File No. 23-014126
FHA Case 091-7837219

Uniform Residential Appraisal Report

The purpose of this 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 4801 Magnolia Avenue | City Youngstown | State FL | Zip Code 32466
Borrower Christy Hadder | Owner of Public Record Hadder, Christy Lee & Matthew | County Bay
Legal Description BAY HEAD PARK PLAT LOT 30 BLK 11 ORB 4006 P 831
Assessor's Parcel # 05349-000-000 | Tax Year 2022 | R.E. Taxes $ 439
Neighborhood Name Bayhead Park | Map Reference 18-2S-13W | Census Tract 0004.02
Occupant [X] Owner [ ] Tenant [ ] Vacant | Special Assessments $ 0 [ ] PUD | HOA $ 0 [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [ ] Purchase Transaction [X] Refinance Transaction [ ] Other (describe)
Lender/Client Carrington Mortgage Services, LLC | Address 11701-32 San Jose Boulevard, Jacksonville FL, 32223
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [ ] Yes [X] No
Report data source(s) used, offerings price(s), and date(s). PCMLS

CONTRACT

I [ ] did [ ] did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price $ | Date of Contract | Is the property seller the owner of public record? [ ] Yes [ ] No | Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or down payment assistance, etc.) to be paid by any party on behalf of the borrower? [ ] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing			Present Land Use %	
Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[ ] Increasing	[X] Stable	[ ] Declining	PRICE	AGE		One-Unit	60 %
Built-Up	[ ] Over 75%	[X] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply	$ (000)	(yrs)		2-4 Unit	%
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3mths	[ ] 3-6 mths	[ ] Over 6 mths	150	Low	2	Multi-Family	%
Neighborhood Boundaries	The subject is bound by Deer Point Lake to the west and north, and Hwy 231 to							350	High	62	Commercial	10 %
the east and south.								244	Pred.	24	Other	Vacant 30 %

Neighborhood Description The subject is located in Youngstown, FL. The immediate area offers homes of similar age, size, quality and appeal. Most properties of similar age have similar characteristics such as quality and design/appeal. The area is convenient to area schools, shopping, restaurants, recreations centers, ample commercial spaces, and surrounding employment opportunities.

Market Conditions (including support for the above conclusions) Demand for homes in the subject's competitive market area is good. There are no apparent factors within or surrounding the subject neighborhood that would adversely impact the marketability of the subject property. Market conditions are currently stable for this market area.

SITE

Dimensions 50 x 162 x 50 x 162.5 | Area 16256 sf | Shape Mostly Rectangular | View N;Res;
Specific Zoning Classification R-1 | Zoning Description Single Family Residential
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe. See addendum for additional comments.

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

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 12005C0240H | FEMA Map Date 06/02/2009
Are the utilities and/or off-site improvements typical for the market area? [X] Yes [ ] No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe.
A survey was not provided for this assignment, valuation is contingent upon there being no encumbrances on the subject property that could effect underlying land values or marketability. All utilities were on and operational at the time of the inspection.

IMPROVEMENTS

General Description	Foundation	Exterior Description materials/condition	Interior materials/condition
Units [X] One [ ] One with Accessory Unit	[X] Concrete Slab [X] Crawl Space	Foundation Walls Block&Beam/Conc/Avg	Floors Cpt/LamVP/Tl/Gd/Avg
# of Stories 1	[ ] Full Basement [ ] Partial Basement	Exterior Walls Cement Board/Average	Walls Drywall/Good
Type [X] Det. [ ] Att. [ ] S-Det./End Unit	Basement Area 0 sq. ft.	Roof Surface Metal/Good	Trim/Finish Wood/Paint/Average
[X] Existing [ ] Proposed [ ] Under Const.	Basement Finish 0 %	Gutters & Downspouts None	Bath Floor LVP/Tile/Good
Design (Style) Cottage	[ ] Outside Entry/Exit [ ] Sump Pump	Window Type Vinyl/Good	Bath Wainscot Fiberglass/Avg
Year Built 1964	Evidence of [ ] Infestation	Storm Sash/Insulated Insulated/Good	Car Storage [ ] None
Effective Age (Yrs) 30	[ ] Dampness [ ] Settlement	Screens Nylon/Good	[X] Driveway # of Cars 2
Attic [X] None	Heating [X] FWA [ ] HWBB [ ] Radiant	Amenities [ ] Woodstove(s) # 0	Driveway Surface Concrete
[ ] Drop Stair [ ] Stairs	[ ] Other Fuel Elec	[ ] Fireplace(s) # 0 [ ] Fence None	[X] Garage # of Cars 2
[ ] Floor [ ] Scuttle	Cooling [X] Central Air Conditioning	[X] Patio/Deck Cov [X] Porch Cov/Wood	[X] Carport # of Cars 1
[ ] Finished [ ] Heated	[ ] Individual [ ] Other	[ ] Pool None [ ] Other None	[X] Att. [ ] Det. [ ] Built-in

Appliances [ ] Refrigerator [X] Range/Oven [X] Dishwasher [ ] Disposal [X] Microwave [ ] Washer/Dryer [ ] Other (describe)
Finished area **above** grade contains: 7 Rooms | 3 Bedrooms | 2.0 Bath(s) | 1,333 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.) NoneIndicated

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4;No updates in the prior 15 years; Subject is well maintained with no physical or functional obsolescence noted. Typical interior finishes for the neighborhood including vinyl plank, tile, laminate, and carpet flooring with laminate counter tops in the kitchen and Primary bath with solid surface in the secondary bath. Both baths have fiberglass tub/shower combos. The well and septic are less than 1 year old. The kitchen appliances are also new. There is a vaulted ceiling in the main living area. There is no attic access.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe

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There are 3 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 285,000 to $ 349,900 .

There are 24 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 150,500 to $ 306,750 .

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	4801 Magnolia Avenue Youngstown, FL 32466	9001 Brant Ave Avenue Youngstown, FL 32466		7912 Campflowers Road Youngstown, FL 32466		5005 Oak Avenue Youngstown, FL 32466	
Proximity to Subject		4.18 miles E		3.91 miles E		0.33 miles NE	
Sale Price	$	$ 229,000		$ 250,000		$ 235,000	
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 163.57 sq. ft.		$ 186.01 sq. ft.		$ 196.16 sq. ft.	
Data Source(s)		MLS#736467;DOM 67		PCMLS#741511;DOM 1		PCMLS#733535;DOM 34	
Verification Source(s)		Think RE/Tax Record		People 1st RE/Tax Record		/Tax Record	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Conv;0		VA;0		VA;0	
Date of Sale/Time		s05/23;c03/23	0	s05/23;c05/23	0	s12/22;c10/22	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	16256 sf	1.00 ac	-6,500	1.15 ac	-8,000	8,712 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Cottage	DT1;Cottage		DT1;Ranch	0	DT1;Traditional	0
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	59	39	0	15	0	16	0
Condition	C4	C3	-14,000	C3	-13,000	C3	-12,000
Above Grade Room Count (Total / Bdrms / Baths)	7 / 3 / 2.0	7 / 3 / 2.0		7 / 3 / 2.0		7 / 3 / 2.0	
Gross Living Area	1,333 sq. ft.	1,400 sq. ft.	0	1,344 sq. ft.	0	1,198 sq. ft.	+8,000
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Good	Good		Good		Good	
Heating/Cooling	FWA/Central	FWA/Central		FWA/Central		FWA/Central	
Energy Efficient Items	None Indicated	None Indicated		None Indicated		None Indicated	
Garage/Carport	2ga1cp2dw	2dw	+12,000	1ga1dw	+7,000	1ga1dw	+7,000
Porch/Patio/Deck	Patio/Deck,Porch	Patio/Deck,Porch		Patio/Deck,Porch		Patio/Deck,Porch	
Other Items	None	None		None			
Net Adjustment (Total)		[ ] + [X] -	$ -8,500	[ ] + [X] -	$ -14,000	[X] + [ ] -	$ 3,000
Adjusted Sale Price of Comparables		Net Adj: -4% Gross Adj : 14%	$ 220,500	Net Adj: -6% Gross Adj: 11%	$ 236,000	Net Adj: 1% Gross Adj: 11%	$ 238,000

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

My research [ ] did [X] 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/Tax Records

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) MLS, Tax, etc.

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				
Price of Prior Sale/Transfer				
Data Source(s)	MLS/Tax Records	MLS/Tax Records	MLS/Tax Records	MLS/Tax Records
Effective Date of Data Source(s)	07/05/2023	07/05/2023	07/05/2023	07/05/2023

Analysis of prior sale or transfer history of the subject property and comparable sales There are no other sales involving the subject within the past three years. There are no other previous sales involving the comparables within the past year.

