454.1 Million	$520.3 Million	-12.7%
Median Percent of Original List Price Received	96.0%	96.8%	-0.8%
Median Time to Contract	45 Days	37 Days	21.6%
Median Time to Sale	78 Days	74 Days	5.4%
New Pending Sales	1,104	1,183	-6.7%
New Listings	1,473	1,483	-0.7%
Pending Inventory	1,342	1,452	-7.6%
Inventory (Active Listings)	3,859	3,081	25.3%
Months Supply of Inventory	4.6	3.6	27.8%

Closed Sales

The number of sales transactions which closed during the month

Economists' note : Closed Sales are one of the simplest—yet most important—indicators for the residential real estate market. When comparing Closed Sales across markets of different sizes, we recommend comparing the percent changes in sales rather than the number of sales. Closed Sales (and many other market metrics) are affected by seasonal cycles, so actual trends are more accurately represented by year-over-year changes (i.e. comparing a month's sales to the amount of sales in the same month in the previous year), rather than changes from one month to the next.

Month	Closed Sales	Percent Change Year-over-Year
Year-to-Date	3,165	-4.5%
April 2025	**964**	**-6.7%**
March 2025	872	-6.3%
February 2025	745	-3.2%
January 2025	584	0.5%
December 2024	817	22.1%
November 2024	630	-20.8%
October 2024	762	-1.0%
September 2024	745	-13.8%
August 2024	912	-2.6%
July 2024	994	19.0%
June 2024	906	-11.0%
May 2024	1,071	1.0%
April 2024	1,033	5.6%



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MLS Statistics (4/2025) - Page 2

Monthly Market Detail - April 2025

Single-Family Homes

Space Coast REALTORS®

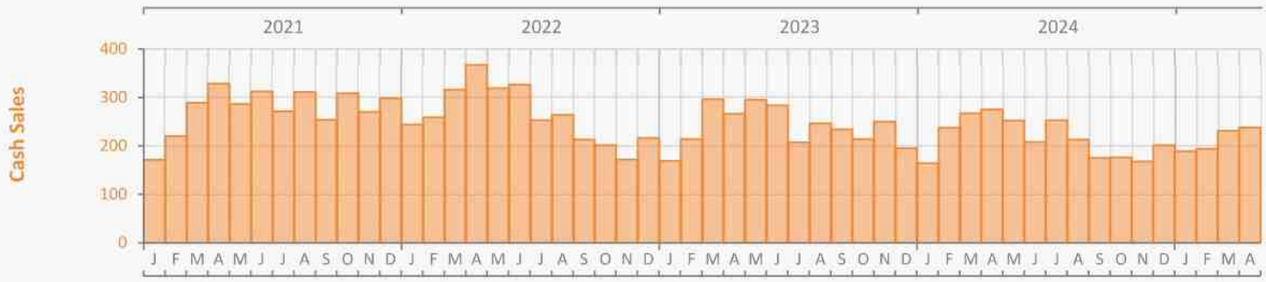
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Month	Cash Sales	Percent Change Year-over-Year
Year-to-Date	852	-9.7%
April 2025	**238**	**-13.5%**
March 2025	231	-13.5%
February 2025	194	-18.1%
January 2025	189	15.2%
December 2024	201	3.1%
November 2024	168	-32.8%
October 2024	176	-17.8%
September 2024	175	-25.2%
August 2024	213	-13.4%
July 2024	253	22.2%
June 2024	208	-26.5%
May 2024	252	-14.6%
April 2024	275	3.4%



Cash Sales as a Percentage of Closed Sales

The percentage of Closed Sales during the month which were Cash Sales

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Month	Percent of Closed Sales Paid in Cash	Percent Change Year-over-Year
Year-to-Date	26.9%	-5.3%
April 2025	**24.7%**	**-7.1%**
March 2025	26.5%	-7.7%
February 2025	26.0%	-15.6%
January 2025	32.4%	14.9%
December 2024	24.6%	-15.5%
November 2024	26.7%	-15.0%
October 2024	23.1%	-16.9%
September 2024	23.5%	-13.3%
August 2024	23.4%	-11.0%
July 2024	25.5%	2.8%
June 2024	23.0%	-17.3%
May 2024	23.5%	-15.5%
April 2024	26.6%	-2.2%



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MLS Statistics (4/2025) - Page 3

Monthly Market Detail - April 2025

Single-Family Homes

Space Coast REALTORS®

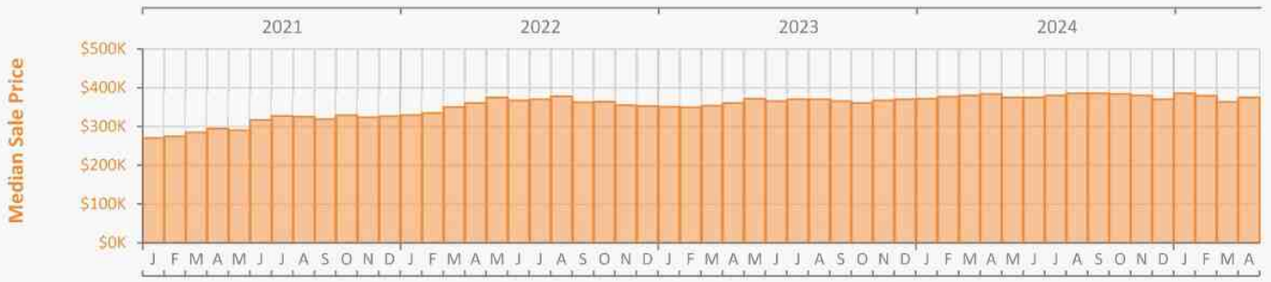
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Month	Median Sale Price	Percent Change Year-over-Year
Year-to-Date	$375,000	-0.8%
April 2025	**$375,000**	**-2.3%**
March 2025	$362,915	-4.4%
February 2025	$378,854	0.8%
January 2025	$385,000	3.6%
December 2024	$369,995	0.0%
November 2024	$380,000	3.5%
October 2024	$383,900	6.6%
September 2024	$385,000	5.5%
August 2024	$385,000	4.1%
July 2024	$380,000	2.7%
June 2024	$375,000	2.7%
May 2024	$375,000	1.0%
April 2024	$384,000	6.7%

