One-Unit Residential Appraisal Field Review Report

5068763-01
File No. Y240661

The purpose of this appraisal field review report is to provide the lender/client with an opinion on the accuracy of the appraisal report under review.

Property Address 2480 Palm Tree Dr | City Punta Gorda | State FL | Zip Code 33950
Borrower Gambone, Phyllis | Owner of Public Record Gambone, Phyllis | County Collier
Legal Description PUNTA GORDA ISLES SEC4 BLK12 LT 54 432/854 967/621 1675/1385 3484/1186 4195/240 AFF3389095-RLW JR
Assessor's Parcel # 412211327016 | Map Reference 34940 | Census Tract 0102.13
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe) 0 | Project Type [ ] Condo [X] PUD [ ] Cooperative
Loan # 5068763-01 | Effective Date of Appraisal Under Review 02/05/2024 | Manufactured Home [ ] Yes [X] No
Lender/Client Longbridge Financial LLC | Address 600 Clubhouse Drive, Coraopolis, PA 15108

SECTION I - COMPLETE FOR ALL ASSIGNMENTS

1. Is the information in the subject section complete and accurate? [X] Yes [ ] No If Yes, provide a brief summary. If No, explain This information appears accurate per assessor records.

2. Is the information in the contract section complete and accurate? [ ] Yes [ ] No [X] Not Applicable If Yes, provide a brief summary. If No, explain

3. Is the information in the neighborhood section complete and accurate? [X] Yes [ ] No If Yes, provide a brief summary. If No, explain This appears accurate per review appraiser's information.

4. Is the information in the site section complete and accurate? [X] Yes [ ] No If Yes, provide a brief summary. If No, explain This is accurate per public records

5. Is the data in the improvements section complete and accurate? [X] Yes [ ] No If Yes, provide a brief summary. If No, explain Appraiser assumes this information is accurate.

6. Are the comparable sales selected locationally, physically, and functionally the most similar to the subject property? [X] Yes [ ] No If Yes, provide a brief summary.
If No, provide a detailed explanation as to why they are not the best comparable sales. They are all in the same area

7. Are the data and analysis (including the individual adjustments) presented in the sales comparison approach complete and accurate? [X] Yes [ ] No If Yes, provide a brief summary.
If No, explain Adjustments are reasonable and well explained.

8. Are the data and analysis presented in the income and cost approaches complete and accurate? [ ] Yes [ ] No [X] Not developed If No, explain

9. Is the sale or transfer history reported for the subject property and each of the comparable sales complete and accurate? [X] Yes [ ] No If Yes, provide a brief summary.
If No, analyze and report the correct sale or transfer history and the data source(s). This appears accurate

10. Is the opinion of market value in the appraisal report under review accurate as of the effective date of the appraisal report?
[X] Yes [ ] No If No, complete Section II.

One-Unit Residential Appraisal Field Review Report

5068763-01
File No. Y240661

SECTION II - COMPLETE ONLY IF REVIEW APPRAISER ANSWERS "NO" TO QUESTION 10 IN SECTION I.

1. Provide detailed reasoning for disagreement with the opinion of value in the appraisal report under review. None

2. State all extraordinary assumptions used (i.e. gross living area, room count, condition, etc.).

3. Provide a new opinion of value as of the effective date of the appraisal report under review using the below sales comparison analysis grid.
(NOTE: This may or may not include the use of the same comparable sales in the appraisal report under review.)

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	2480 Palm Tree Dr Punta Gorda, FL 33950	3912 Turtle Dove Blvd Punta Gorda, FL 33950		3768 Whippoorwill Bvd Punta Gorda, FL 33950		1274 Royal Tern Dr Punta Gorda, FL 33950	
Proximity to Subject		2.44 miles SE		2.33 miles SE			
Sale Price	$		$		$		$
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ sq. ft.		$ sq. ft.		$ sq. ft.	
Data Source(s)							
Verification Source(s)		SWFLMLS/Lee Co		SWFLMLS/Lee Co		SWFLMLS/Lee Co	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions							
Date of Sale/Time							
Location	B;canal-direct;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	fee simple		fee simple		fee simple	
Site	9600 sf						
View	B;canal;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;ranch						
Quality of Construction	Q3						
Actual Age	45						
Condition	C3						
Above Grade Room Count (Total / Bdrms. / Baths)	7 / 3 / 3.0	/ /		/ /		/ /	
Gross Living Area	2,252 sq. ft.	sq. ft.		sq. ft.		sq. ft.	
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	average	average		average		average	
Heating/Cooling	FA/CA	FA/CA		FA/CA		FA/CA	
Energy Efficient Items	none	None		None		None	
Garage/Carport	2ga2dw						
Porch/Patio/Deck	lanai/pch						
pool	inground						
other	dock/lift						
Net Adjustment (Total)		[X] + [ ] -	$ 0	[X] + [ ] -	$ 0	[X] + [ ] -	$ 0
Adjusted Sale Price of Comparables		Net Adj. 0.0% Gross Adj. 0.0%	$ 0	Net Adj. 0.0% Gross Adj. 0.0%	$ 0	Net Adj. 0.0% Gross Adj. 0.0%	$ 0

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

My research [ ] did [X] 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) SWFLMLS

Report the results of the research and analysis of the prior sale or transfer history of the above comparable sales (report additional prior sales on an addendum).

ITEM	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer			
Price of Prior Sale/Transfer			
Data Source(s)	SWFLMLS/Lee Co	SWFLMLS/Lee Co	SWFLMLS/Lee Co
Effective Date of Data Source(s)	05/01/2024	05/01/2024	05/01/2024

Analysis of prior sale or transfer history for the comparable sales.

Summary of Value Conclusion (including detailed support for the opinion of value and reasons why the new comparable sales are better than the sales used in the appraisal report under review).

REVIEW APPRAISER'S OPINION OF MARKET VALUE (Required only if review appraiser answered "No" to Question 10 in Section 1).

Based on a [ ] visual inspection of the exterior areas of the subject property from at least the street or [ ] 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 opinion of the market value, as defined, of the real property that is the subject of this report is $, as of 02/05/2024 , which is the effective date of the appraisal report under review.

One-Unit Residential Appraisal Field Review Report

SCOPE OF WORK

The scope of work for this appraisal field review is defined by the complexity of the appraisal report under review and the reporting requirements of this report form, including the following statement of assumptions and limiting conditions, and certifications. The review appraiser must, at a minimum: (1) read the entire appraisal report under review, (2) perform a visual inspection of the exterior areas of the subject property from at least the street, (3) inspect the neighborhood, (4) inspect each of the comparable sales from at least the street, (5) perform data research and analysis to determine the appropriateness and accuracy of the data in the appraisal report, (6) research, verify, and analyze data from reliable public and/or private sources, (7) determine the accuracy of the opinion of value, and (8) assume the property condition reported in the appraisal report is accurate unless there is evidence to the contrary.

If the review appraiser determines that the opinion of value in the report under review is not accurate, he or she is required to provide an opinion of market value. The review appraiser is not required to replicate the steps completed by the original appraiser that the review appraiser believes to be reliable and in compliance with the applicable real property appraisal development standards of the Uniform Standards of Professional Appraisal Practice. Those items in the appraisal report under review are extended to this report by the use of an extraordinary assumption, which is identified in Section II, Question 2. If the review appraiser determines that the opinion of value is not accurate, he or she must present additional data that has been researched, verified, and analyzed to produce an accurate opinion of value in accordance with the applicable sections of Standard 1 of the Uniform Standards of Professional Appraisal Practice.

INTENDED USE

The intended use of this appraisal field review report is for the lender/client to evaluate the accuracy and adequacy of support of the appraisal report under review.

INTENDED USER

The intended user of this appraisal field review report is the lender/client.

GUIDANCE FOR COMPLETING THE ONE-UNIT RESIDENTIAL APPRAISAL FIELD REVIEW REPORT

The appraisal review function is important to maintaining the integrity of both the appraisal and loan underwriting processes. The following guidance is intended to aid the review appraiser with the development and reporting of an appraisal field review:

1. The review appraiser must be the individual who personally read the entire appraisal report, performed a visual inspection of the exterior areas of the subject property from at least the street, inspected the neighborhood, inspected each of the comparable sales from at least the street, performed the data research and analysis, and prepared and signed this report.
2. The review appraiser must focus his or her comments on the appraisal report under review and not include personal opinions about the appraiser(s) who prepared the appraisal.
3. The lender/client has withheld the identity of the appraiser(s) who prepared the appraisal report under review, unless otherwise indicated in this report.
4. The review appraiser must assume that the condition of the property reported in the appraisal report is accurate, unless there is evidence to the contrary.
5. This One-Unit Residential Appraisal Field Review Report is divided into two sections. Section I must be completed for all assignments. Section II must be completed only if the answer to Question 10 in Section I is "No."
6. The review appraiser must determine whether the opinion of market value is accurate and adequately supported by market evidence. When the review appraiser disagrees with the opinion of value, he or she must complete Section II. Because appraiser's opinions can vary, the review appraiser must have conclusive evidence that the opinion of value is not accurate.
7. The review appraiser must explain why the comparable sales in the appraisal report under review should not have been used. Simply stating: "see grid" is unacceptable. The review appraiser must explain and support his or her conclusions.
8. The review appraiser must form an opinion about the overall accuracy and quality of the data in the appraisal report under review. The objective is to determine whether material errors exist and what effect they have on the opinions and conclusions in the appraisal report under review. When the review appraiser agrees that the data is essentially correct (although minor errors may exist), he or she must summarize the overall findings. When the review appraiser determines that material errors exist in the data, he or she must identify them, comment on their overall effect on the opinions and conclusions in the appraisal report under review, and include the correct information.
9. The Questions in Section I are intended to identify both the positive and negative elements of the appraisal under review and to report deficiencies. The review appraiser must make it clear to the reader what effect the deficiencies have on the opinions and conclusions in the appraisal report. Simple "Yes" and "No" answers are unacceptable.
10. The review appraiser must provide specific, supportable reasons for disagreeing with the opinion of value in the appraisal report under review in response to Question 1 in Section II.
11. The review appraiser must identify any extraordinary assumptions that were necessary in order to arrive at his or her opinion of market value. Extraordinary assumptions include the use of information from the appraisal report under review that the review appraiser concludes is reliable (such as an assumption that the reported condition of the subject property is accurate).
12. The review appraiser must include the rationale for using new comparable sales. The following question must be answered: Why are these new comparable sales better than the sales in the appraisal report under review?
13. The new comparable sales provided by the review appraiser and reported in the sales comparison analysis grid must have closed on or before the effective date of the appraisal report under review. It may be appropriate to include data that was not available to the original appraiser as of the effective date of the original appraisal; however, that information should be reported as "supplemental" to the data that would have been available to the original appraiser.
14. The review appraiser must provide a sale or transfer history of the new comparable sales for a minimum of one year prior to the date of sale of the comparable sale. The review appraiser must analyze the sale or transfer data and report the effect, if any, on the review appraiser's conclusions.
15. A review of an appraisal on a unit in a condominium, cooperative, or PUD project requires the review appraiser to analyze the project information in the appraisal report under review and comment on its completeness and accuracy.
16. An appraisal review of a manufactured home requires the review appraiser to assume that the HUD data plate information is correct, unless information to the contrary is available. In such cases, the review appraiser must identify the source of the data.
17. The review appraiser's opinion of market value must be "as of" the effective date of the appraisal report under review.