Summary of Sales Comparison Approach The closed sales and listings included in this report are all from the subject's immediate market area. Adjustments made are market derived and based upon paired sales analysis. Quality and condition rating for the subject and the comparable sales are based on my inspection of the subject and my review of the comparable sales in the MLS and how they compare to the subject. A reliable range of value is indicated after reasonable physical and amenity differences are considered. Site, location, and view were adjusted for differences in underlying land values and shown adjusted on the line to which the differences are attributed. In summation of the above analysis, the subject's current market value opinion is reconciled near the median adjusted sales price of the comparables, as the comparables provide a reliable range in value for the subject property. Comparable 6 provided per lender instructions.

See additional comments in the addendum.

Indicated Value by Sales Comparison Approach $ 230,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 230,000 **Cost Approach (if developed) $** 202,000 **Income Approach (if developed) $** 0

The Cost Approach and the Sales Comparison Approach were both presented; the Income Approach is not applicable as homes such as the subject are not typically purchased for their income producing capabilities. The most weight has been placed on the Sales Comparison Approach as it tends to best measure buyer and seller behavior. ANSI standards have been followed when calculating the GLA.

This appraisal is made [X] "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: See additional comments and certifications in the addendum.

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 $ 230,000 **, as of** 07/03/2023 **, which is the date of inspection and the effective date of this appraisal.**

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ADDITIONAL COMMENTS

FHA APPRAISALS

FHA appraisals are no guarantee that the property is free from defects. The appraisal only establishes the value of the property for mortgage insurance purposes. Buyers need to secure their own home inspections through the services of a qualified inspector and satisfy themselves about the condition of the property. The required crawl inspection has been performed with all viewable areas meeting the indicated specifications.

SUBJECT PROPERTY MEETS HUD/FHA MINIMUM PROPERTY REQUIREMENTS OUTLINED IN HANDBOOK 4000.1.

An inspection was performed in accordance with HUD Handbook 4000.1. The subject improvements conform to minimum HUD property standards.The heating and air condition systems were on at the time of the inspection and appear to be working properly, as do all other appliances and mechanical/electrical items. No required repairs were noted.

The intended user of this report is the lender/client and HUD/FHA.
The utilities were on and operational at the time of the inspection.
Other land use on page 1 of the report is considered vacant/agricultural/farming, and does not adversely impact the marketability of the subject property.

METHODS OF VALUATION

In estimating the value of residential property, all three of the traditional approaches to value must be considered and utilized if applicable. The final value estimate for the subject property is based upon a reconciliation of the approaches that are utilized with the most emphasis placed on the most relevant and reliable data. In this instance, only the Sales Comparison Approach, or Market Approach, and the Cost Approach have been utilized.

The Income Approach has not been applied to the subject property as it is located in an area of owner occupied primary residences that are typically purchased for use, not their income producing capabilities. The Income Approach is most relevant when appraising properties that are frequently purchased for their income potential and the primary motivation of typical purchasers is to receive income, not personal use.

The Sales Comparison Approach is a valuation method that is based upon comparisons between the subject and the most similar market sales of comparable properties. When sufficient data is available regarding comparable sales, the Market Approach can usually be considered the best indicator of a property's market value.

The Cost Approach has also been applied to the subject property. When utilizing the Cost Approach, an estimate of the reproduction or replacement cost new of the improvements is determined and deductions are made for all forms of accrued depreciation; physical, functional, and external. An estimate of land value is then added to the depreciated value of the improvements to arrive at a final value indication via the Cost Approach.

Gross Living Area in this report was based on ANSI-Z764-2021 Standards for calculations and measurements. Measurements are taken to the nearest inch or tenth of a foot, and the final square footage is reported to the nearest whole square foot.

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae.)

Provide adequate information for the lender/client to replicate your cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The land value has been estimated by comparison of the subject site to sales of similar parcels in this market area and market extraction. The subject's opinion of site value is supported by Parcel 05376-010-000 and 05350-040-000. Due to the lack of supply, it is typical and customary for cost to be less than market value.

ESTIMATED [ ] REPRODUCTION OR [X] REPLACEMENT COST NEW	OPINION OF SITE VALUE			=$ 12,500
Source of cost data Local Builders and Contractors	Dwelling 1,333	Sq. Ft. @ $ 160.00		=$ 213,280
Quality rating from cost service Good Effective date of cost data 07/05/2023		Sq. Ft. @ $		=$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Porches			10,000
The replacement cost of the home is based on DwellingCost.com which	Garage/Carport 817	Sq. Ft. @ $ 55.00		=$ 44,935
factors construction prices that are adjusted for local conditions, based on	Total Estimate of Cost-new			=$ 268,215
interviews with local builders, cost of materials and labor in the local	Less Physical 33	Functional 0	External 0	
market and market extracted data. The Cost Approach is not an insurable	Depreciation 88,511	0	0	=$ (88,511)
value and is for valuation purposes only. The value in the Cost Approach is	Depreciated Cost of Improvements			=$ 179,704
a replacement value rather than a reproduction value.	"As-is" Value of Site Improvements			=$ 10,000
Estimated Remaining Economic Life (HUD and VA only) 60 Years	Indicated Value By Cost Approach			=$ 202,000

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae.)

Estimated Monthly Market Rent $ 0 X Gross Multiplier 0 =$ 0 Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) The Income Approach is not applicable as homes of this type are not typically purchased as income producing properties. The subject and homes similar to the subject are typically owner occupied primary and 2nd homes.

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowner's 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 Homeowner's Association? [ ] Yes [ ] No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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Borrower Christy Hadder
Property Address 4801 Magnolia Avenue
City Youngstown County Bay State FL Zip Code 32466
Lender/Client Carrington Mortgage Services, LLC Address 11701-32 San Jose Boulevard, Jacksonville FL, 32223

SALES COMPARISON ANALYSIS

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	4801 Magnolia Avenue Youngstown, FL 32466	9161 Sunshine Drive Youngstown, FL 32466		10738 Moline Street Youngstown, FL 32466		9151 Sunshine Drive Youngstown, FL 32466	
Proximity to Subject		0.91 miles NE		7.56 miles E		0.91 miles NE	
Sale Price	$	$ 306,750		$ 180,000		$ 300,000	
Sale Price/Gross Liv. Area	$ 0.00 sq. ft.	$ 196.38 sq. ft.		$ 147.06 sq. ft.		$ 232.20 sq. ft.	
Data Source(s)		PCMLS#727828;DOM 12		PCMLS#719483;DOM 189		PCMLS#733428;DOM 166	
Verification Source(s)		Keller Williams/Tax Record		Coldwell Banker/Tax Record		Coastal Palms/Tax Record	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sale or Financing		ArmLth		ArmLth		Listing	
Concessions		FHA;0		VA;0		None;0	
Date of Sale/Time		s07/22;c06/22	0	s07/22;c06/22	0	c05/23	0
Location	N;Res;	N;Res;		N;Res;		B;WtrFr;	-20,000
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	16256 sf	23783 sf	0	22476 sf	0	30666 sf	0
View	N;Res;	N;Res;		N;Res;		B;Wtr;	-20,000
Design (Style)	DT1;Cottage	DT1;Traditional	0	DT1;Ranch	0	DT1;Traditional	0
Quality of Construction	Q4	Q3	-23,000	Q4		Q4	
Actual Age	59	18	0	61	0	33	0
Condition	C4	C3	-23,000	C4		C4	
Above Grade Room Count (Total / Bdrms. / Baths)	7 / 3 / 2.0	7 / 3 / 2.0		5 / 2 / 1.0	+5,000	8 / 4 / 2.0	
Gross Living Area	1,333 sq. ft.	1,562 sq. ft.	-13,500	1,224 sq. ft.	+6,500	1,292 sq. ft.	0
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Good	Good		Good		Good	
Heating/Cooling	FWA/Central	FWA/Central		FWA/Central		FWA/Central	
Energy Efficient Items	None Indicated	None Indicated		None Indicated		None Indicated	
Garage/Carport	2ga1cp2dw	2ga2dw	+2,000	2dw	+12,000	2ga2dw	+2,000
Porch/Patio/Deck	Patio/Deck,Porch	Patio/Deck,Porch		Patio/Deck,Porch		Patio/Deck,Porch	
Other Items	None	None		None		Dock	-10,000
Net Adjustment (Total)		[ ] + [X] -	$ -57,500	[X] + [ ] -	$ 23,500	[ ] + [X] -	$ -48,000
Adjusted Sale Price of Comparables		Net Adj: -19% Gross Adj : 20%	$ 249,250	Net Adj: 13% Gross Adj: 13%	$ 203,500	Net Adj: -16% Gross Adj: 17%	$ 252,000

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	MLS/Tax Records	MLS/Tax Records	MLS/Tax Records	MLS/Tax Records
Effective Date of Data Source(s)	07/05/2023	07/05/2023	07/05/2023	07/05/2023

Analysis of prior sale or transfer history of the subject property and comparable sales See previous prior sales analysis comments.

Summary of Sales Comparison Approach See previous comments.