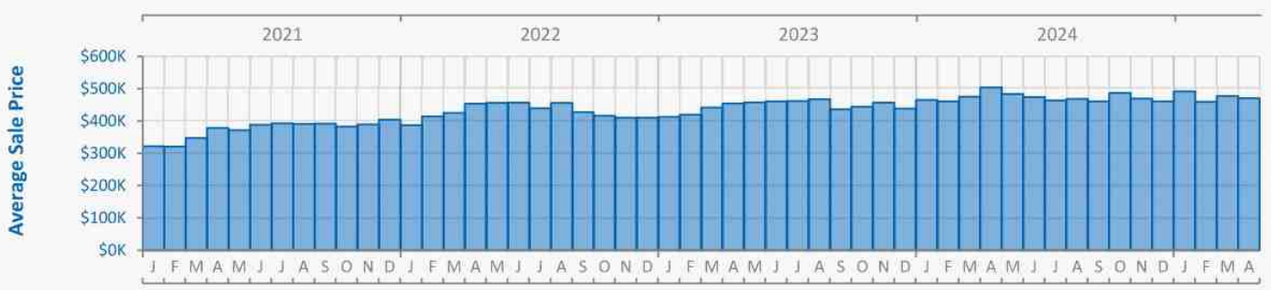


Average Sale Price

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Month	Average Sale Price	Percent Change Year-over-Year
Year-to-Date	$473,812	-1.0%
April 2025	**$471,065**	**-6.5%**
March 2025	$477,589	0.5%
February 2025	$459,148	-0.3%
January 2025	$491,416	5.7%
December 2024	$460,646	5.1%
November 2024	$468,976	2.7%
October 2024	$486,105	9.5%
September 2024	$460,633	5.8%
August 2024	$468,459	0.2%
July 2024	$463,351	0.3%
June 2024	$474,388	3.0%
May 2024	$482,743	5.5%
April 2024	$503,724	11.0%



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Appraiser Independence Certification

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

I assert that no employee, director, officer, or agent of Property Sciences, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of Plaza Home Mortgage, Inc, influenced, or attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that Property Sciences has never participated in any of the following prohibited behavior in our business relationship:

1) Withholding or threatening to withhold timely payment or partial payment for an appraisal report;

2) Withholding or threatening to withhold future business with me, or demoting or terminating or threatening to demote or terminate me;

3) Expressly or impliedly promising future business, promotions, or increased compensation for myself;

4) Conditioning the ordering of my appraisal report or the payment of my appraisal fee or salary or bonus on the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;

5) Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;

6) Provided me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;

7) Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;

8) Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the USPAP.



Signature

07/04/2025
Date

Randall C. Johns
Appraiser's Name

Cert Res RD1780
State License or Certification #

State-Certified Residential Real Estate Appraiser
State Title or Designation

11/30/2026
Expiration Date of License or Certification

FL
State

3400 Greenville St, Cocoa, FL 32926
Address of Property Appraised

05/13

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

JOHNS, RANDALL C

1872 FOSSE WAY
TITUSVILLE FL 32796

LICENSE NUMBER: RD1780

EXPIRATION DATE: NOVEMBER 30, 2026

Always verify licenses online at MyFloridaLicense.com

ISSUED: 11/19/2024

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

GREAT AMERICAN INSURANCE GROUP

301 E. Fourth Street, Cincinnati, OH 45202

DECLARATIONS
for
REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

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

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

☒ Great American Assurance Company

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

Policy Number: **RAP3666303-24** Renewal of: **RAP3666303-23**

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

Item 1. **Named Insured**: **Randall C. Johns**

Item 2. **Address**: **1872 Fosse Way**

City, State, Zip Code: **Titusville, FL 32796**

Item 3. **Policy Period**: From **08/09/2024** *(Month, Day, Year)* To **08/09/2025** *(Month, Day, Year)*
(Both dates at 12:01 a.m. Standard Time at the address of the **Named Insured** as stated in Item 2.)

Item 4. **Limits of Liability**:

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

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

C. $ **1,000,000** **Damages** Limit of Liability – Policy Aggregate

D. $ **1,000,000** **Claim Expenses** Limit of Liability – Policy Aggregate

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

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

B. $ **1,000** Aggregate

Item 6. **Premium**: $ **864.00** **Additional 1.0% FL Guaranty Association Assessment $8.64**

Item 7. **Retroactive Date** (if applicable): **08/09/2012**

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

D42100 (03/15) D42300 FL (05/13) IL7324 (07/21)
D42402 (05/13) D42412 (03/17) D42413 (06/17) D42414 (08/19)

Authorized Representative