One-Unit Residential Appraisal Field Review Report

5068763-01
File No. Y240661

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS

1. The review appraiser will not be responsible for matters of a legal nature that affect either the property that is the subject of the appraisal under review or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal review. The review appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The review appraiser will not give testimony or appear in court because he or she performed a review of the appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
3. Unless otherwise stated in this appraisal field review report, the review 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, expressed or implied. The review 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 review appraiser is not an expert in the field of environmental hazards, this appraisal field review report must not be considered as an environmental assessment of the property.

REVIEW APPRAISER'S CERTIFICATION

The Review Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal field review in accordance with the scope of work requirements stated in this appraisal field review report.
2. I performed this appraisal field review 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 field review report was prepared.
3. I have the knowledge and experience to perform appraisals and review appraisals for this type of property in this market area.
4. 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.
5. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal field review report from reliable sources that I believe to be true and correct.
6. I have not knowingly withheld any significant information from this appraisal field review report and, to the best of my knowledge, all statements and information in this appraisal field review report are true and correct.
7. I stated in this appraisal field review report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal field review report.
8. 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 (if any) in this appraisal field review 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.
9. My employment and/or compensation for performing this appraisal field review or any future or anticipated appraisals or appraisal field reviews 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).
10. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal field review report. I further certify that no one provided significant professional assistance to me in the development of this appraisal field review report. I have not authorized anyone to make a change to any item in this appraisal field review report; therefore, any change made to this appraisal field review report is unauthorized and I will take no responsibility for it.
11. I identified the lender/client in this appraisal field review report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal field review report.
12. The lender/client may disclose or distribute this appraisal field review report to: the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; 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 review appraiser's consent. Such consent must be obtained before this appraisal field review 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).
13. The mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal field review report as part of any mortgage finance transaction that involves any one or more of these parties.
14. If this appraisal field review 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 field review report containing a copy or representation of my signature, the appraisal field review report shall be as effective, enforceable and valid as if a paper version of this appraisal field review report were delivered containing my original hand written signature.
15. Any intentional or negligent misrepresentation(s) contained in this appraisal field review 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.

REVIEW APPRAISER

Signature _____
Name Kristina Clore
Company Name LKG Valuation Services LLC
Company Address 1526 SW 53rd Terr
Cape Coral, FL 33914
Telephone Number 3092291633
Email Address kclore@lkgvaluation.com
Date of Signature and Report 06/17/2024
State Certification # Cert Gen RZ3961
or State License # _____
State FL
Expiration Date of Certification or License 11/30/2024

LENDER/CLIENT

Name Valuation Connect
Company Name Longbridge Financial LLC
Company Address 600 Clubhouse Drive
Coraopolis, PA 15108

LENDER/CLIENT OF THE APPRAISAL UNDER REVIEW

Name Longbridge Financial LLC
Company Address Paramus, NJ 07652
Paramus, NJ 07652

Reviewer's Opinion of Market Value $ _____
Date _____
Only if review appraiser answered "No" to Questions 10, in Section I.

One-Unit Residential Appraisal Field Review Report

5068763-01
File No. Y240661

FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
Address	2480 Palm Tree Dr Punta Gorda, FL 33950	2211 Palm Tree Dr Punta Gorda, FL 33950		3707 Carmichael Dr Punta Gorda, FL 33950		43 Tropicana Dr Punta Gorda, FL 33950	
Proximity to Subject		0.32 miles NE		1.39 miles S		0.22 miles NW	
Sale Price	$		$ 895,000		$		$ 875,000
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 360.89 sq. ft.		$ sq. ft.		$ 413.91 sq. ft.	
Data Source(s)		StellarMLS#C7473113;DOM 16				StellarMLS#C7481556;DOM 1	
Verification Source(s)		StellarMLS/Charlotte Co				StellarMLS/Charlotte Co	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Cash;0				ArmLth Cash;0	
Date of Sale/Time		s10/23;Unk				s11/23;Unk	
Location	B;canal-direct;	B;canal-direct;		N;Res;		B;canal-direct;	
Leasehold/Fee Simple	Fee Simple	fee simple		fee simple		fee simple	
Site	9600 sf	9600 sf				9600 sf	
View	B;canal;	B;canal;		N;Res;		B;canal;	
Design (Style)	DT1;ranch	DT1;ranch				DT1;ranch	
Quality of Construction	Q3	Q3				Q3	
Actual Age	45	56				17	
Condition	C3	C3				C3	
Above Grade Room Count (Total / Bdrms. / Baths)	7 / 3 / 3.0	7 / 3 / 2.0		/ /		7 / 3 / 2.1	
Gross Living Area	2,252 sq. ft.	2,480 sq. ft.		sq. ft.		2,114 sq. ft.	
Basement & Finished Rooms Below Grade	0sf	0sf				0sf	
Functional Utility	average	average		average		average	
Heating/Cooling	FA/CA	FA/CA		FA/CA		FA/CA	
Energy Efficient Items	none	None		None		None	
Garage/Carport	2ga2dw	2ga2dw				2ga2dw	
Porch/Patio/Deck	lanai/pch	lanai/pch				lanai/pch	
pool	inground	inground				inground	
other	dock/lift	dock/lift				dock	
Net Adjustment (Total)		[X] + [ ] -	$ 0	[X] + [ ] -	$ 0	[X] + [ ] -	$ 0
Adjusted Sale Price of Comparables		Net Adj. 0.0% Gross Adj. 0.0%	$ 895,000	Net Adj. 0.0% Gross Adj. 0.0%	$ 0	Net Adj. 0.0% Gross Adj. 0.0%	$ 875,000

ITEM	COMPARABLE SALE NO. 4	COMPARABLE SALE NO. 5	COMPARABLE SALE NO. 6
Date of Prior Sale/Transfer			
Price of Prior Sale/Transfer			
Data Source(s)	Stellar MLS/Charlotte Co	SWFLMLS/Lee Co	Stellar MLS/Charlotte Co
Effective Date of Data Source(s)	06/15/2024	06/15/2024	06/15/2024

Summary of Sales Comparison Approach: Summary of Sales Comparison Approach

ADDENDUM

Borrower: Gambone, Phyllis		File No.: Y240661
Property Address: 2480 Palm Tree Dr		Case No.: 5068763-01
City: Punta Gorda	State: FL	Zip: 33950
Lender: Longbridge Financial LLC		

ADDITIONAL CONDITIONS - USPAP APPRAISAL ADDENDUM

This report is a review Appraisal Report in compliance with USPAP standard 3.

INTENDED USERS: The Intended user of this report is identified as the client on page one.

INTENDED USE: The intended use of this appraisal is for the lender/client to evaluate the property which is the subject of this appraisal for a mortgage finance transaction.

PURPOSE & INTENDED USE OF THE APPRAISAL: The purpose of this appraisal is to develop an opinion of market value of the fee simple interest in the subject property, as of the effective date of this report. The intended use of the appraisal is for mortgage financing only by the lender/client and Secondary Market participants. Market Value is defined in the Limiting Conditions page, with the source of this definition being Fannie Mae and the developer of this form.

HIGHEST & BEST USE: Physical aspects of the site and composition of the neighborhood are best suited to Highest & Best Use for residential development. No adverse factors were noted at the time of inspection that would affect this designation.

SCOPE OF WORK, (appraisers role/expertise): The subject's current physical and legal conditions have been researched with due diligence in the course of performing this appraisal service. The appraiser has attempted to analyze the subject property as seen by a typical buyer/seller in this market. The subject's market area was examined relative to supply/demand and marketability vs. similar competing properties. A wide range of data is typically reviewed, considered and filtered in the process of collecting comparable sales for analysis and inclusion in the adjustment grid. These sources may include the MLS, Assessor, knowledge of prior appraisals in the area and an awareness of a great multitude of other ongoing sources of information.

The Scope of Work for this appraisal is dictated to be in a appraisal format by use of the prescribed form. In compliance with USPAP Standard 3 the information in this appraisal report is a summary of the detailed information contained in the appraiser's work file.

DATA SOURCES: The appraisal is based on information gathered by the appraiser from public records, parties to the transactions, appraiser's files, other identified sources and exterior inspection of the neighborhood and sale data. These various sources are considered to be reliable. When conflicting information was found, the source deemed to be most reliable was used. Data discovered but which is believed to be unreliable was not included in the report, is not used as the basis for the value conclusion, and is given no further explanation or description.

ZONING
Zoning and building ordinances vary greatly from one municipality to another, and can be quite detailed. The scope of this report does not include a comparison of every potentially significant characteristic of the subject's site and improvements relative to zoning and building ordinances.

MECHANICAL SYSTEMS
The condition of mechanical systems such as, but not limited to, heating, cooling, plumbing, electrical and other related support systems are observed by the appraiser only on a visual basis on surface appearance. Even with detailed inspection of these items, the appraiser IS NOT qualified to comment or report on the condition or working capacity of such systems, as the appraiser is not a home inspector and the appraisal is not a home inspection report. Unless noted, it is assumed that the various elements of the subject property are fundamentally sound and of adequate functionality.
ADDITIONAL APPRAISER CERTIFICATION

FEE

The compensation for this appraisal assignment is $300

CLIENT
The client for this assignment is Valuation Connect.

INTENDED USER
Documentation was provided and appraiser was able to ascertain if a regulated
financial institution or an agent of a regulated financial institution ordered this
appraisal report.

USPAP 3 year disclosure:
I 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

HIGHEST AND BEST USE ANALYSIS
The determination that the subject's current use is the highest and best use was based on the current improvements being legally permissible as the current use meets the zoning requirements. The current use is physically possible as it already exists. The use is financially feasible as there is demand for single family housing. Finally, the current use is maximally productive is it would not be cost effective to remove or modify the current improvements for another use.

DEFINITION OF COMPLETE VISUAL INSPECTION
A complete visual inspection included observing every room in the subject property and the subject's exterior from the ground. It also included observing the subject's attic, basement and the interior of the detached garage.

EXTRAORDINARY ASSUMPTIONS
The appraiser did not test mechanical systems in the subject and assumes they are all working properly. If this assumption is not correct, it could affect the final value opinion.