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 this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

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

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

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

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

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

SUPERVISORY APPRAISER'S CERTIFICATION:

The Supervisory Appraiser certifies and agrees that:

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

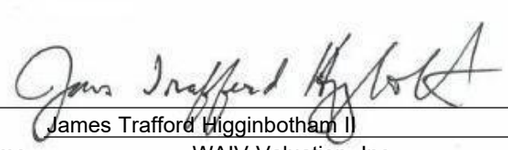
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

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

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

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

APPRAISER

Signature 
Name James Trafford Higginbotham II
Company Name WAIV Valuation, Inc.
Company Address 82 Plantation Point, Suite 163
Fairhope, AL 36532
Telephone Number 251-968-9989
Email Address jhigginbotham@waivvaluation.com
Date of Signature and Report 07/13/2023
Effective Date of Appraisal 07/03/2023
State Certification # Cert Res RD8589
or State License #
or Other (describe) State #
State FL
Expiration Date of Certification or License 11/30/2024

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

ADDRESS OF PROPERTY APPRAISED
4801 Magnolia Avenue
Youngstown, FL 32466

APPRAISED VALUE OF SUBJECT PROPERTY $ 230,000

LENDER/CLIENT
Name Consolidated Analytics, Inc.
Company Name Carrington Mortgage Services, LLC
Company Address 11701-32 San Jose Boulevard
Jacksonville FL, 32223
Email Address info@consolidated.com

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

NOTES TO UNDERWRITER

File No. 23-014126
FHA Case 091-7837219

Owner Hadder, Christy Lee & Matthew
Property Address 4801 Magnolia Avenue
City Youngstown County Bay State FL Zip Code 32466
Client Carrington Mortgage Services, LLC Address 11701-32 San Jose Boulevard, Jacksonville FL, 32223

ADDITIONAL SALES COMPARISON ANALYSIS COMMENTS
Gross living area adjustments are estimated using market extraction and paired sales analysis, then rounded to the nearest $500, as is typical within this market area. All adjustments are based on paired sales analysis and/or market extraction.

COVID - 19 Disclaimer:
As of the effective date, both long and short term impacts on the market from the COVID-19 virus are ambiguous; however, it is reasonable to assume restrictions in market activity due to the virus will extend marketing times beyond the current levels. This assumption has been taken into consideration with regards to the estimate of reasonable exposure time. The appraiser assumes delays in market activity, but not a significant long-term shift in demand or supply which would result in a change in market prices.

COMMENTS ADDED 07/06/2023
The well/septic/property line distances do meet FHA minimum distance requirements. The subject is not considered unique, and there are no negative impacts on the marketability of the subject property; however, no more proximate recent sales were available that would provide a better indication of value for the subject property and bracket parking. Comparables 4 and 5 are being utilized for additional support. Site adjustments are made over 0.5 acres. Photo labels updated to show CO2.

COMMENTS ADDED 07/12/2023
ENV has been updated to reflect the above correction requested.

COMMENTS ADDED 07/13/2023
Public sewer is not available. Septic systems are typical in the market with no effect on marketability or value. Some comparable sales also have septic systems.

Additional Comments

File No. 23-014126
FHA Case 091-7837219

Owner Hadder, Christy Lee & Matthew
Property Address 4801 Magnolia Avenue
City Youngstown County Bay State FL Zip Code 32466
Client Carrington Mortgage Services, LLC Address 11701-32 San Jose Boulevard, Jacksonville FL, 32223

ADDITIONAL VALUATION COMMENTS

OPINION OF REASONABLE EXPOSURE TIME COMMENTS
Exposure time is deemed to expire as of the effective date the appraisal - it examines the time frame leading up to the date of valuation, linking the value estimate to how long the property would have required exposure in order to sell at the estimated market value. A reasonable exposure time for the subject property developed independently from the stated marketing time is less than 3 months.

OTHER LAND USE
Other land use on page 1 indicates vacant, agricultural land, wetlands and/or reserves, and undeveloped property which has no adverse impact on the Subject's value or marketability.

HIGHEST AND BEST USE ANALYSIS According to USPAP, the appraiser must state the use of the real estate existing as of the date of value and the use of the real estate reflected in the appraisal; and when the opinion of highest and best use was developed by the appraiser, summarize the support and rationale for that decision. Highest and Best Use of a property is determined by applying four tests; physical possibility, legal permissibility, financial feasibility, and maximum productivity. Many uses may be physically possible, but only some of those will be legally permissible. And of those, only some will be financially feasible. The question ultimately becomes, which of those uses brings the highest economic return to the owner of the rights to the land?
Upon completion of the four tests of the Highest and Best Use analysis, it has been determined the Highest and Best use of the Subject property is "As Improved" as stated on Page 1. The Highest and Best Use of the Subject as vacant is a single family home site.

PREDOMINANT PRICE COMMENTS
It is not uncommon for this type of home to be in the lower range of market value and not be considered an under-improvement. This had no adverse effect on the subject's value or marketability.

ADDITIONAL CERTIFICATION COMMENTS
Comments on Standards Rule 2-3I 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 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.
- 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 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 INTENDED USER COMMENTS
The appraiser has not identified any purchaser, borrower, or seller as an intended user of this appraisal, and no such party should use or rely on this appraisal for any purpose. Such parties are advised to obtain an appraisal report from an appraiser of their own choosing if they require an appraisal for their own use. Any reference to or use of this report by a purchaser, borrower, or seller for their own purposes, including without limitation for the purpose of a property purchase decision or an appraisal contingency in a purchase agreement, is at such party`s own risk and is not intended to be authorized by the appraiser.

Market Conditions Addendum to the Appraisal Report

File No. 23-014126
FHA Case 091-7837219

MARKET RESEARCH & ANALYSIS

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 4801 Magnolia Avenue City Youngstown State FL ZIP Code 32466

Borrower Christy Hadder

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 that data in the analysis. If data sources provide all 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.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend
Total # of Comparable Sales (Settled)	15	3	6	☐ Increasing ☒ Stable ☐ Declining
Absorption Rate (Total Sales/Months)	2.50	1.00	2.00	☐ Increasing ☒ Stable ☐ Declining
Total # of Comparable Active Listings	2	3	3	☐ Declining ☒ Stable ☐ Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	0.80	3.00	1.50	☐ Declining ☒ Stable ☐ Increasing

Median Sales & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend
Median Comparable Sales Price	235,000	245,000	257,500	☐ Increasing ☒ Stable ☐ Declining
Median Comparable Sales Days on Market	19	7	24	☐ Declining ☒ Stable ☐ Increasing
Median Comparable List Price	277,500	300,000	309,000	☐ Increasing ☒ Stable ☐ Declining
Median Comparable Listings Days on Market	170	148	39	☐ Declining ☒ Stable ☐ Increasing
Median Sale Price as % of List Price	100.00	100.00	98.55	☐ Increasing ☒ Stable ☐ Declining
Seller-(developer, builder, etc,) paid financial assistance prevalent?	☒ Yes ☐ No			☐ Declining ☒ Stable ☐ Increasing

Explain in detail 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 of 3-6% are typical and customary within this market area; therefore, concession adjustments are not made unless they exceed these amounts. This market area is experiencing stable values at the present time.

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).

Cite data sources for above information.

MLS/Tax Records

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.

This market area has been experiencing increased demand over the past several years, and is considered stable.

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 foreclosures 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 James Trafford Higginbotham II	Supervisor Name
Company Name WAIV Valuation, Inc.	Company Name
Company Address 82 Plantation Point, Suite 163, Fairhope, AL 36532	Company Address
State License/Certification #Cert Res RD8589 State FL	State License/Certification # State
Email Address jhigginbotham@waivvaluation.com	Email Address

Requirements - Condition and Quality Ratings Usage

Appraisers must utilize the following standardized condition and quality ratings within the appraisal report.

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 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. It's 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 are 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.*

UNIFORM APPRAISAL DATASET (UAD)
Property Condition and Quality Rating Definitions

File No. 23-014126
FHA Case 091-7837219

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 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 residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Q3
Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4
Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

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.

Requirements - 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 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)
Property Description Abbreviations Used in This Report

File No. 23-014126
FHA Case 091-7837219

Abbreviation	Full Name	May Appear in These Fields
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sales 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 Administration	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-In Garages	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	Sales 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
PubTrn	Public Transportation	Location
PwrLn	Power Lines	View
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

APPRAISAL COMPLIANCE

File No. 23-014126
FHA Case 091-7837219

Borrower/Client Christy Hadder
Address 4801 Magnolia Avenue Unit No.
City Youngstown County Bay State FL Zip Code 32466
Lender/Client Carrington Mortgage Services, LLC

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

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

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

ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
- The 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 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).
- This report has been prepared in accordance with Title XI of FIRREA as amended, and any implementing regulations.

PRIOR SERVICES

- [X] I have **NOT** performed services, as an appraiser or in another capacity, regarding the property that is the subject of the report within the three-year period immediately preceding acceptance of this assignment.
- [ ] I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

- I [X] **HAVE** made a personal inspection of the property that is the subject of this report.
- I [ ] have **NOT** made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

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

Ginger W. Smith FL Certification Cert Res RD8114, in the state of Florida, provided significant assistance in this report by assisting in the neighborhood description and analysis, highest and best use analysis, research of comp sales and analysis, income analysis (if applicable), cost analysis and final reconciliation.

