APPRAISAL REVIEW SCORECARD

ID#: 0618.1111_2000_5

2480 Palm Tree Dr

Punta Gorda, FL 33950

Appraised Value



3.0 Ba | 2252 sqft | Q3 | C3

Loan #.....5068763-01
Case #.....5068763-01
Assignment Type.....Not Available
Client.....Longbridge Financial LLC
Borrower.....Gambone, Phyllis
Legal Owner.....Gambone, Phyllis
Seller is Owner.....NA
Occupancy.....Not Available
For Sale Last 36 Mo?.....NA
PUD | HOA Fees.....Yes | /yr
Form.....2000_05

Appraisal is Made.....N/A
Appraised Value.....

Appraiser.....
License Expiration.....N/A
Signed Date.....
Site Size.....Not Available
Site Value.....N/A

Multiple Parcels.....No
Parcel #.....412211327016
Flood Hazard Area.....Not Available
Zoning.....Not Available
Highest and Best Use.....No
Design | # of Stories.....DT1;ranch | Not Available
Year Built.....Not Available |

Legal Desc.....PUNTA GORDA ISLES SEC4 BLK12 LT 54 432/854 967/621 1675/1385 3484/1186 4195/240 AFF3389095-RLW JR

Listing Desc.....
Contract Price.....
Concessions.....NO

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

Review Results: 125 Rules / 1 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - PASS	CPL - PASS	CRX - 1 Findings	REQ - PASS	RSK - PASS

Review Checklist: 55 Items

- License and E&O (1)
- N/A Maps (5)
- N/A USPAP (3)
- N/A Other (46)

Thank you for your order! This Summary is provided for information purposes and is for internal use only. All information was taken directly from the appraisal report. It is not a technical review nor is it verified for conformity to a specific loan program. Please email comments to us.

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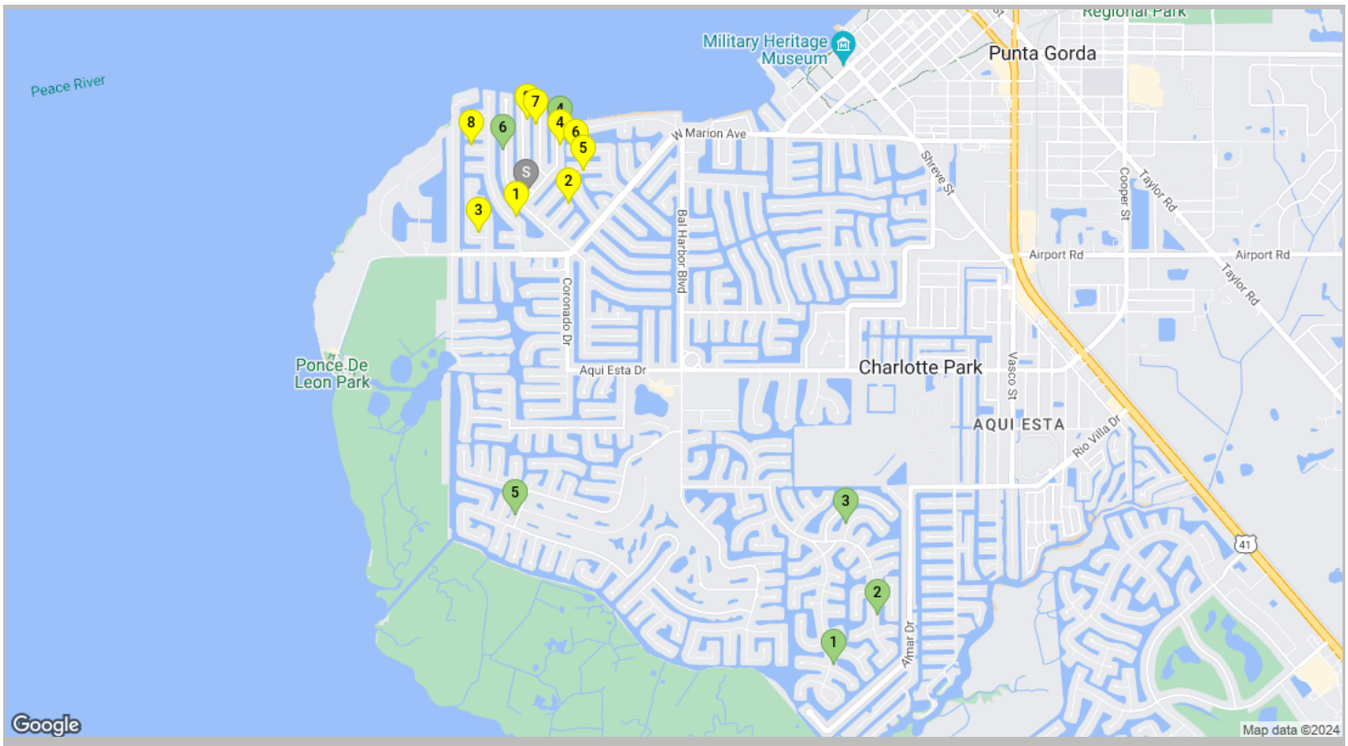
Alternative Sales & Listings