CSR 1-1
The reported analysis, opinions and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Appraisal Institute's Code of Professional Ethics and Standards of Professional Appraisal Practice, which include the Uniform Standards of Professional Appraisal Practice.
CSR 1-2
The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

FIRREA

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 USC 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

The comments by the licensed real estate appraiser contained within this appraisal report on the condition of the property do not address "standards of practice" as defined in the Home Inspector License Act[225 ILCS 441] and 68 Ill. Adm. Code1410 and are not to be considered a home inspection or

Borrower: Gambone, Phyllis		File No.: Y240661
Property Address: 2480 Palm Tree Dr		Case No.: 5068763-01
City: Punta Gorda	State: FL	Zip: 33950
Lender: Longbridge Financial LLC		

home inspection report."Appraiser independence: 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 thisassignment through coercion, extortion,collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner. I have not been contacted byanyone other than the intended user (lender/client as identified on the first page of the report),borrower, or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to the party contracting this report.

ADDITIONAL COMMENT

Subject and comparables are in a gated community so MLS photos had to be used.

Single Family Comparable Sales

5068763-01
File No. Y240661

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3	
Address	2480 Palm Tree Dr Punta Gorda, FL 33950	3912 Turtle Dove Blvd Punta Gorda, FL 33950		3768 Whippoorwill Bvd Punta Gorda, FL 33950		1274 Royal Tern Dr Punta Gorda, FL 33950	
Proximity to Subject		2.44 miles SE		2.33 miles SE			
Sale Price	$		$		$		$
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ sq. ft.		$ sq. ft.		$ sq. ft.	
Data Source(s)							
Verification Source(s)		SWFLMLS/Lee Co		SWFLMLS/Lee Co		SWFLMLS/Lee Co	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions							
Date of Sale/Time							
Location	B;canal-direct;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	fee simple		fee simple		fee simple	
Site	9600 sf						
View	B;canal;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;ranch						
Quality of Construction	Q3						
Actual Age	45						
Condition	C3						
Above Grade Room Count	Total 7 / Bdrms. 3 / Baths 3.0	Total / Bdrms. / Baths		Total / Bdrms. / Baths		Total / Bdrms. / Baths	
Gross Living Area	2,252 sq. ft.	sq. ft.		sq. ft.		sq. ft.	
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	average	average		average		average	
Heating/Cooling	FA/CA	FA/CA		FA/CA		FA/CA	
Energy Efficient Items	none	None		None		None	
Garage/Carport	2ga2dw						
Porch/Patio/Deck	lanai/pch						
pool	inground						
other	dock/lift						
Net Adjustment (Total)		[X] + [ ] -	$ 0	[X] + [ ] -	$ 0	[X] + [ ] -	$ 0
Adjusted Sale Price of Comparables		Net Adj. 0.0% Gross Adj. 0.0%	$ 0	Net Adj. 0.0% Gross Adj. 0.0%	$ 0	Net Adj. 0.0% Gross Adj. 0.0%	$ 0

ITEM	SUBJECT	COMPARABLE SALE NO. 1	COMPARABLE SALE NO. 2	COMPARABLE SALE NO. 3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Stellar MLS/Charlotte Co	SWFLMLS/Lee Co	SWFLMLS/Lee Co	SWFLMLS/Lee Co
Effective Date of Data Source(s)	06/15/2024	05/01/2024	05/01/2024	05/01/2024

Comments on Comparable Sales:

Single Family Comparable Sales

5068763-01
File No. Y240661

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
Address	2480 Palm Tree Dr Punta Gorda, FL 33950	2211 Palm Tree Dr Punta Gorda, FL 33950		3707 Carmichael Dr Punta Gorda, FL 33950		43 Tropicana Dr Punta Gorda, FL 33950	
Proximity to Subject		0.32 miles NE		1.39 miles S		0.22 miles NW	
Sale Price	$		$ 895,000		$		$ 875,000
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 360.89 sq. ft.		$ sq. ft.		$ 413.91 sq. ft.	
Data Source(s)		StellarMLS#C7473113;DOM 16				StellarMLS#C7481556;DOM 1	
Verification Source(s)		StellarMLS/Charlotte Co				StellarMLS/Charlotte Co	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing Concessions		ArmLth Cash;0				ArmLth Cash;0	
Date of Sale/Time		s10/23;Unk				s11/23;Unk	
Location	B;canal-direct;	B;canal-direct;		N;Res;		B;canal-direct;	
Leasehold/Fee Simple	Fee Simple	fee simple		fee simple		fee simple	
Site	9600 sf	9600 sf				9600 sf	
View	B;canal;	B;canal;		N;Res;		B;canal;	
Design (Style)	DT1;ranch	DT1;ranch				DT1;ranch	
Quality of Construction	Q3	Q3				Q3	
Actual Age	45	56				17	
Condition	C3	C3				C3	
Above Grade Room Count (Total / Bdrms. / Baths)	7 / 3 / 3.0	7 / 3 / 2.0		/ /		7 / 3 / 2.1	
Gross Living Area	2,252 sq. ft.	2,480 sq. ft.		sq. ft.		2,114 sq. ft.	
Basement & Finished Rooms Below Grade	0sf	0sf				0sf	
Functional Utility	average	average		average		average	
Heating/Cooling	FA/CA	FA/CA		FA/CA		FA/CA	
Energy Efficient Items	none	None		None		None	
Garage/Carport	2ga2dw	2ga2dw				2ga2dw	
Porch/Patio/Deck	lanai/pch	lanai/pch				lanai/pch	
pool	inground	inground				inground	
other	dock/lift	dock/lift				dock	
Net Adjustment (Total)		[X] + [ ] -	$ 0	[X] + [ ] -	$ 0	[X] + [ ] -	$ 0
Adjusted Sale Price of Comparables		Net Adj. 0.0% Gross Adj. 0.0%	$ 895,000	Net Adj. 0.0% Gross Adj. 0.0%	$ 0	Net Adj. 0.0% Gross Adj. 0.0%	$ 875,000

ITEM	SUBJECT	COMPARABLE SALE NO. 4	COMPARABLE SALE NO. 5	COMPARABLE SALE NO. 6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Stellar MLS/Charlotte Co	Stellar MLS/Charlotte Co	SWFLMLS/Lee Co	Stellar MLS/Charlotte Co
Effective Date of Data Source(s)	06/15/2024	06/15/2024	06/15/2024	06/15/2024

Comments on Comparable Sales: Summary of Sales Comparison Approach

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Gambone, Phyllis		File No.: Y240661
Property Address: 2480 Palm Tree Dr		Case No.: 5068763-01
City: Punta Gorda	State: FL	Zip: 33950
Lender: Longbridge Financial LLC		



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date:
Appraised Value: $

REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Gambone, Phyllis		File No.: Y240661
Property Address: 2480 Palm Tree Dr		Case No.: 5068763-01
City: Punta Gorda	State: FL	Zip: 33950
Lender: Longbridge Financial LLC		



COMPARABLE SALE #1

3912 Turtle Dove Blvd
Punta Gorda, FL 33950
Sale Date:
Sale Price: $



COMPARABLE SALE #2

3768 Whippoorwill Bvd
Punta Gorda, FL 33950
Sale Date:
Sale Price: $



COMPARABLE SALE #3

1274 Royal Tern Dr
Punta Gorda, FL 33950
Sale Date:
Sale Price: $

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Gambone, Phyllis		File No.: Y240661
Property Address: 2480 Palm Tree Dr		Case No.: 5068763-01
City: Punta Gorda	State: FL	Zip: 33950
Lender: Longbridge Financial LLC		



COMPARABLE SALE #4

2211 Palm Tree Dr
Punta Gorda, FL 33950
Sale Date:
Sale Price: $



COMPARABLE SALE #5

3707 Carmichael Dr
Punta Gorda, FL 33950
Sale Date:
Sale Price: $



COMPARABLE SALE #6

43 Tropicana Dr
Punta Gorda, FL 33950
Sale Date:
Sale Price: $

Subject MLS photo

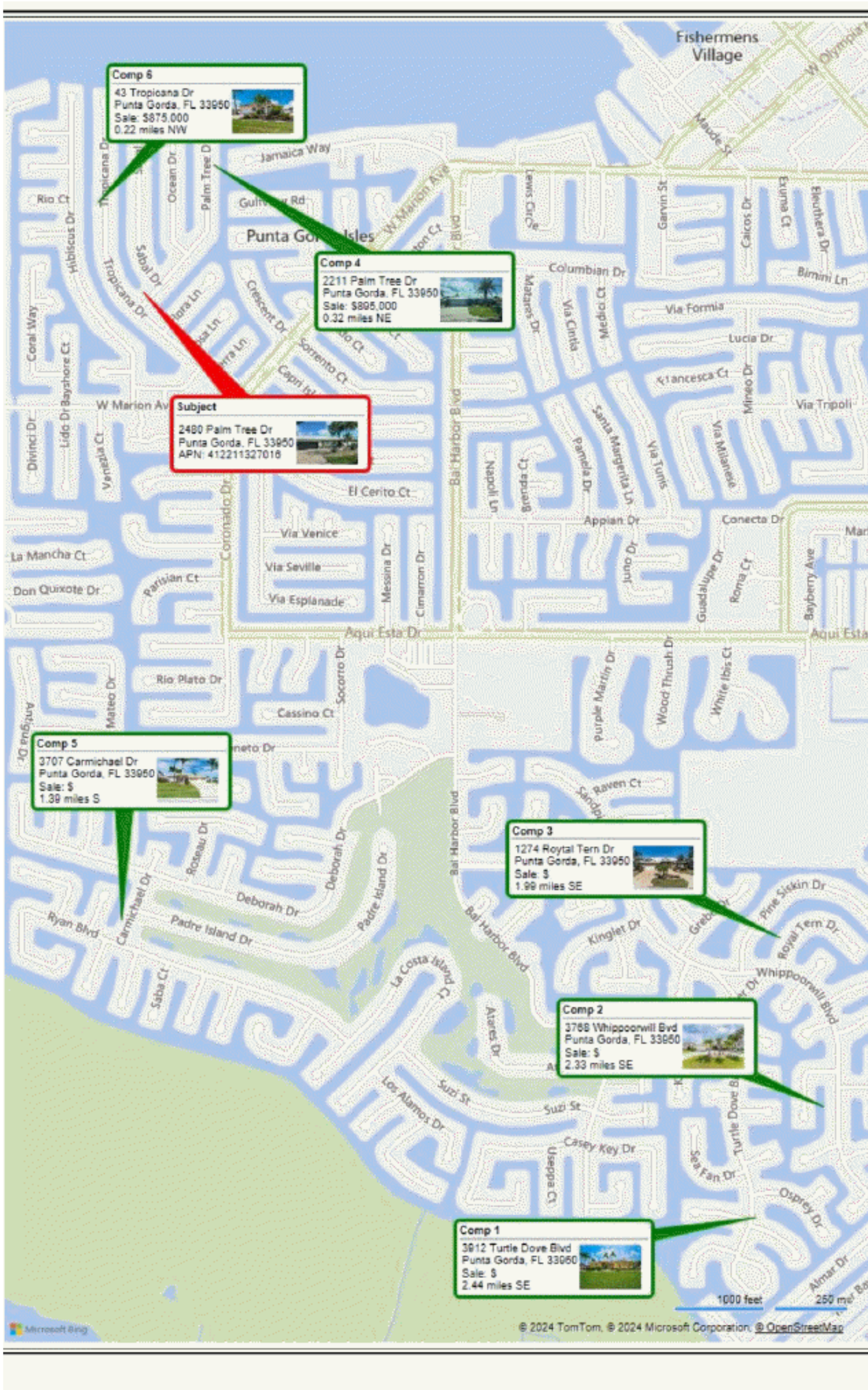
Borrower: Gambone, Phyllis		File No.: Y240661
Property Address: 2480 Palm Tree Dr		Case No.: 5068763-01
City: Punta Gorda	State: FL	Zip: 33950
Lender: Longbridge Financial LLC		