ADDITIONAL COMMENTS

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

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

[X] A reasonable marketing time for the subject property is less than 90 day(s) utilizing market conditions pertinent to the appraisal assignment.

[X] A reasonable exposure time for the subject property is less than 90 day(s).

APPRAISER

Signature
Name James Trafford Higginbotham II
Date of Signature 07/13/2023
State Certification # Cert Res RD8589
or State License #
State FL
Expiration Date of Certification or License 11/30/2024

Effective Date of Appraisal 07/03/2023

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

Supervisory Appraiser Inspection of Subject Property:
[ ] Did Not [ ] Exterior Only from street [ ] Interior and Exterior

UAD Version 9/2011 Produced by ClickFORMS Software 800-622-8727

Borrower	Christy Hadder						
Property Address	4801 Magnolia Avenue						
City	Youngstown	County	Bay	State	FL	Zip Code	32466
Lender/Client	Carrington Mortgage Services, LLC	Address	11701-32 San Jose Boulevard, Jacksonville FL, 32223				



FRONT OF SUBJECT PROPERTY
4801 Magnolia Avenue
Youngstown, FL 32466



REAR OF SUBJECT PROPERTY



STREET SCENE

WAIV Valuation, Inc.

SUBJECT PHOTO ADDENDUM

File No. 23-014126
FHA Case 091-7837219

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Alt Street View



Subject Address



Right side

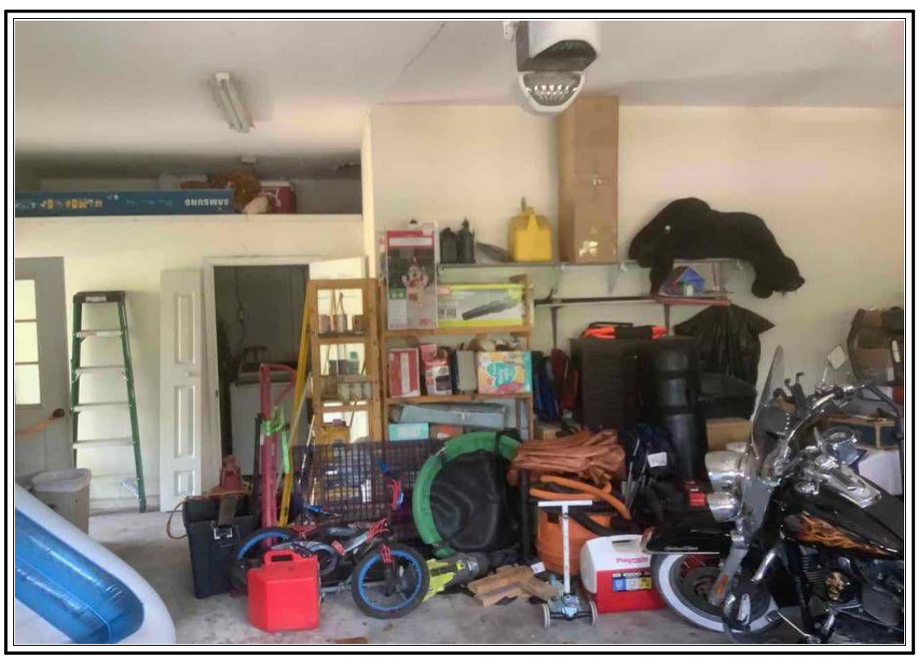
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Left side

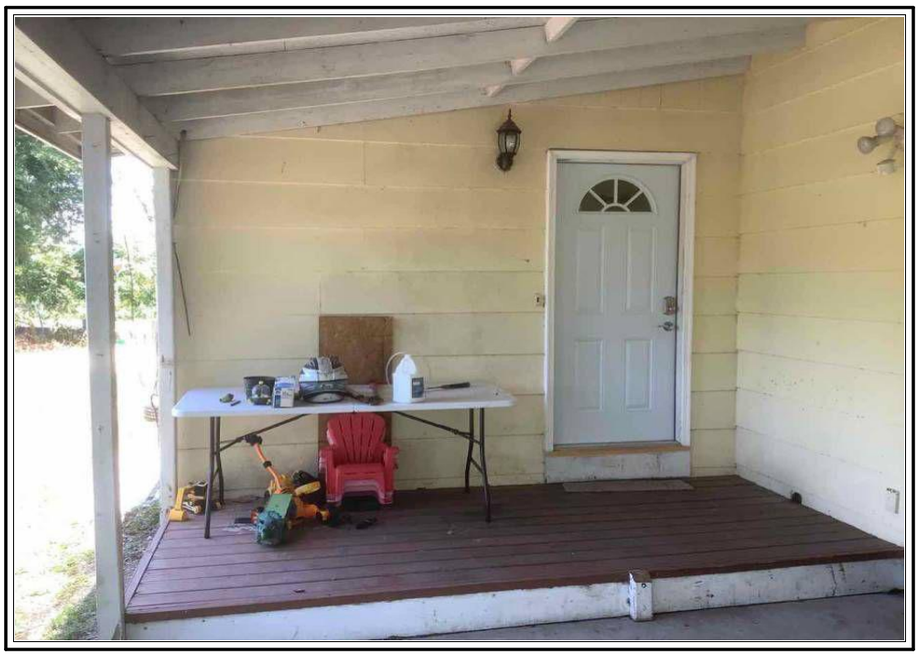


Carport



Garage Interior

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Covered Entry



Laundry



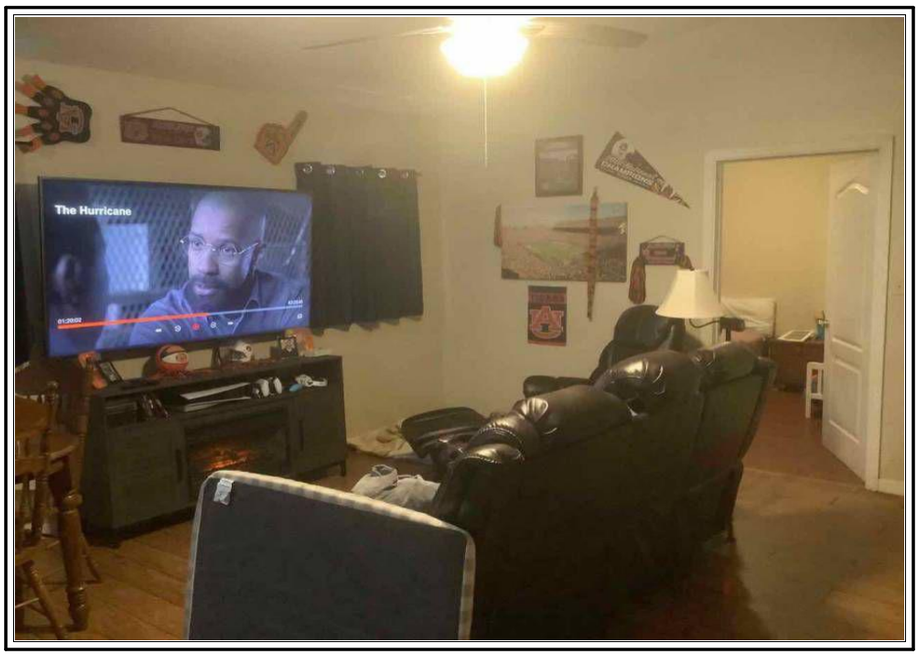
Covered Deck

WAIV Valuation, Inc.

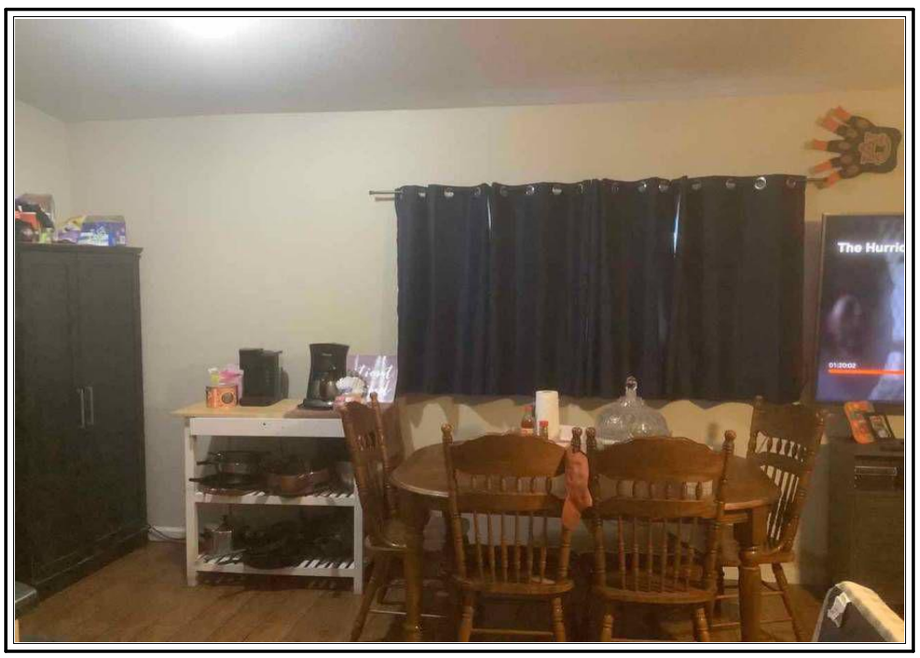
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Living Room