2480 Palm Tree Dr
Punta Gorda, FL 33950

Appraised Value

As Of 1/1/0001

SUBJECT SALES COMPS LISTING COMPS POTENTIAL SALES POTENTIAL LISTINGS



#	ADDRESS	PROX. (mi)	SALE/LIST PRICE	SALE/LIST DATE	SITE	GLA (sf)	BD	BA	AGE	CARS
S	2480 Palm Tree Dr Punta Gorda FL, 33950	–	–	02/05/2024	–	2,252	–	3.0	45	2ga2dw
1	3912 Turtle Dove Blvd Punta Gorda, FL 33950	2.44	–	–	–	–	–	–	–	–
2	3768 Whippoorwill Bvd Punta Gorda, FL 33950	2.33	–	–	–	–	–	–	–	–
3	1274 Royal Tern Dr Punta Gorda, FL 33950	–	–	–	–	–	–	–	–	–
4	2211 Palm Tree Dr Punta Gorda, FL 33950	0.32	$895,000	s10/23;Unk	9600 sf	2,480	3	2.0	56	2ga2dw
5	3707 Carmichael Dr Punta Gorda, FL 33950	1.39	–	–	–	–	–	–	–	–
6	43 Tropicana Dr Punta Gorda, FL 33950	0.22	$875,000	s11/23;Unk	9600 sf	2,114	3	2.1	17	2ga2dw
1	146 HIBISCUS DR PUNTA GORDA FL, 33950-5036	0.1	–	–	–	2,058	–	2.0	–	–
2	2400 ROSA LN PUNTA GORDA FL, 33950-5014	0.19	–	–	–	2,519	–	3.0	–	–
3	2802 CORAL WAY PUNTA GORDA FL, 33950-5033	0.26	–	–	–	2,121	–	2.0	–	–
4	2255 PALM TREE DR PUNTA GORDA FL, 33950-5007	0.27	–	–	–	2,546	–	4.0	–	–
5	2241 BAYVIEW RD PUNTA GORDA FL, 33950-5105	0.27	–	–	–	2,538	–	3.0	–	–
6	2281 GULFVIEW RD PUNTA GORDA FL, 33950-5179	0.28	–	–	–	1,824	–	2.0	–	–
7	29 OCEAN DR PUNTA GORDA FL, 33950-5003	0.31	–	–	–	2,539	–	4.0	–	–
8	2770 RIO CT PUNTA GORDA FL, 33950-5044	0.33	–	–	–	1,850	–	2.0	–	–
9	24 SABAL DR PUNTA GORDA FL, 33950-5048	0.33	–	–	–	2,620	–	2.0	–	–

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Review Results

2480 Palm Tree Dr
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Appraised Value

As Of 1/1/0001

The Appraisal Review Scorecard includes thousands of rules and quality factors to evaluate the appraisal report. The result is an in-depth appraisal review providing comprehensive due diligence in understandable and actionable terms.

TYPES CF-Confirmation | CM-Completeness | CN-Concern | CR-Correctness | CS-Consistency | CX-Cross Check

IMPORTANCE Ranking 1 lowest to 5 highest

WARNING FINDINGS: 1

3

CX

Comparable Sales | Site

CRX - 2000_05 - SALES COMPARISON APPROACH - Subject - Site Area (9600 sf) differs from PUBLIC RECORDS (11677 sf).

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Review Checklist

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License and E&O — FINDINGS: 1

3 CM
Signature | Review Appraiser
CHK - 2000_05 - CERTIFICATION - Is the Review Appraiser's signature provided?
Approved

Maps — FINDINGS: 5

3 CM
Location Map | Map Lables
CHK - 2000_05 - LOCATION MAP - Is the map labeled appropriately?

3 CM
Location Map | Subject Property
CHK - 2000_05 - LOCATION MAP - Does the map include the Subject Property?

3 CM
Location Map | Comparable Sales
CHK - 2000_05 - LOCATION MAP - Does the map include all Comparable Sales?

3 CM
Location Map | Comparable Listings
CHK - 2000_05 - LOCATION MAP - Does the map include all Comparable Listings?

3 CM
Location Map | Major Boundary
CHK - 2000_05 - LOCATION MAP - If any Comparable Sale or Listing is separated from the Subject Property by a major boundary (highway, train tracks, mountain ranges, etc.), is commentary provided?