Subject MLS photo

LOCATION MAP

Borrower: Gambone, Phyllis		File No.: Y240661
Property Address: 2480 Palm Tree Dr		Case No.: 5068763-01
City: Punta Gorda	State: FL	Zip: 33950
Lender: Longbridge Financial LLC		



Borrower: Gambone, Phyllis		File No.: Y240661
Property Address: 2480 Palm Tree Dr		Case No.: 5068763-01
City: Punta Gorda	State: FL	Zip: 33950
Lender: Longbridge Financial LLC		

Cross Property 360 Property View

3912 TURTLE DOVE BOULEVARD, PUNTA GORDA, Florida 33950

Listing

N6127541 3912 TURTLE DOVE BLVD, PUNTA GORDA, FL 33950



County: Charlotte
Status: Sold
Backups Requested: Yes
Subdiv: PUNTA GORDA ISLES SEC 14
On Market Date: 07/06/2023
Subdiv/Condo:
List Price: $799,000
Beds: 3
Year Built: 1992
Baths: 2/0
Special Sale: None
Pool: Private
ADOM: 68
Property Style: Single Family Residence
CDOM: 68
Lot Features: Corner Lot, Landscaped, Street Paved
Total Acreage: 1/4 to less than 1/2
Pets: Yes
Minimum Lease Period: No Minimum
Max Times per Yr:
Garage: Yes **Attch:** Yes **Spcs:** 2
Carport: No **Spcs:**
Garage/Parking Features: Covered Parking, Driveway, Garage Door Opener, Garage Faces Side
Assigned Spcs:
Heated Area:1,847 SqFt / 172 SqM
LP/SqFt: $432.59
Total Area: 2,523 SqFt / 234 SqM
Home Warranty Y/N: No
New Construction: No
Total Annual Assoc Fees: $0.00
Average Monthly Fees: $0.00
Flood Zone Code:9AE

Sold Date: 10/05/2023
Sold Price:$760,000
SP / SqFt:$411.48

Paradise in Punta Gorda Isles. Proudly introducing this stunning 3-bedroom, 2-bathroom home nestled in the sought-after Bird & Sailboat water of Punta Gorda Isles. Offering quick direct access to Charlotte Harbor through Buckleys pass. This home is a dream come true for boating and water enthusiasts. As you approach the home, you'll be captivated by the end-of-waterway location and the recently serviced boat lift, ensuring seamless access to the open waters. Adorned with custom landscaping that envelops the entire premises and a secure fully fenced yard with landscape lighting, tranquility and security are both on offer, while the driveway and walkway have been recently redone, enhancing the curb appeal of this remarkable home. Step inside to be greeted by beautiful, move-in ready interiors, featuring carpeted bedrooms, plenty of natural light, and fresh paint throughout. The kitchen is a chef's delight, boasting extended granite countertops, a breakfast bar, high-quality appliances, a marble backsplash, a wine rack, and cherry wood cabinets, while the adjacent dinette area offers a perfect vantage point to enjoy the pool view. There is also a sprawling lounge area with a wall mount ready for a living room TV. All 3 bedrooms offer spacious retreats, with the master bedroom measuring 15 x 25 and boasting a huge walk-in closet and a sparkling ensuite with a jetted bathtub. Versatility is on offer, with the option to transform the third bedroom into a home office, perfect for remote workers. Entertainers will love the expansive 70' wide lanai divided into three distinct sections, including a covered sitting area, an expansive hot tub area with views of the pool, and easy access to the solar-heated, Pebble Tec pool with its graduating depths. Beyond the property's boundaries, you'll enjoy the benefits of isle living with access to Peace River and Alligator Lake, as well as nearby attractions like Mangrove Point and the Wilshire Walk Plaza. You are also within reach of local schools, groceries, dining, and amenities. Don't miss the opportunity to experience the perfect blend of waterfront living and luxurious comfort. Another valuable feature is peace of mind with a Transferable home warranty. Schedule your showing today to experience all that this exceptional Punta Gorda Isles residence has to offer!

Land, Site, and Tax Information

Legal Desc: PGI 014 0222 0018 PUNTA GORDA ISLES SEC14 BLK222 LT18 692/182 993/1083 1042/207 2283/830 4392/2128 4567/342
SE/TP/RG: 24-41S-22E
Zoning: GS-3.5
Subdivision #:
Future Land Use:
Block/Parcel: 222
Between US 1 & River:
No Drive Beach:
Tax ID: 412224455002
Zoning Comp:
Front Exposure: West
Taxes: $5,817
Tax Year: 2022
Lot #: 18
Homestead: Yes
AG Exemption YN:
Other Exemptions:
CDD: No **Annual CDD Fee:**
Ownership: Fee Simple
Complex/Comm Name:
SW Subd Condo#:
SW Subd Name: Punta Gorda Isles
Flood Zone: 9AE
Flood Zone Date:
Flood Zone Panel:
Floors in Unit/Home: One
Floor #:
Planned Unit Dev:
Book/Page: 1-3
Census Block:
Census Tract:
Total # of Floors: 1
Bldg Name/#:
Land Lease Y/N: No
Land Lease Fee:
Total Units:
Lot Dimensions:
Lot Size Acres: 0.33
Lot Size: 14,410 SqFt / 1,339 SqM
Water Frontage: Yes-Canal - Saltwater
Waterfront Ft: 45
Water Access: Yes-Bay/Harbor, Canal - Saltwater, Gulf/Ocean
Water Extras: Yes-Bridges - No Fixed Bridges, Sailboat Water, Seawall - Concrete
Water View: Yes-Canal

Interior Information

A/C: Central Air
Appliances Incl: Convection Oven, Dishwasher, Disposal, Dryer, Electric Water Heater, Microwave, Refrigerator, Washer, Water Filtration System
Heat/Fuel: Central
Utilities: BB/HS Internet Available, Cable Connected, Electricity Connected, Sewer Connected, Street Lights
Flooring Covering: Carpet, Tile
Interior Feat: Ceiling Fan(s), High Ceiling(s), Open Floorplan, Split Bedroom, Thermostat, Walk-In Closet(s), Window Treatments
Sewer: Public Sewer
Water: Public
Fireplace: No
Heated Area Source: Public Records

Room Type	Level	Approx Dim	Flooring	Closet Type	Features
Living Room	First	16x21	Tile		Ceiling Fan(s)
Dining Room	First	13x17	Tile		
Kitchen	First	15x15	Tile		Breakfast Bar, Granite Counters
Dinette	First	7x9	Tile		
Primary Bedroom	First	24x14	Carpet	Walk-In Closet	Ceiling Fan(s)

Borrower: Gambone, Phyllis		File No.: Y240661
Property Address: 2480 Palm Tree Dr		Case No.: 5068763-01
City: Punta Gorda	State: FL	Zip: 33950
Lender: Longbridge Financial LLC		

Cross Property 360 Property View

3768 WHIPPOORWILL BOULEVARD, PUNTA GORDA, Florida 33950

Listing

C7211178 3768 WHIPPOORWILL BLVD, PUNTA GORDA, FL 33950



County: Charlotte
Subdiv: PUNTA GORDA ISLES SEC 14
Subdiv/Condo:
Beds: 3
Baths: 2/0
Pool: Private
Property Style: Single Family Residence
Lot Features: Flood Zone, In City Limits, Street Paved
Total Acreage: 0 to less than 1/4
Garage: Yes **Attch:** Yes **Spcs:** 2
Garage/Parking Features:
Assigned Spcs:
LP/SqFt: $175.19
Home Warranty Y/N: No
New Construction: No
Total Annual Assoc Fees: $50.00
Average Monthly Fees: $4.17
Flood Zone Code: 10AE

Status: Sold
Backups Requested: No
On Market Date: 05/04/2015
List Price: $349,500
Year Built: 1995
Special Sale: Real Estate Owned
ADOM: 60
CDOM: 60
Pets: Yes
Carport: Spcs:
Heated Area: 1,995 SqFt / 185 SqM
Total Area: 2,787 SqFt / 259 SqM

Sold Date: 08/10/2015
Sold Price: $345,000
SP / SqFt: $172.93

Sailboat access Punta Gorda Isles home with features that include in-ground pool, living room plus family room, formal dining room, tile roof, seawall and dock area. This waterfront, pool home has approximately 1995 square feet of living place plus a delightful lanai and pool area overlooking amazing waterfront views. This area is known as the "Bird Section" of PGI. There has been extensive coverage of Punta Gorda as one of the best small towns in America, great place to retire, work, play, enjoy. PGI residents has a great resource with optional membership of the PGI Civic Association which can be joined for just $50 annually and has lots of benefits with the clubhouse, tennis courts, activities, clubs. Come discover this remarkable area and this home in tropical Southwest Florida. Employees and family members residing with employees of JPMorgan Chase Bank, N.A., its affiliates or subsidiaries are strictly prohibited from directly or indirectly purchasing any property owned by JPMorgan Chase Bank, N.A.