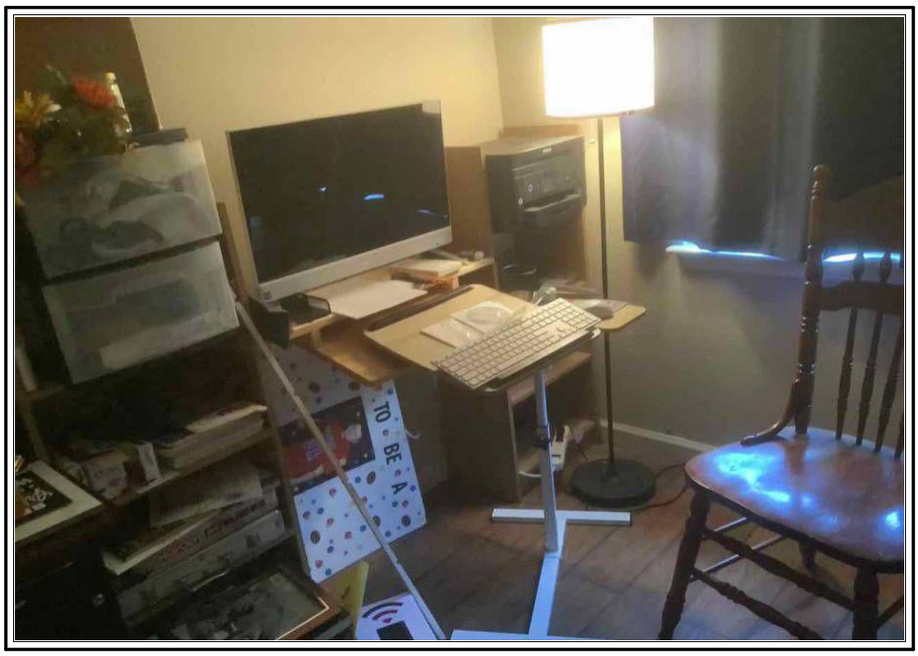


Dining Room

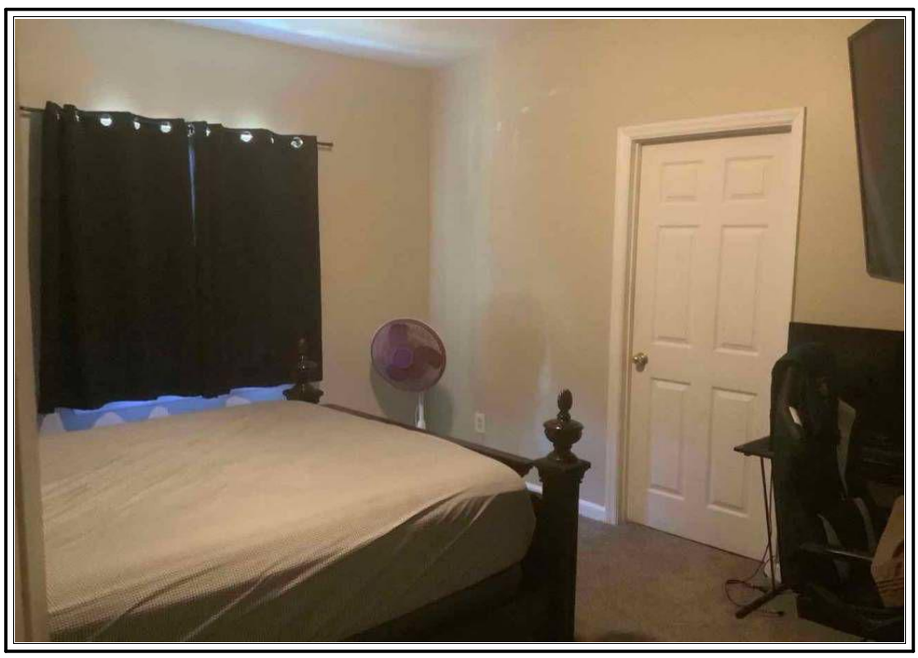


Kitchen

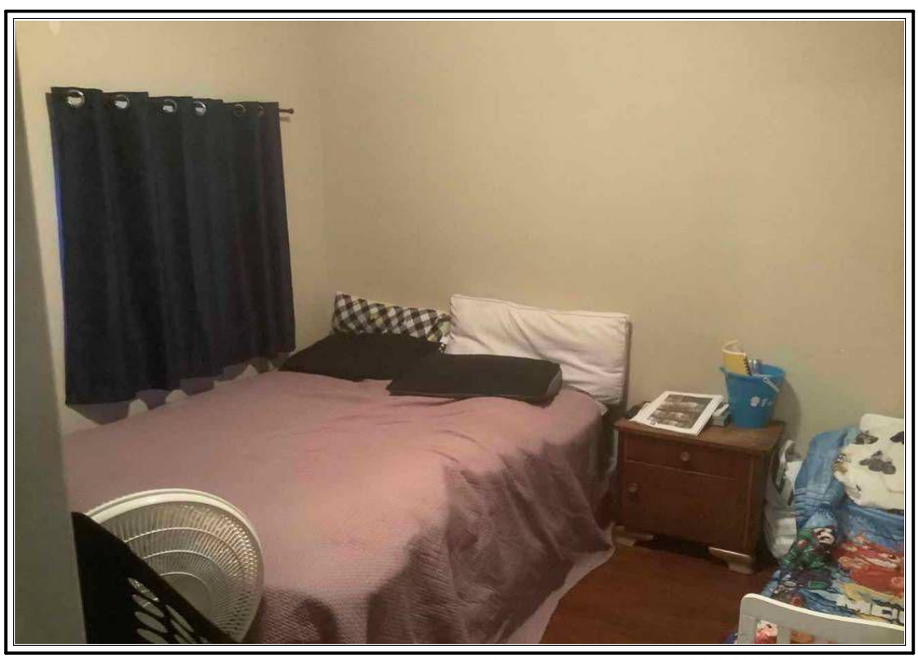
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Study