Land, Site, and Tax Information

Legal Desc: PGI 014 0208 0029 PUNTA GORDA ISLES SEC14 BLK208 LT29 516/217 1416/2105 2910/786
SE/TP/RG: 24-41-22
Subdivision #:
Between US 1 & River:
Tax ID: 412224433005
Taxes: $5,870
Homestead: No

Ownership: Fee Simple
SW Subd Condo#:
Flood Zone: 10AE
Floors in Unit/Home: One
Book/Page: 4B24N
Total # of Floors:
Land Lease Y/N: **Land Lease Fee:**
Lot Dimensions: 80x120x80x120
Water Frontage: Yes-Canal - Saltwater
Water Access: Yes-Bay/Harbor, Canal - Saltwater, Gulf/Ocean, River
Water View: Yes-Canal

Zoning: GS-3.5
Future Land Use:
No Drive Beach:
Zoning Comp: Yes
Tax Year: 2014
AG Exemption YN:
CDD: No **Annual CDD Fee:**
Complex/Comm Name:
SW Subd Name: Punta Gorda Isles
Flood Zone Date:
Floor #:
Census Block:
Bldg Name/#:
Total Units:
Lot Size Acres: 0.22
Waterfront Ft: 80
Water Extras: Yes-Bridges - No Fixed Bridges, Sailboat Water, Seawall - Concrete

Block/Parcel: 208
Front Exposure: West
Lot #: 29
Other Exemptions: No
Flood Zone Panel:
Planned Unit Dev: No
Census Tract:
Lot Size: 9,600 SqFt

Interior Information

A/C: Central Air
Heat/Fuel: Central, Electric
Utilities: Cable Available, Electricity Connected, Public
Sewer: Public Sewer
Water: Public
Fireplace: No
Heated Area Source: Public Records

Appliances Incl: Dishwasher, Microwave, Range
Flooring Covering: Carpet, Ceramic Tile, Laminate
Interior Feat: Built In Features, Cathedral Ceiling(s), Ceiling Fans(s), High Ceiling(s), Kitchen/Family Room Combo, Open Floorplan, Solid Surface Counters, Split Bedroom, Vaulted Ceiling(s), Walk-In Closet(s)

Room Type	Level	Approx Dim	Flooring	Closet Type	Features
Bedroom 2	First	15x11	Carpet		
Bedroom 3	First	15x11	Carpet		
Dining Room	First	14x11	Carpet		
Family Room	First	14x17	Carpet		
Kitchen	First	12x14	Ceramic Tile		Breakfast Bar, Closet Pantry
Living Room	First	15x12	Carpet		
Primary Bathroom					Shower - No Tub
Primary Bedroom	First	13x15	Ceramic Tile		
Inside Utility	First	6x8			

Exterior Information

Ext Construction: Block, Stucco
Roof: Tile
Property Description:
Ext Features: Lighting, Rain Gutters, Sliding Doors
Pool: Private
Pool Features: In Ground, Screen Enclosure

Garage Dim: 20x20
Architectural Style: Florida, Ranch
Pool Dimensions: 22x21
Spa:

Borrower: Gambone, Phyllis		File No.: Y240661
Property Address: 2480 Palm Tree Dr		Case No.: 5068763-01
City: Punta Gorda	State: FL	Zip: 33950
Lender: Longbridge Financial LLC		

Cross Property 360 Property View

1274 ROYAL TERN DRIVE, PUNTA GORDA, Florida 33950

Listing

C7479118 1274 ROYAL TERN DR, PUNTA GORDA, FL 33950



County: Charlotte
Subdiv: PUNTA GORDA ISLES SEC 14
Subdiv/Condo:
Beds: 3
Baths: 2/1
Pool: Private
Property Style: Single Family Residence
Lot Features: Landscaped, Near Golf Course, Street Paved
Total Acreage: 0 to less than 1/4
Minimum Lease Period: No Minimum
Garage: Yes **Attch:** Yes **Spcs:** 2
Garage/Parking Features: Circular Drive, Driveway, Garage Door Opener, Off Street Parking, Oversized
Assigned Spcs:
LP/SqFt: $377.27
New Construction: No
Total Annual Assoc Fees: $0.00
Average Monthly Fees: $0.00
Flood Zone Code: AE

Status: Sold
Backups Requested: Yes
On Market Date: 08/07/2023
List Price: $850,000
Year Built: 2000
Special Sale: None
ADOM: 9
CDOM: 9
Pets: Yes
Max Times per Yr:
Carport: No **Spcs:**
Heated Area: 2,253 SqFt / 209 SqM
Total Area: 3,281 SqFt / 305 SqM

Sold Date: 09/26/2023
Sold Price: $862,500
SP / SqFt: $382.82

Welcome to your dream waterfront oasis in the highly sought-after Punta Gorda Isles! This 3-bedroom, 2.5-bathroom, 2-car garage pool home boasts a generous 2,343 square feet of living space, offering an unparalleled combination of comfort, style, and convenience. Approaching your new home you will notice the brick paver circular driveway, new metal roof and nicely landscaped home with front porch. As you step inside, you'll be greeted by the inviting open and split floor plan, adorned with high ceilings that create an airy and spacious atmosphere throughout the home. The tastefully designed Family room, living room, and dining room provide ample space for both relaxed living and formal entertaining. The heart of the home lies in the nicely appointed kitchen, featuring granite countertops, a convenient center island, a breakfast bar and sleek white appliances that include a cooktop, built-in oven, and microwave. The kitchen's strategic layout allows for seamless interaction with guests in the adjacent living spaces, making it the perfect hub for hosting gatherings and creating cherished memories. The home is thoughtfully designed to embrace the captivating waterfront views, with sliders that gracefully open from both the living room and family room to reveal the enticing pool area. Imagine spending your days basking in the Florida sun, enjoying refreshing swims in the sparkling pool. The new pool cage is to be completed soon. The floor plan offers a split bedroom layout that includes a spacious master suite with private pool access, a large walk-in closet and an en-suite master bath. The master bath has an extended vanity with dual sinks, a soaking tub and a beautiful Roman shower. Family and friends alike will appreciate the guest area with two guest bedrooms, one of which would make a great office/den with its built-in shelving. A full guest bath tucked away from the living area ensures privacy for all. For boating enthusiasts, this property offers an extraordinary bonus – an impressive 80-foot cement dock equipped with a boat lift. Sailboat access out to the Gulf adds a world of possibilities for exploring the area's breathtaking waterways and indulging in aquatic adventures. Home also features an inside laundry room with a washer/dryer, an oversized two-car garage with a workbench and storage space, A/C in 2015 and Water Heater in 2019. This waterfront gem is located in the highly desirable Bird section of Punta Gorda, known for its scenic beauty, friendly community, and proximity to many recreational activities, shopping, and dining options. Don't miss this rare opportunity to own your slice of paradise – a waterfront pool home that seamlessly blends comfort, elegance, and easy access to the Gulf's waterways. Come and experience the ultimate Florida lifestyle at its finest!

Land, Site, and Tax Information

Legal Desc: PGI 014 0200 0030 PUNTA GORDA ISLES SEC14 BLK200 LT30 817/1300 1481/1337 1676/2168 UNREC DC-AWF JR
SE/TP/RG: 24-41-22
Subdivision #:
Between US 1 & River:
Tax ID: 412224209004
Taxes: $6,096
Homestead: Yes

Ownership: Fee Simple
SW Subd Condo#:
Flood Zone: AE
Floors in Unit/Home: One
Book/Page: 1-3
Total # of Floors:
Land Lease Y/N: No **Land Lease Fee:**
Lot Dimensions: 76x120x93x120
Water Frontage: Yes-Canal - Saltwater
Water Access: Yes-Bay/Harbor, Canal - Brackish, Canal - Freshwater, Canal - Saltwater, Gulf/Ocean, Gulf/Ocean to Bay, Intracoastal Waterway, River
Water View: Yes-Canal

Zoning: GS-3.5
Future Land Use:
No Drive Beach:
Zoning Comp:
Tax Year: 2022
AG Exemption YN:
CDD: No **Annual CDD Fee:**
Complex/Comm Name:
SW Subd Name: Punta Gorda Isles
Flood Zone Date: 12/15/2022
Floor #:
Census Block:
Bldg Name/#:
Total Units:
Lot Size Acres: 0.23
Waterfront Ft: 93
Water Extras: Yes-Bridges - Fixed, Davits, Lift, Sailboat Water, Seawall Concrete

Block/Parcel: 200
Front Exposure: Southeast
Lot #: 30
Other Exemptions: Yes
Flood Zone Panel: 12015C0243G
Planned Unit Dev:
Census Tract: 104.05
Lot Size: 10,096 SqFt / 938 SqM

Interior Information

A/C: Central Air
Heat/Fuel: Central, Electric
Utilities: Cable Connected, Electricity Connected, Phone Available, Public, Water Connected
Sewer: Public Sewer
Water: Public
Fireplace: No
Heated Area Source: Public Records

Appliances Incl: Built-In Oven, Cooktop, Dishwasher, Disposal, Dryer, Electric Water Heater, Microwave, Range Hood, Refrigerator, Washer
Flooring Covering: Carpet, Tile
Interior Feat: Accessibility Features, Ceiling Fans(s), Eating Space In Kitchen, High Ceiling(s), Living Room/Dining Room Combo, Primary Bedroom Main Floor, Open Floorplan, Solid Surface

Borrower: Gambone, Phyllis	File No.: Y240661	
Property Address: 2480 Palm Tree Dr	Case No.: 5068763-01	
City: Punta Gorda	State: FL	Zip: 33950
Lender: Longbridge Financial LLC		

Cross Property 360 Property View

2211 PALM TREE DRIVE, PUNTA GORDA, Florida 33950

Listing

C7473113 2211 PALM TREE DR, PUNTA GORDA, FL 33950



County: Charlotte
Subdiv: PUNTA GORDA ISLES SEC 04
Subdiv/Condo:
Beds: 3
Baths: 2/0
Pool: Private
Property Style: Single Family Residence
Lot Features: Flood Insurance Required, In City Limits, Street Paved
Total Acreage: 0 to less than 1/4
Minimum Lease Period: No Minimum
Garage: Yes **Attch:** Yes **Spcs:** 2
Garage/Parking Features:
Assigned Spcs:
LP/SqFt: $397.18
New Construction: No
Total Annual Assoc Fees: $0.00
Average Monthly Fees: $0.00
Flood Zone Code: 9AE

Status: Sold
Backups Requested: Yes
On Market Date: 03/22/2023
List Price: $985,000
Year Built: 1968
Special Sale: None
ADOM: 169
CDOM: 169
Pets: Yes
Max Times per Yr:
Carport: No **Spcs:**

Heated Area: 2,480 SqFt / 230 SqM
Total Area: 3,110 SqFt / 289 SqM

Sold Date: 10/10/2023
Sold Price: $895,000
SP / SqFt: $360.89

PRICE IMPROVEMENT! This stunning waterfront residence in Punta Gorda Isles' prestigious sailboat section presents an exceptional chance to indulge in the ultimate boating and fishing experiences of Southwest Florida. With direct access to the picturesque Charlotte Harbor and the Gulf of Mexico, this property is an absolute must-see. Every aspect of this home showcases meticulous attention to detail, from the breathtaking views to the saltwater pool with new flat roof installed in March 2023. Offering three bedrooms and two full baths, including a private owner's suite featuring a walk-in shower and dual vanities, this residence exudes luxury. The expansive family room and the inviting brick paver patio provide uninterrupted panoramas of the waterfront and Charlotte Harbor, creating an atmosphere of tranquility. The custom newly renovated, open kitchen boasts quartz counters, ample cabinetry, stainless steel appliances, and a built-in desk area, ensuring both elegance and functionality. Additional highlights of this remarkable home include crown molding, life-proof vinyl flooring, and a screened front patio. With 80 feet of water frontage, a personal boat dock complete with a 10,000lb boat lift and catwalk, you can revel in the pleasures of boating and fishing mere moments from your doorstep. The location of this property is conveniently close to exceptional dining options, shopping destinations, golf courses, tennis and pickleball courts, waterfront parks, entertainment venues, walking and biking paths, Punta Gorda Airport, Historic Downtown Punta Gorda, Charlotte Harbor, and all the incredible offerings of Southwest Florida. Furthermore, a new metal roof has been permitted and is in the process of being installed, pending approval. Don't let this extraordinary opportunity to embrace the coveted Florida waterfront lifestyle pass you by.