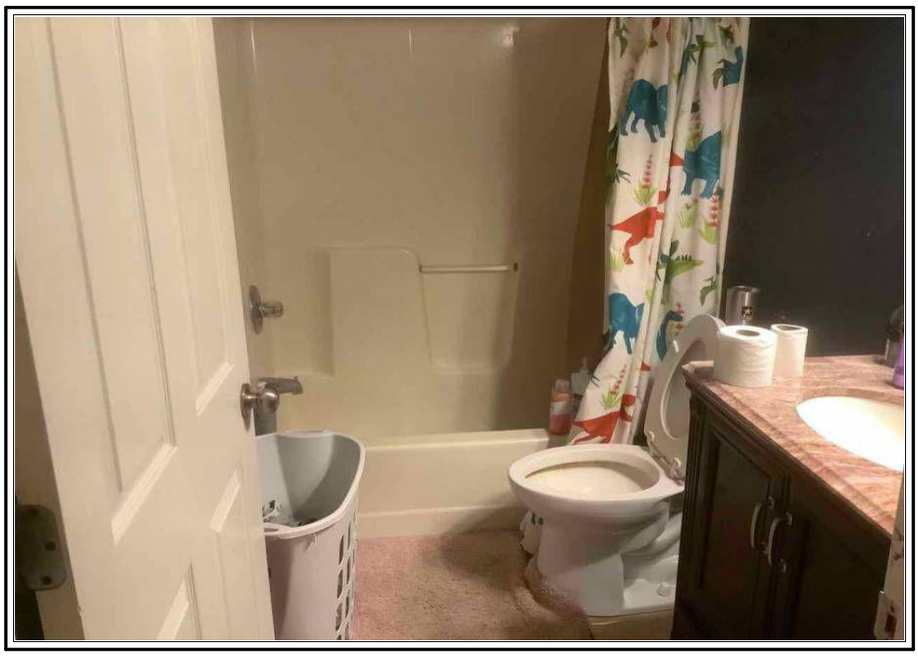


Bedroom #2



Bedroom #3

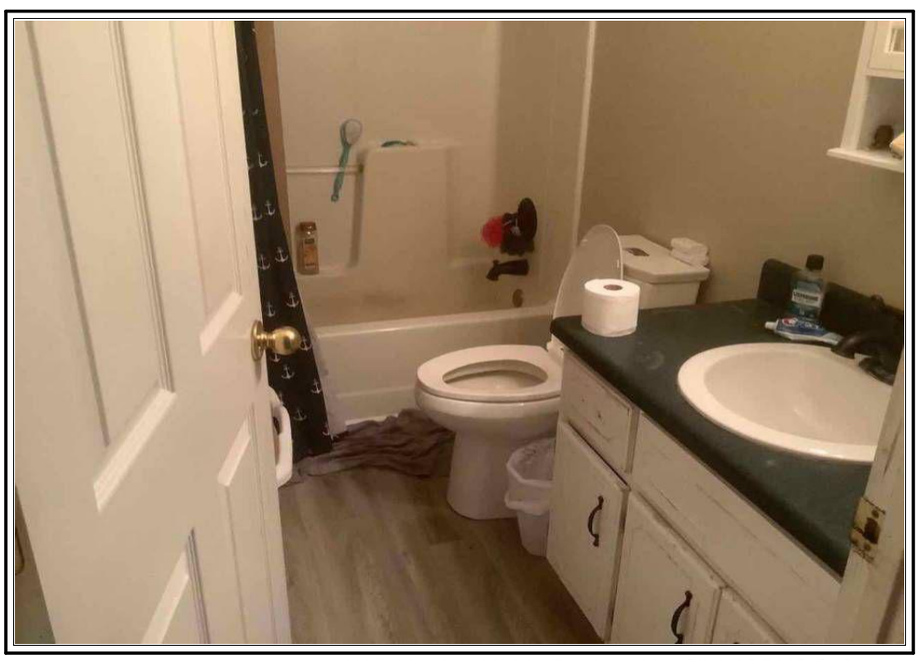
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Bathroom #2



Primary Bedroom



Primary Bathroom

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Smoke/CO2 Detector



Smoke/CO2 Detector



Crawl Space

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COMPARABLE SALE # 1
9001 Brant Ave Avenue
Youngstown, FL 32466



COMPARABLE SALE # 2
7912 Campflowers Road
Youngstown, FL 32466



COMPARABLE SALE # 3
5005 Oak Avenue
Youngstown, FL 32466

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COMPARABLE SALE # 4
9161 Sunshine Drive
Youngstown, FL 32466



COMPARABLE SALE # 5
10738 Moline Street
Youngstown, FL 32466



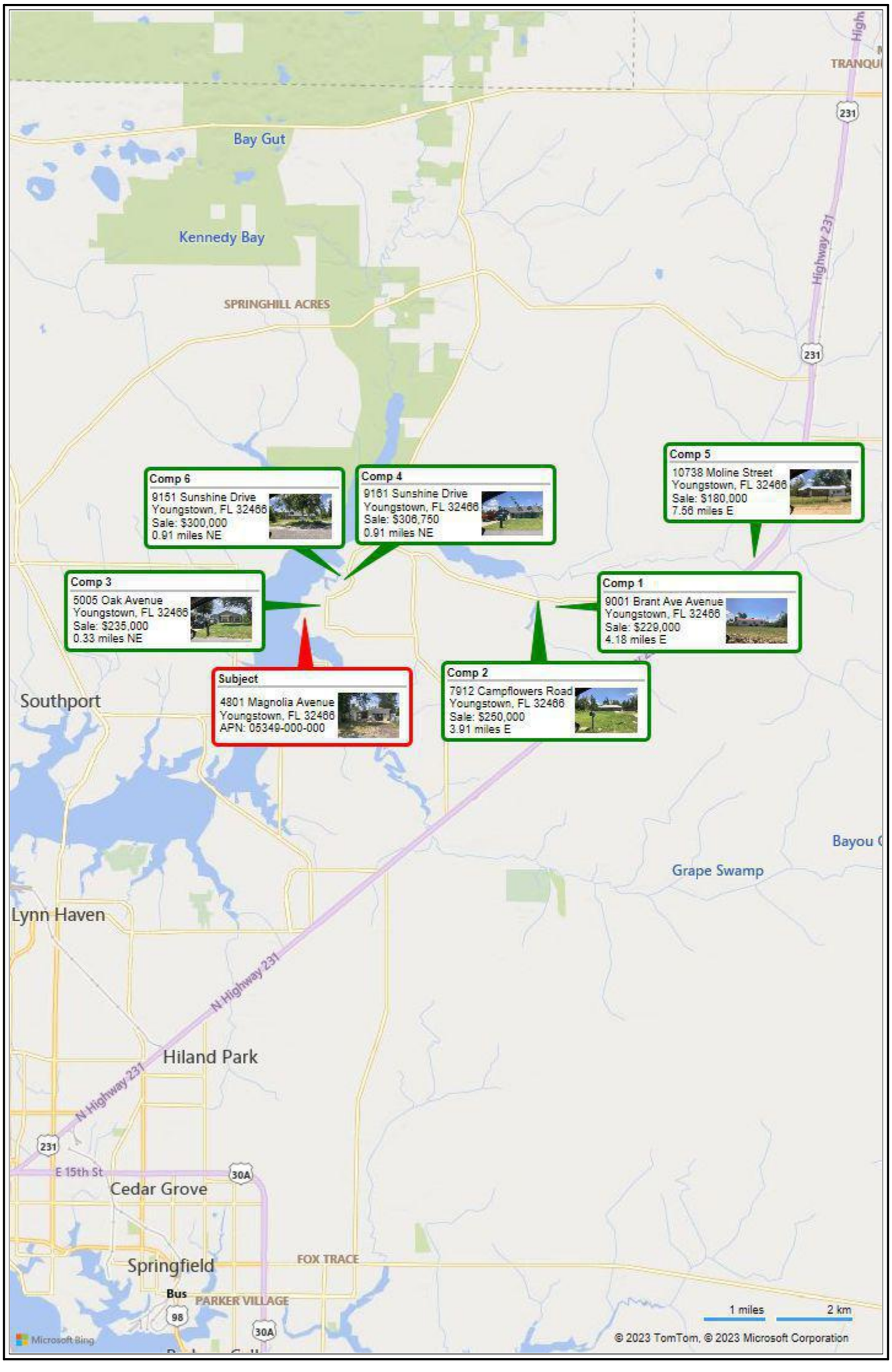
COMPARABLE SALE # 6
9151 Sunshine Drive
Youngstown, FL 32466

WAIV Valuation, Inc.

LOCATION MAP ADDENDUM

File No. 23-014126
FHA Case 091-7837219

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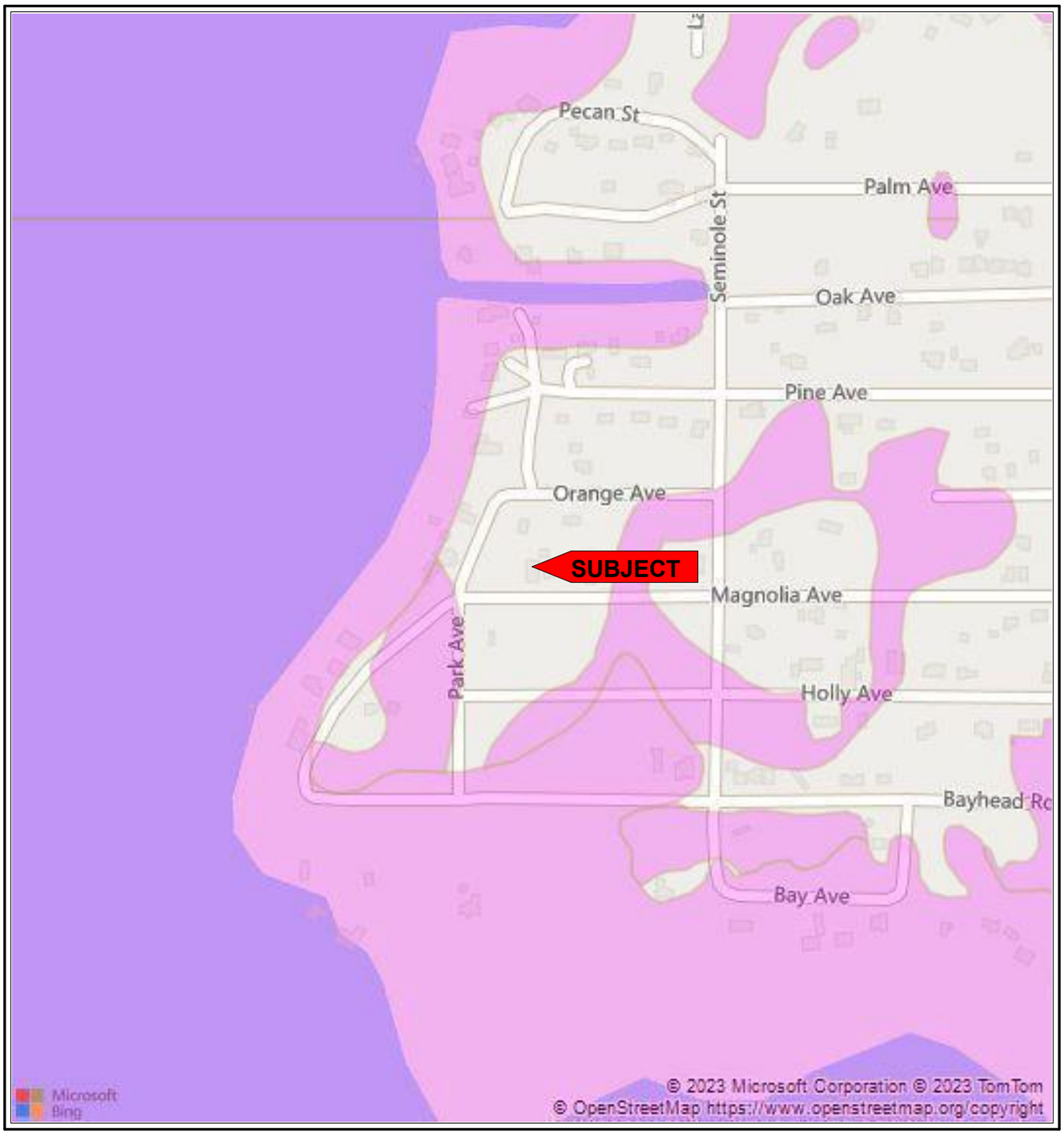


WAIV Valuation, Inc.