Land, Site, and Tax Information

Legal Desc: PGI 004 0010 0010 PUNTA GORDA ISLES SEC4 BLK10 LT 10 228/277 DC869/2130 1079/505 DC1191/438 1226/897 1519/1855 1738/377 1996/2194 3248/1611 3762/2195 3843/1191 4623/1620
SE/TP/RG: 11-41S-22E
Subdivision #:
Between US 1 & River:
Tax ID: 412211181009
Taxes: $6,293
Homestead: Yes

Ownership: Fee Simple
SW Subd Condo#:
Flood Zone: 9AE
Floors in Unit/Home: One
Book/Page: 1-1
Total # of Floors: 1
Land Lease Y/N: No **Land Lease Fee:**
Lot Dimensions:
Water Frontage: Yes-Canal - Saltwater
Water Access: Yes-Bay/Harbor, Canal - Saltwater, Gulf/Ocean, Gulf/Ocean to Bay, Intracoastal Waterway, River
Water View: Yes-Bay/Harbor - Partial, Canal

Zoning: GS-3.5
Future Land Use:
No Drive Beach:
Zoning Comp: Yes
Tax Year: 2022
AG Exemption YN:
CDD: No **Annual CDD Fee:**
Complex/Comm Name:
SW Subd Name: Punta Gorda Isles
Flood Zone Date:
Floor #:
Census Block:
Bldg Name/#:
Total Units:
Lot Size Acres: 0.22
Waterfront Ft: 80
Water Extras: Yes-Bridges - No Fixed Bridges, Lift, Sailboat Water, Seav - Concrete

Block/Parcel: 10
Front Exposure: West
Lot #: 10
Other Exemptions:
Flood Zone Panel:
Planned Unit Dev:
Census Tract:
Lot Size: 9,600 SqFt / 892 SqM

Interior Information

A/C: Central Air, Mini-Split Unit(s)
Heat/Fuel: Central
Utilities: BB/HS Internet Available, Electricity Connected, Phone Available, Public, Sewer Connected, Water Connected
Sewer: Public Sewer
Water: Public
Fireplace: No
Heated Area Source: Public Records

Appliances Incl: Dishwasher, Dryer, Electric Water Heater, Microwave, Range, Refrigerator, Washer, Wine Refrigerator
Flooring Covering: Vinyl
Interior Feat: Ceiling Fans(s), Crown Molding, Eating Space In Kitchen, Solid Surface Counters, Stone Counters

Room Type	Level	Approx Dim	Flooring	Closet Type	Features
Living Room	First	17x21			
Dining Room	First	10x12			
Kitchen	First	12x18			
Primary Bedroom	First	15x12			
Bedroom 2	First	10x13			
Bedroom 3	First	12x14			
Family Room	First	38x14			

Exterior Information

Borrower: Gambone, Phyllis		File No.: Y240661
Property Address: 2480 Palm Tree Dr		Case No.: 5068763-01
City: Punta Gorda	State: FL	Zip: 33950
Lender: Longbridge Financial LLC		

Cross Property 360 Property View

3707 CARMICHAEL DRIVE, PUNTA GORDA, Florida 33950

Listing

C7481158 3707 CARMICHAEL DRIVE, PUNTA GORDA, FL 33950



County: Charlotte
Subdiv: PUNTA GORDA ISLES SEC 12
Subdiv/Condo:
Beds: 3
Baths: 2/0
Pool: Private
Property Style: Single Family Residence
Lot Features: Flood Insurance Required, Flood Zone, In City Limits, Landscaped, Level/Flat, Oversized Lot, Street Paved
Total Acreage: 1/4 to less than 1/2
Minimum Lease Period: No Minimum
Garage: Yes **Attch:** Yes **Spcs:** 3
Garage/Parking Features: Driveway, Garage Door Opener, Oversized
Assigned Spcs:
LP/SqFt: $374.02
New Construction: No
Total Annual Assoc Fees: $145.00
Average Monthly Fees: $12.08
Flood Zone Code:AE
Builder Name: PGI Homes

Status: Sold
Backups Requested: Yes
On Market Date: 09/26/2023
List Price: $959,000
Year Built: 1998
Special Sale: None
ADOM: 57
CDOM: 57
Pets: Yes
Max Times per Yr:
Carport: No **Spcs:**
Heated Area:2,564 SqFt / 238 SqM
Total Area: 3,857 SqFt / 358 SqM
Sold Date: 01/16/2024
Sold Price:$915,000
SP / SqFt:$356.86

Classic elegance and in less than 15 minutes from your dock you're in the open waters of beautiful Charlotte Harbor via the Ponce de Leon Park inlet. This custom 1998 PGI Homes, Inc. home has 3 large bedrooms, 2 full baths (the large guest bath also has direct access to the pool area). There's a huge den with double glass-paned doors at the foyer which has crown molding and built-in book shelves. There's a formal dining room and living room with soaring cathedral ceilings and dual skylights for natural lighting and an electric fireplace (also plumbed for propane). The seller was told that the soaring coral rock fireplace surround wall is from some of the last coral legally taken from Key West reefs. The lanai summer kitchen has a sink and an electric grill. There's a great view from the living room through the lanai across the pool & spa to your 70' + concrete dock and boat lift. The dock has light, power and water. The 3-car garage is nearly 1,000 square feet (plenty of room for your toys), and has storage closets with additional attic storage available. There's also a wheelchair lift and a service door to the rear side yard. There are hurricane shutters for the entire home with a combination of accordion shutters, opaque shutters, and rolldown shutters for the lanai and pool-side bedrooms, dining room and den & front entry making storm prep easy and quick. The oversized screened pool enclosure was repaired and rescreened in the spring of 2023; a new pool pump was added in 2020. The pool / spa heat pump was added in 2019 and the pool light was replaced in February of 2021. The dishwasher, convection air-fryer microwave / hood-fan and range were added in April of 2023. Saint Andrews South Country Club is passed by on the way to this beautiful home. Fishermen's Village is approximately 2.5 miles away and historic downtown Punta Gorda with its shopping and numerous restaurants is less than 3.5 miles from your door step. The new Sunseeker Resort is opening in December 2023 adding an additional 19 restaurants to the area and a public boardwalk and various other amenities only 4.5 miles away. Check out the photography for more room specific details. Note that all furniture, art and decorative figurines as seen on site are available to the buyer with the exception of the framed bird paintings in the den.

Land, Site, and Tax Information

Legal Desc: PGI 012 0133 0006 PUNTA GORDA ISLES SEC12 BLK133 LT 6 557/276 835/2151 1492/1043 DC1559/1438-ALF 158
SE/TP/RG: 23-41S-22
Subdivision #:
Between US 1 & River:
Tax ID: 412223126009
Taxes: $8,945
Homestead: Yes
Ownership: Fee Simple
SW Subd Condo#:
Flood Zone: AE
Floors in Unit/Home: One
Book/Page: 4723/2073
Total # of Floors:
Land Lease Y/N: No **Land Lease Fee:**
Lot Dimensions: 95X120
Water Frontage: Yes-Canal - Saltwater
Water Access: Yes-Canal - Saltwater
Water View: Yes-Canal

Zoning: GS-3.5
Future Land Use: City **Block/Parcel:** 133
No Drive Beach:
Zoning Comp: Yes **Front Exposure:** East
Tax Year: 2023 **Lot #:** 6
AG Exemption YN: **Other Exemptions:**
CDD: No **Annual CDD Fee:**
Complex/Comm Name:
SW Subd Name: Punta Gorda Isles
Flood Zone Date: 12/15/2022 **Flood Zone Panel:** 120062-0239g
Floor #: **Planned Unit Dev:** Yes
Census Block: **Census Tract:**
Bldg Name/#:
Total Units:
Lot Size Acres: 0.26 **Lot Size:** 11,400 SqFt / 1,059 SqM
Waterfront Ft: 95
Water Extras: Yes-Bridges - No Fixed Bridges, Lift, No Wake Zone, Sailboat Water, Seawall - Concrete

Interior Information

A/C: Central Air
Heat/Fuel: Central, Electric
Utilities: Cable Connected, Electricity Connected, Fire Hydrant, Public, Sewer Connected, Street Lights, Water Connected
Sewer: Public Sewer
Water: Public
Fireplace: Yes-Electric, Living Room
Heated Area Source: Public Records

Appliances Incl: Convection Oven, Disposal, Dryer, Electric Water Heater, Exhaust Fan, Microwave, Range, Range Hood, Refrigerator, Washer, Water Filtration System, Water Purifier, Water Softener
Flooring Covering: Carpet, Ceramic Tile
Interior Feat: Cathedral Ceiling(s), Ceiling Fans(s), Crown Molding, Eating Space In Kitchen, High Ceiling(s), Open Floorplan, Other, Skylight(s), Thermostat, Vaulted Ceiling(s), Walk-In Closet(s), Window Treatments

Room Type	Level	Approx Dim	Flooring	Closet Type	Features
Foyer	First	8.5x7	Ceramic Tile		
Study/Den	First	14x15	Carpet		Ceiling Fan(s)
Living Room	First	20x25	Carpet		Ceiling Fan(s)
Dining Room	First	11.5x10	Carpet		
Kitchen	First	11.5x14.5	Ceramic Tile		Ceiling Fan(s)

Borrower: Gambone, Phyllis		File No.: Y240661
Property Address: 2480 Palm Tree Dr		Case No.: 5068763-01
City: Punta Gorda	State: FL	Zip: 33950
Lender: Longbridge Financial LLC		

Cross Property 360 Property View

43 TROPICANA DRIVE, PUNTA GORDA, Florida 33950

Listing

C7481556 43 TROPICANA DR, PUNTA GORDA, FL 33950



County: Charlotte
Subdiv: PUNTA GORDA ISLES SEC 04
Subdiv/Condo:
Beds: 3
Baths: 2/1
Pool: Private
Property Style: Single Family Residence
Lot Features: Flood Zone, In City Limits, Street Paved
Total Acreage: 0 to less than 1/4
Minimum Lease Period: No Minimum
Garage: Yes **Attch:** Yes **Spcs:** 2
Garage/Parking Features: Driveway, Garage Door Opener, Oversized, Workshop in Garage
Assigned Spcs:
LP/SqFt: $425.26
New Construction: No
Total Annual Assoc Fees: $0.00
Average Monthly Fees: $0.00
Flood Zone Code:AE

Status: Sold
Backups Requested: No
On Market Date: 10/09/2023
List Price: $899,000
Year Built: 2006
Special Sale: None
ADOM: 19
CDOM: 19
Pets: Yes
Max Times per Yr:
Carport: No **Spcs:**
Heated Area:2,114 SqFt / 196 SqM
Total Area: 2,114 SqFt / 196 SqM

Sold Date: 11/10/2023
Sold Price:$875,000
SP / SqFt:$413.91

JUST 15 LOTS FROM THE HARBOR! Live the Florida dream here in this CUSTOM, 3 BED/2.5 BATH, WATERFRONT HOME in Punta Gorda Isles w/NEW METAL ROOF plus extremely quick, deep water, sailboat access to Charlotte Harbor. Step through the leaded glass front door into a spacious, open floor plan w/great room, formal dining room, gourmet kitchen & large breakfast nook w/built-in wine bar. Almost every room in the home offers a pool and/or canal view. The kitchen boasts granite counters, wood cabinetry & top-of-the-line appliances including GE Profile convection oven & microwave, raised LG dishwasher & LG refrigerator. Architectural details include tile flooring throughout the home, cathedral ceilings, elegant foyer w/inlaid tile mosaic emblem, decorative plant shelves, arched windows & doorways plus zero-corner sliding glass doors that extend the living space out onto the lanai. The split bedroom layout features a private master suite w/spa-like master bath, two walk-in closets & walk-out access to the lanai w/pool & canal views. The large guest rooms share a beautiful guest bath w/oversized walk-in shower & private WC. Outside, the lanai offers an in-ground, heated pool, outdoor shower, storage closet, pool bath & plenty of room for outdoor entertaining. The concrete dock is just a few steps from the back door. Set off on your latest adventures from your own backyard where you'll be able to reach open water before your guests can take their seats! Enjoy immediate access to some of the best fishing & boating in SW Florida. Other amenities include an oversized 2.5 car garage w/workshop, brick paver driveway, hurricane protection & Ring security cameras. Home is in move-in condition. Home has a current FEMA/NFIP flood policy with ~$800 premium. Make an appointment today, you won't be disappointed.

Land, Site, and Tax Information

Legal Desc: PGI 004 0013 0047 PUNTA GORDA ISLES SEC4 BLK13 LT 47 331/68 530/396 DC1209/831-HAG 1218/747 DC1219/670-HG UNREC DC-JCL JR 3828/622
SE/TP/RG: 11-41-22
Subdivision #:
Between US 1 & River:
Tax ID: 412211309004
Taxes: $4,517
Homestead: Yes

Ownership: Fee Simple
SW Subd Condo#:
Flood Zone: AE
Floors in Unit/Home: One
Book/Page: 1-1
Total # of Floors:
Land Lease Y/N: No **Land Lease Fee:**
Lot Dimensions: 80 x 120 x 80 x 120
Water Frontage: Yes-Canal - Saltwater
Water Access: Yes-Bay/Harbor, Canal - Saltwater, Gulf/Ocean, River
Water View: Yes-Canal

Zoning: GS-3.5
Future Land Use:
No Drive Beach:
Zoning Comp:
Tax Year: 2022
AG Exemption YN:
CDD: No **Annual CDD Fee:**
Complex/Comm Name:
SW Subd Name: Punta Gorda Isles
Flood Zone Date: 12/15/2022
Floor #:
Census Block:
Bldg Name/#:
Total Units:
Lot Size Acres: 0.22
Waterfront Ft: 80
Water Name: BLUEFISH LAGOON CANAL
Water Extras: Yes-Bridges - No Fixed Bridges, Sailboat Water, Seawall - Concrete

Block/Parcel: 13
Front Exposure: East
Lot #: 47
Other Exemptions:
Flood Zone Panel: 12015C0237G
Planned Unit Dev:
Census Tract: 104.01
Lot Size: 9,600 SqFt / 892 SqM

Interior Information

A/C: Central Air
Heat/Fuel: Central, Electric
Utilities: BB/HS Internet Available, Cable Available, Electricity Connected, Phone Available, Sewer Connected, Water Connected
Sewer: Public Sewer
Water: Public
Fireplace: No
Heated Area Source: Public Records

Appliances Incl: Convection Oven, Dishwasher, Disposal, Dryer, Electric Water Heater, Microwave, Range, Refrigerator, Washer
Flooring Covering: Tile
Interior Feat: Cathedral Ceiling(s), Ceiling Fans(s), Open Floorplan, Solid Wood Cabinets, Split Bedroom, Stone Counters, Walk-In Closet(s)

Subject info

Borrower: Gambone, Phyllis	File No.: Y240661	
Property Address: 2480 Palm Tree Dr	Case No.: 5068763-01	
City: Punta Gorda	State: FL	Zip: 33950
Lender: Longbridge Financial LLC		

CHARLOTTE COUNTY PROPERTY APPRAISER
PAUL L. POLK, CFA, AAS, RES

Real Property Information for 412211327016 for the 2024 Tax Roll

The Charlotte County Property Appraiser makes every effort to produce and publish the most current and accurate information possible. No warranties, expressed or implied, are provided for the data herein, its use, or its interpretation.
If a discrepancy is discovered in your property's records, or those of another, please bring it to our attention immediately.

Owner:

GAMBONE PHYLLIS E
2480 PALM TREE DR
PUNTA GORDA, FL 33950

Ownership current through: 6/9/2024

Property Location:

Property Address: 2480 PALM TREE DR
Property City & Zip: PUNTA GORDA 33950
Business Name:

General Parcel Information

Taxing District:	155
In City of Punta Gorda:	YES
Current Use:	SINGLE FAMILY
Future Land Use (Comp. Plan):	City
Zoning Code:	GS-3.5
Market Area / Neighborhood / Subneighborhood:	03/01/01
Map Number:	4B11S
Section/Township/Range:	11-41-22
SOH Base Year:	2024
Waterfront:	YES

Sales Information

Date	Book/Page	Instrument Number	Selling Price	Sales code
5/1/2017	4195/240	2520971	$500,000	IMPROVE
6/1/2010	3484/1186	1940514	$391,000	IMPROVE
1/1/1999	1675/1385	620021	$183,000	IMPROVE
3/1/1988	967/621	1988096700621	$163,000	IMPROVE

Click on the book/page or the instrument number to view transaction document images on the Clerk of the Circuit Court's web site.
Click on Qualification/Disqualification Code for a description of the code. Codes are not available prior to 2003.

FEMA Flood Zone (Effective 12/15/2022)

Firm Panel	Floodway	SFHA	Flood Zone	FIPS	COBRA	Community	Base Flood Elevation (ft.)	Letter of Map Revision (LOMR)
0237G	OUT	IN	9AE	12015C	Outside of CBRA Zone	120062	9 NAVD88	

*If parcel has more than 1 flood zone, refer to the flood maps available on the GIS web site by clicking on View Map below. Flood term definitions.
For more information, please contact Building Construction Services at 941-743-1201.

2023 Certified Tax Roll Values, as of January 1, 2023

Approach	County	City	School	Other
Certified Just Value (Just Value reflects 193.011 adjustment.):	$715,030	$715,030	$715,030	$715,030
Certified Assessed Value:	$454,690	$454,690	$454,690	$454,690

CMA

Borrower: Gambone, Phyllis		File No.: Y240661
Property Address: 2480 Palm Tree Dr		Case No.: 5068763-01
City: Punta Gorda	State: FL	Zip: 33950
Lender: Longbridge Financial LLC		

Distance	#	ML #	Status	Address	City	SqFt	HiCurrent Price	BED	FB	Yr Built	Pool	OwTaxADOM	SoldClose Date
0.8 mi	1	C7471082	SLD	1030 SAN MATEO DR	PUNTA	1,983	$765,000	3	3	1989	Private	Fee$5,99	Cas06/16/2023
0.7 mi	2	C7489212	SLD	2300 VIA ESPLANADE	PUNTA	2,040	$852,000	3	3	1995	Private	Fee$1,10	Cas04/17/2024
0.4 mi	3	C7484081	SLD	2790 BAY CT	PUNTA	2,322	$900,000	3	2	1981	Private	Fee$6,152	Cas05/01/2024
1.1 mi	4	C7486986	SLD	1130 VIA FORMIA	PUNTA	2,159	$769,900	3	2	1996	Private	Fee$6,3	Cas03/01/2024
1.6 mi	5	C7485723	SLD	2223 RYAN BLVD	PUNTA	1,896	$805,000	3	2	1996	Private	Fee$5,8	Cas02/23/2024
1.5 mi	6	C7478270	SLD	711 W HENRY ST	PUNTA	1,810	$825,000	3	2	2000	Private	Fee$9,29	Cas09/18/2023
1.7 mi	7	C7485193	SLD	221 FREEPORT CT	PUNTA	2,065	$804,000	3	2	1999	Private	Fee$1,56	Cas04/09/2024
0.4 mi	8	C7475971	SLD	250 LIDO DR	PUNTA	2,335	$850,000	3	2	1987	Private	Fee$5,11	Cas07/10/2023
0.2 mi	9	C7481556	SLD	43 TROPICANA DR	PUNTA	2,114	$875,000	3	2	2006	Private	Fee$4,19	Cas11/10/2023
1.1 mi	10	C7488595	SLD	1120 LUCIA DR	PUNTA	2,276	$890,000	3	2	1982	Private	Fee$1,35	Cas05/28/2024
0.5 mi	11	C7476980	SLD	2544 RIO LISBO CT	PUNTA	2,358	$907,000	3	2	1988	Private	Fee$6,290	Con04/24/2024
1.2 mi	12	C7485858	SLD	3370 TRINIDAD CT	PUNTA	1,664	$770,000	3	2	1988	Private	Fee$1 38	Cas05/08/2024
1.1 mi	13	C7486636	SLD	2852 DEBORAH DR	PUNTA	2,440	$850,000	3	2	1995	Private	Fee$6,26	Con04/15/2024
0.9 mi	14	C7480602	SLD	1031 BAL HARBOR BLVD	PUNTA	2,388	$830,000	3	2	1999	Private	Fee$7,9	Cas11/03/2023
0.6 mi	15	C7487359	SLD	2160 EL CERITO CT	PUNTA	1,831	$760,000	3	2	1987	Private	Fee$6,3	Cas03/25/2024
1.9 mi	16	C7476714	SLD	1411 BLUE JAY CT	PUNTA	2,253	$850,000	3	2	1994	Private	Fee$1 176	Cas02/26/2024
1.5 mi	17	C7486575	SLD	532 ELEUTHERA DR	PUNTA	2,288	$850,000	3	2	1989	Private	Fee$7,82	Cas05/03/2024
2.0 mi	18	C7479118	SLD	1274 ROYAL TERN DR	PUNTA	2,253	$862,500	3	2	2000	Private	Fee$6,9	Cas09/26/2023
0.3 mi	19	C7473113	SLD	2211 PALM TREE DR	PUNTA	2,480	$895,000	3	2	1968	Private	Fee$6,169	Cas10/10/2023
1.2 mi	20	C7475309	SLD	2118 WYATT CIR	PUNTA	2,023	$869,000	3	2	1987	Private	Fee$7,1	Cas06/22/2023
1.2 mi	21	C7481739	SLD	1552 AQUI ESTA DR	PUNTA	2,124	$790,000	3	2	1998	Private	Fee$1,161	Cas04/22/2024
0.9 mi	22	C7485360	SLD	1134 LA SALINA CT	PUNTA	2,141	$875,000	3	2	1981	Private	Fee$1,121	Cas05/28/2024
1.2 mi	23	C7484711	SLD	2124 WYATT CIR	PUNTA	2,281	$810,000	3	2	1986	Private	Fee$7,139	Cas06/07/2024
0.9 mi	24	C7483736	SLD	1088 MESSINA DR	PUNTA	2,050	$850,000	3	2	2020	Private	Fee$9,86	Con03/29/2024
1.7 mi	25	A4566429	SLD	3940 CROOKED ISLAND DR	PUNTA	1,943	$885,000	3	2	1984	Private	Fee$4,41	Cas06/30/2023