FLOOD MAP ADDENDUM

File No. 23-014126
FHA Case 091-7837219

Owner	Hadder, Christy Lee & Matthew						
Property Address	4801 Magnolia Avenue						
City	Youngstown	County	Bay	State	FL	Zip Code	32466
Client	Carrington Mortgage Services, LLC			Address	11701-32 San Jose Boulevard, Jacksonville FL, 32223		



Flood Map Legends

Flood Zones

- Areas inundated by 100-year flooding
- Areas inundated by 500-year flooding
- Areas of undetermined but possible flood hazards
- Floodway areas with velocity hazard
- Floodway areas
- COBRA zone

Flood Zone Determination

In Special Flood Hazard Area (Flood Zone): Out
Within 250 ft. of multiple flood zones? Not within 250 feet
Community: 120004
Community Name: BAY COUNTY
Map Number: 12005C0240H
Zone: X Panel: 12005C 0240H Panel Date: 06/02/2009
FIPS Code: 12005 Census Tract: 0004.02

This Report is for the sole benefit of the Customer that ordered and paid for the Report and is based on the property information provided by that Customer. That Customer's use of this Report is subject to the terms agreed to by that Customer when accessing this product. THE SELLER OF THIS REPORT MAKES NO REPRESENTATIONS OR WARRANTIES TO ANY PARTY CONCERNING THE CONTENT, ACCURACY, OR COMPLETENESS OF THIS REPORT INCLUDING ANY WARRANTY OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE. The seller of this Report shall not have any liability to any third party for any use or misuse of this Report.

WAIV Valuation, Inc.

AERIAL PLAT VIEW

File No. 23-014126
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Parcel Summary

Parcel ID	05349-000-000
Location Address	4801 MAGNOLIA AVE YOUNGSTOWN 32466
Brief Tax Description*	BAY HEAD PARK PLAT LOT 30 BLK 11 ORB 4006 P 831 *The Description above is not to be used on legal documents.
Property Use Code	SINGLE FAM (000100)
Sec/Twp/Rng	18-2S-13W
Tax District	Fire County Mosquito (District 55)
2022 Final Millage Rate	11.5463
Acreage	0.172
Homestead	Y

View Map

Owner Information

Primary Owner
Hadder, Christy Lee & Matthew
4801 Magnolia Ave
Youngstown, FL 32466

Valuation

	2023 Working Values	2022 Certified Values	2021 Certified Values
Building Value	$109,690	$99,914	$96,577
Extra Features Value	$3	$3	$3
Land Value	$11,100	$8,750	$8,750
Land Agricultural Value	$0	$0	$0
Agricultural (Market) Value	$0	$0	$0
Just (Market) Value	**$120,793**	**$108,667**	**$105,330**
Assessed Value	$75,537	$73,337	$71,201
Exempt Value	$50,000	$48,337	$46,201
Taxable Value	$25,537	$25,000	$25,000
Save Our Homes or AGL Amount	$45,256	$35,330	$34,129

"Just (Market) Value" description - This is the value established by the Property Appraiser for ad valorem purposes. This value does not represent anticipated selling price.

Building Data

Building 1	
Type	SFR AVERG
Total Area	2,520
Heated Area	1,188
Exterior Walls	AVERAGE
Roof Cover	MODULAR MT
Interior Walls	DRYWALL
Frame Type	N/A
Floor Cover	VINYL PLNK
Heat	AIR DUCTED
Air Conditioning	CENTRAL
Bathrooms	2
Bedrooms	3
Stories	1
Actual Year Built	1964
Effective Year Built	2006

Extra Features

Code	Description	Number of Items	Length x Width x Height	Units	Unit Type	Effective Year Built
1012	UDU NV	1	20 x 12 x 0	1	UT	2006
1240	DRIVE NV	1	30 x 34 x 0	1	UT	2006
0025	SHED/INPUT	1	0 x 0 x 0	1	UT	2010

Land Information

Code	Land Use	Number of Units	Unit Type	Frontage	Depth
000100	SFR	50.00	FF	50	150

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Sales

Multi Parcel	Sale Date	Sale Price	Instrument	Book	Page	Qualification	Vacant/Improved	Grantor	Grantee
N	04/18/2018	$116,300	WD	4006	831	Qualified (Q)	Improved	DUSTIN Q LINDSEY & ROBIN GREATHOUSE H&W	CHRISTY LEE HADDER & MATTHEW
N	05/06/2011	$84,900	WD	3322	1146	Unqualified (U)	Improved	FEDERAL NATIONAL MORTGAGE ASSOCIATION	DUSTIN Q LINDSEY & ROBIN GREATHOUSE LINDSEY
N	03/28/2011	$100	QC	3315	458	Unqualified (U)	Improved	ONEWEST BANK	FEDERAL NATIONAL MORTGAGE ASSOCIATION
N	08/20/2010	$100	CT	3262	2013	Unqualified (U)	Improved	CLERK OF COURT (ENNIS)	ONEWEST BANK
N	10/05/2006	$130,000	WD	2839	534	Qualified (Q)	Improved	HILTON E CREEL	CHRISTOPHER T ENNIS & LORRI E RUBY
N	01/15/2003	$65,000	WD	2235	1581	Unqualified (U)	Improved	LARRY E HOLTON	HILTON E CREEL & MARY M
N	01/08/1993	$18,000	WD	1412	10	Qualified (Q)	Improved	DEWEY YATES	LARRY E HOLTON
N	05/14/1986	$12,000	WD	1093	221	Qualified (Q)	Improved	DONNA GAIL ODELL	DEWEY YATES

Permits

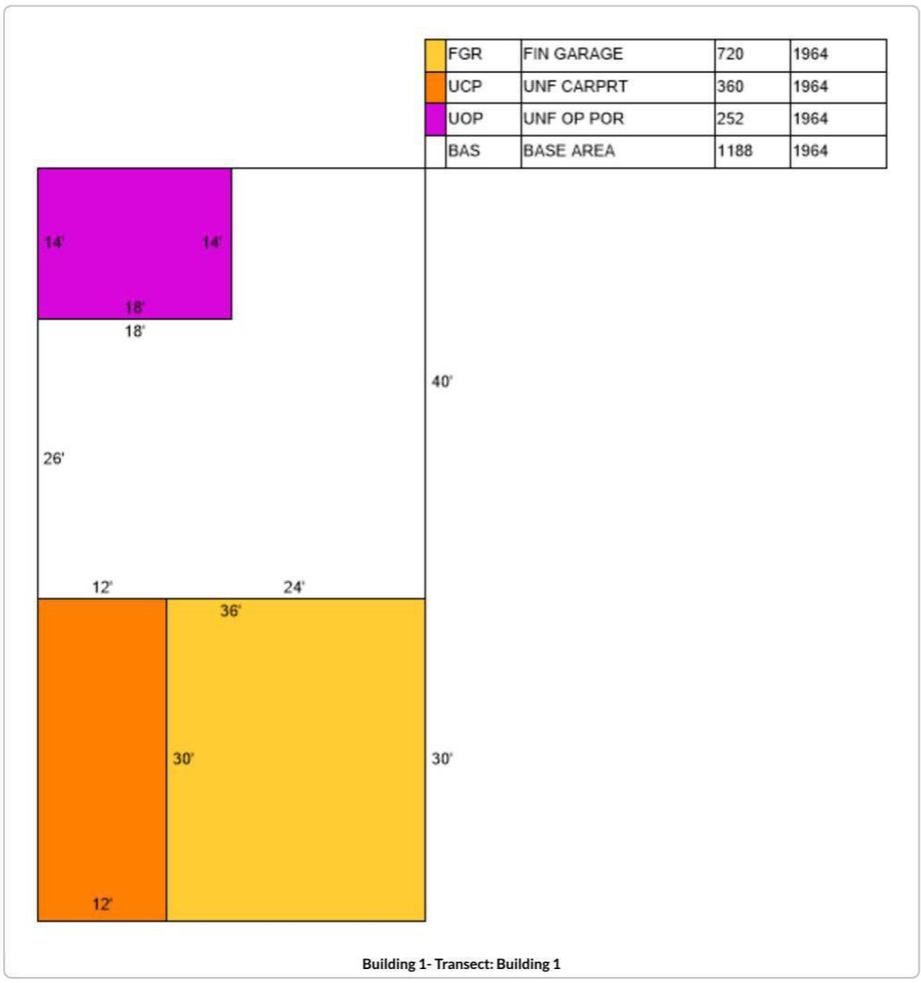
Issued	Permit Number	Type	Description	Amount
20181203	18-03621	RERF	RERF	$0
20041229	403414	RENO	RENOVATION	$15,000
19940321	9402603	ADD	ADDITION	$4,320

The permit information provided on this website is strictly for informational purposes only. For detailed permit information, please contact the applicable taxing authorities building department.