Borrower: Gambone, Phyllis		File No.: Y240661
Property Address: 2480 Palm Tree Dr		Case No.: 5068763-01
City: Punta Gorda	State: FL	Zip: 33950
Lender: Longbridge Financial LLC		

The Hanover Insurance Group™

SURPLUS LINES

Appraisers Advantage

Professional Liability Insurance

Declarations Page

NOTICE: THIS POLICY IS A CLAIMS-MADE POLICY. PLEASE READ THE POLICY CAREFULLY.

Policy Number

L3D-J407394-01

The Hanover Atlantic Insurance Company, LTD
C/O Marsh Management Services
Victoria Hall, 11 Victoria Street
PO Box hm 1826
Hamilton, HM 11, Bermuda
(A Stock Insurance Company, herein called the **Company**)

RISK PURCHASING GROUP NOTICE

This Miscellaneous Professional Liability Risk Purchasing Group Policy is not protected by an insurance insolvency guaranty fund in this state, and the insurer or Risk Purchasing Group may not be subject to all the insurance laws and rules of this state.

IMPORTANT NOTICE REGARDING RISK PURCHASING GROUPS

Disclosure Pursuant to Federal Law Regarding Purchasing Groups [15 U.S.C. SEC. 3901, et seq] the Norman Spencer Real Estate Risk Purchasing Group, Inc is a "Purchasing Group", as defined under Federal law, formed to purchase liability insurance on a group basis for its Members to cover the similar or related liability exposure(s) to which the Members of the Purchasing Group are exposed by virtue of their related, similar, or common businesses or services. Members do not share limits and each member is evidence of insurance.ı policy and/or

SURPLUS LINES POLICYHOLDER NOTICE

This insurance is issued pursuant to the Florida Surplus Lines Law. Persons insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer.

Broker Name: Norman-Spencer Agency, LLC

Address: 10050 Innovation Drive, Suite 340, Miamisburg, OH 45342

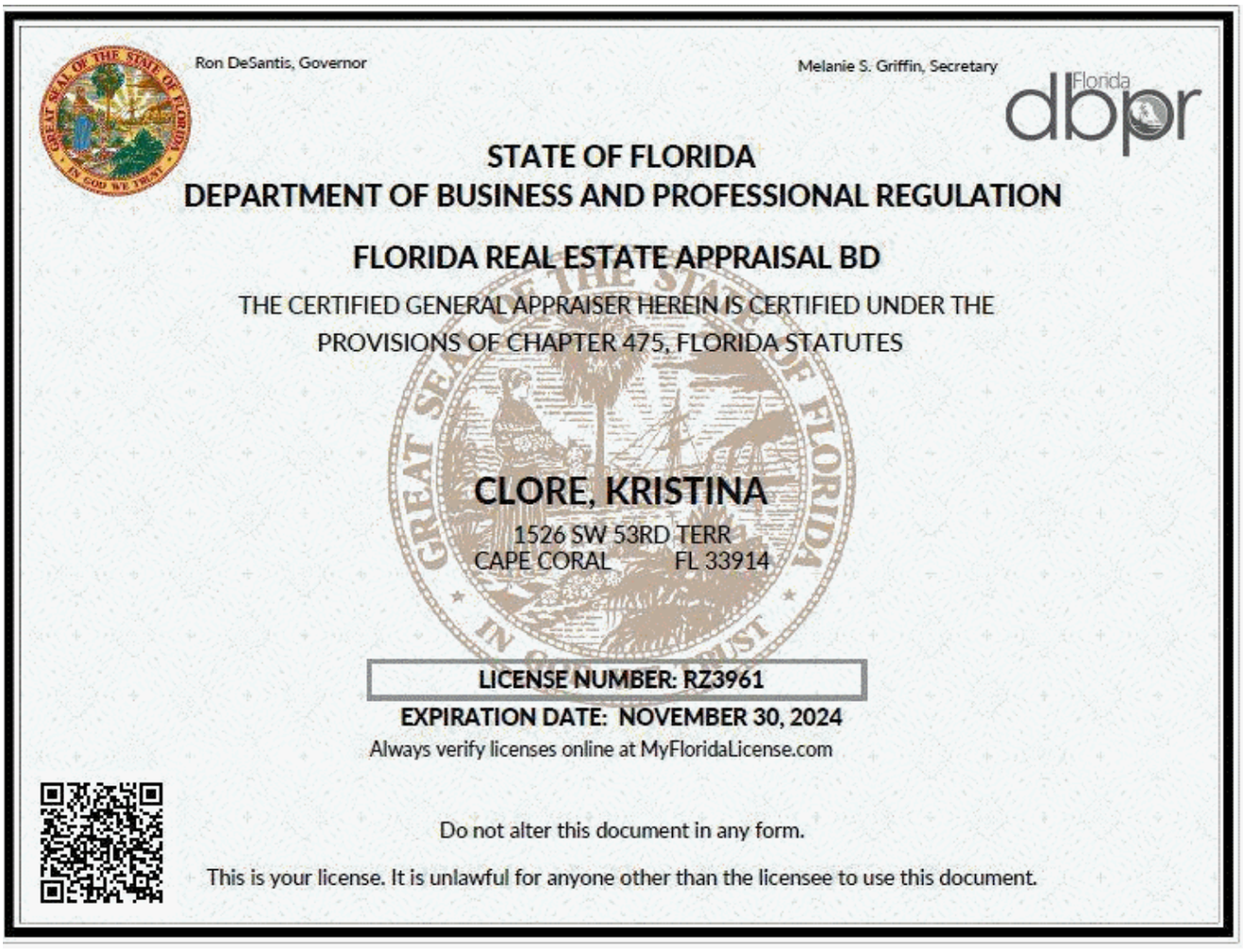
Code: 1602657
Signature:

BROKER STAMP

Premium:	$1,919.00
Risk Purchasing Group Fee	$40.00
Surplus Lines Tax	$96.77
Surplus Lines Stamping Fee	$1.18
Total:	**$2,056.95**

License

Borrower: Gambone, Phyllis		File No.: Y240661
Property Address: 2480 Palm Tree Dr		Case No.: 5068763-01
City: Punta Gorda	State: FL	Zip: 33950
Lender: Longbridge Financial LLC		



Ron DeSantis, Governor

Melanie S. Griffin, Secretary

Florida dbpr

STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

FLORIDA REAL ESTATE APPRAISAL BD

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

CLORE, KRISTINA

1526 SW 53RD TERR
CAPE CORAL FL 33914

LICENSE NUMBER: RZ3961

EXPIRATION DATE: NOVEMBER 30, 2024

Always verify licenses online at MyFloridaLicense.com

Do not alter this document in any form.

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

LKG Valuation Services LLC

File No. Y240661
Case No. 5068763-01

Borrower Gambone, Phyllis
Address 2480 Palm Tree Dr Unit No.
City Punta Gorda County Collier State FL Zip Code 33950
Lender/Client Longbridge Financial LLC

APPRAISAL AND REPORT IDENTIFICATION

Pursuant to the defined Scope of Work, the purpose of this Appraisal Review is to (check all that apply):

- [X] Determine if the results of the work under review are credible for the intended user's intended use.
- [X] Evaluate compliance with relevant USPAP requirements, client requirements, or applicable regulations.
- [X] Provide the reviewer's own opinion of value of the property that is the subject of the report under review, in the format of:
  - [ ] An Appraisal Report for a real property appraisal (Standards Rule 2-2(a)), or
  - [X] An Appraisal Review Report for an appraisal review (Standards Rule 3-5)

Comments on Standards Rule 3-6

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

- 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 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 parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- 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 is not contingent on an action or event resulting from the analyses, opinions, or conclusions in this review or from its use.
- My compensation for completing this assignment is not contingent upon the development or reporting predetermined assignment results or assignment results that favors the cause of the client, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal review.
- My analyses, opinions, and conclusions were developed and this review report was prepared in conformity with the Uniform Standards of Professional Appraisal Practice.
- Unless otherwise indicated, I have not made a personal inspection of the subject of the work under review.
- Unless otherwise indicated, no one provided significant appraisal, appraisal review, or appraisal consulting assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant appraisal or appraisal review assistance is stated elsewhere in this report).

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

REVIEWER	SUPERVISORY or CO-REVIEWER (if applicable)
Signature Kristina Clore	Signature
Name Kristina Clore	Name
Date of Signature 6/17/2024	Date of Signature
State Certification # Cert Gen RZ3961	State Certification #
or State License #	or State License #
State FL	State
Expiration Date of Certification or License 11/30/2024	Expiration Date of Certification or License
Effective Date of Appraisal 2/5/2024	
Inspection of Subject: [X] None [ ] Exterior Only [ ] Interior and Exterior	Inspection of Subject: [ ] None [ ] Exterior Only [ ] Interior and Exterior
Date of Inspection (if applicable): na	Date of Inspection (if applicable):

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LKG Valuation Services LLC

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

I. The statements of fact contained in this report are true and correct.

II. 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.

III. 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.

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

V. I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.

VI. My engagement in this assignment was not contingent upon developing or reporting predetermined results.

VII. 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.

VIII. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the *Uniform Standards of Professional Appraisal Practice*.

IX. Kristina K. Clore has made a personal inspection of the property that is the subject of this report.

X. No one provided significant real property appraisal assistance to the person signing this certification.

XI. The reported analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Code of Professional Ethics and Standards of Professional Appraisal Practice of the Appraisal Institute.

XII. The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

XIII. As of the date of this report, I Kristina K Clore have completed the Standards and Ethics Education Requirements for Designated Members of the Appraisal Institute.