Sketches

Borrower			Christy Hadder				
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7/4/23, 10:43 AM qPublic.net - Bay County, FL - Report: 05349-000-000



Building 1- Transect: Building 1

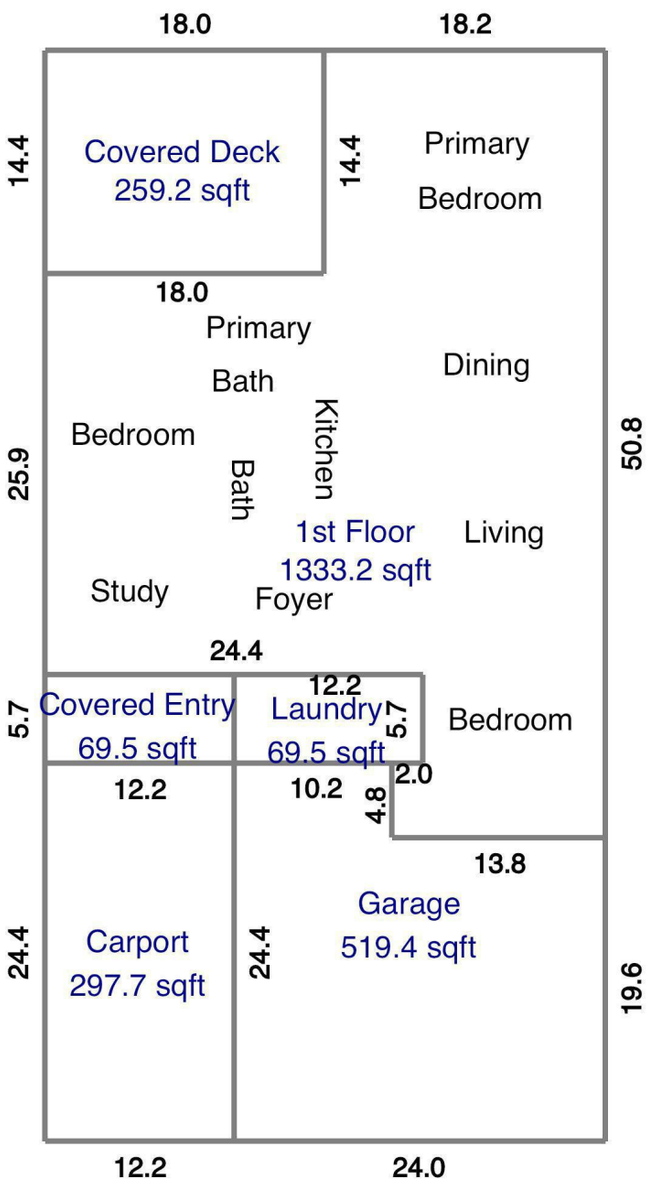
Assessment Notice

05349-000-000 (PDF)
Adobe Acrobat Reader is required to view, open or print this notice.

Map



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SQUARE FOOTAGE CALCULATIONS

File No. 23-014126
FHA Case 091-7837219

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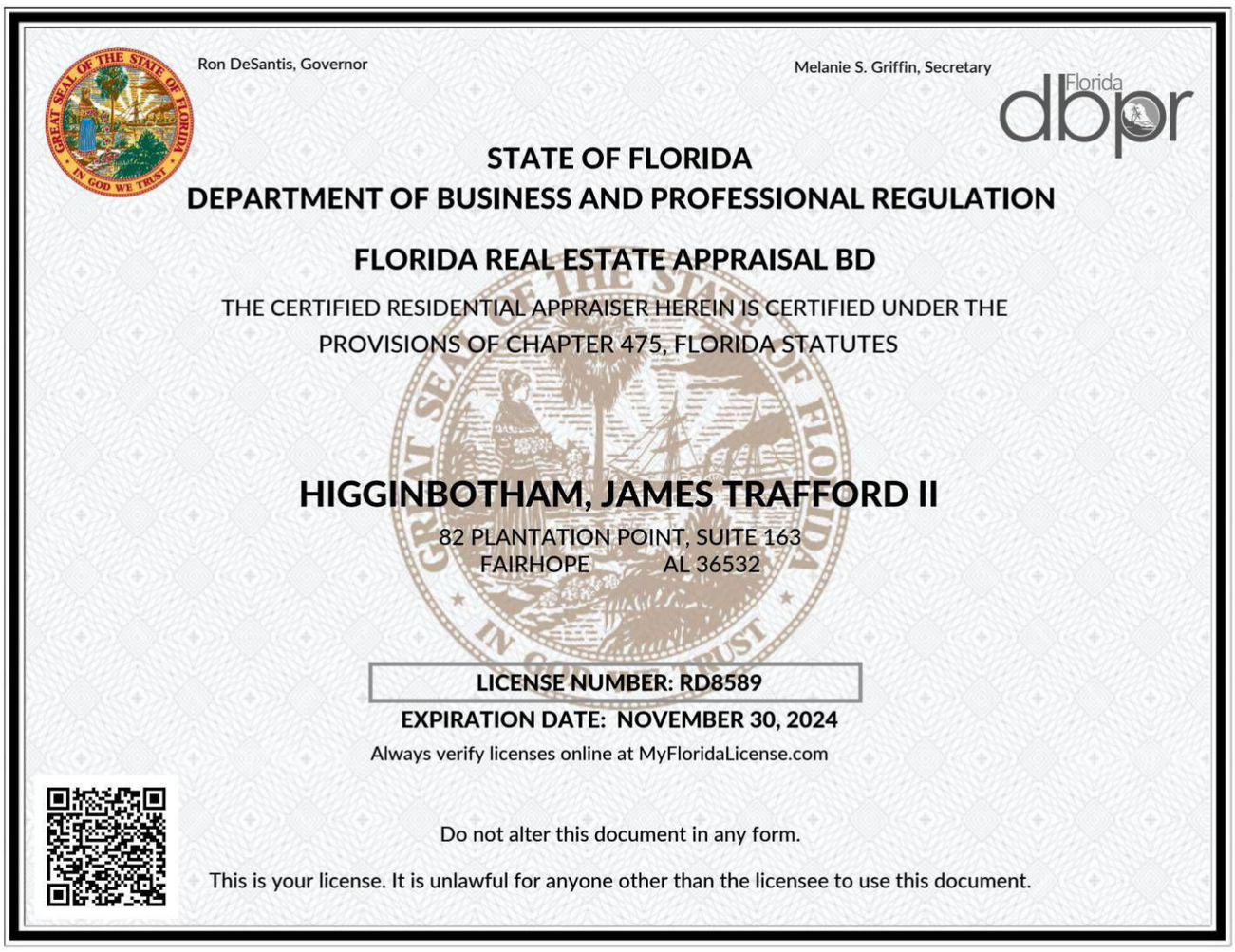
Gross Living Area (GLA) 1,333 s.f.

Gross Building Area (GBA) 2,548 s.f.

Areas	Square Footage
Basement	s.f. % of GBA
Level 1	1,333 s.f. % of GBA
Level 2	s.f. % of GBA
Level 3	s.f. % of GBA
Garage	817 s.f. % of GBA
Other	398 s.f. % of GBA

Area Dimensions					Type of Area				Level		
Measurements		Factor		Area	Living	Bsmt	Garage	Other	One	Two	Three
24.00 X 24.00	X	0.9017	=	519			X				
12.20 X 12.20	X	0.4669	=	70				X			
24.40 X 24.40	X	0.5000	=	298			X				
5.70 X 12.20	X	0.9994	=	70				X			
14.40 X 18.00	X	1.0000	=	259				X			
50.80 X 25.90	X	1.0133	=	1,333	X				X		
X	X		=								
X	X		=								
X	X		=								
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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

HIGGINBOTHAM, JAMES TRAFFORD II

82 PLANTATION POINT, SUITE 163
FAIRHOPE AL 36532

LICENSE NUMBER: RD8589

EXPIRATION DATE: NOVEMBER 30, 2024

Always verify licenses online at MyFloridaLicense.com

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