USPAP — FINDINGS: 3

3 CM
USPAP | Clear and Accurate Report
CHK - 2000_05 - USPAP - 2-1(a) - Does the Appraiser clearly and accurately set forth the report in a manner that is not misleading?

3 CM
USPAP | Intended User(s)
CHK - 2000_05 - USPAP - 2-1(b) - Does the Report contain sufficient information to enable the intended users of the appraisal to understand the report properly?

3 CM
USPAP | Extraordinary Assumptions, Hypothetical Conditions, Limiting Conditions
CHK - 2000_05 - USPAP - 2-1(c)- Does the report clearly and accurately disclose any extraordinary assumptions, hypothetical conditions, or limiting conditions that directly affect the appraisal and indicates its impact on value and assignment results?

Other — FINDINGS: 46

3 CM
SUBJECT | APPR_DATE_SIGNED.1
CHK - 2000_05 - CERTIFICATION - Is the Date of Signature and Report reasonable based on the Effective Date of the Report?
Approved

3 CM
SUBJECT | APPR_CERT_LIC_STATE.1
CHK - 2000_05 - CERTIFICATION - Is the Appraiser's License State a valid 2 character State abbreviation, and does it match the Subject's State?
Approved

3 CM
SUBJECT | APPR_CERT_LIC_EXP_DATE.1
CHK - 2000_05 - CERTIFICATION - Is the Appraiser's License Expiration Date a valid date?
Approved

3 CM
SUBJECT | APPR_CERT_LIC_EXP_DATE.1
CHK - 2000_05 - CERTIFICATION - Is the Expiration Date of License after the Signature Date?
Approved

3 CM
(Section #1) | Estimated Market Value
CHK - 2000_05 - RECONCILIATION - If Appraised Value does not match Indicated Value by Sales Comparison Approach, is a comment provided?
N/A

3 CM
SUBJECT | GL_NUMBER_COMP_REVEALED.1
CHK - 2000_05 - SALES COMPARISON APPROACH - Are the number of properties and value range provided for the Listings in the Neighborhood?
N/A

3 CM
SUBJECT | GS_NUMBER_COMP_REVEALED.1
CHK - 2000_05 - SALES COMPARISON APPROACH - Are the number of properties and value range provided for the Comparable Sales in the Neighborhood?
N/A

3 CM
Required Statement | Three-year Disclosure
CHK - 2000_05 - REQUIRED STATEMENTS - Is a Three-Year Disclosure Statement, indicating if appraiser has done any work on the Subject in the immediate three years prior to the appointment, provided?

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3 CM	Property Information | Subject Address CHK - 2000_05 - SUBJECT - Does Subject Property Address match the order and is it USPS verified?	
3 CM	Property Information | Project Type: Condo CHK - 2000_05 - SUBJECT - Is the Project Type provided?	✔ Approved
3 CM	Property Information | Loan Number CHK - 2000_05 - SUBJECT - If applicable, is the Loan Number provided?	
3 CM	Property Information | Lender/Client Company Name CHK - 2000_05 - CERTIFICATION - Does the Lender /Client Name and Address match client information?	
3 CM	Section I | Subject Section CHK - 2000_05 - SECTION I: Q1: Subject Section - If Yes is selected, is a summary provided?	✔ Approved
3 CM	Section I | Subject Section CHK - 2000_05 - SECTION I: Q1: Subject Section - If No is selected, is an explanation provided regarding inaccurate or incomplete information?	N/A
3 CM	Section I | Contract Section Complete and Accurate: N/A CHK - 2000_05 - SECTION I: Q2: Contract - If N/A is selected and the appraisal was not for a purchase, was the assessment verified against the original appraisal?	
3 CM	Section I | Contract Section CHK - 2000_05 - SECTION I: Q2: Contract - If No is selected, is an explanation provided regarding inaccurate or incomplete information?	N/A
3 CM	Section I | Contract Section CHK - 2000_05 - SECTION I: Q2: Contract - If No is selected, is an explanation provided regarding inaccurate or incomplete information?	N/A
3 CM	Section I | Neighborhood Section CHK - 2000_05 - SECTION I: Q3: Neighborhood - If Yes is selected, is a summary provided?	✔ Approved
3 CM	Section I | Neighborhood Section CHK - 2000_05 - SECTION I: Q3: Neighborhood - If No is selected, is an explanation provided regarding inaccurate or incomplete information?	N/A
3 CM	Section I | Site Section CHK - 2000_05 - SECTION I: Q4: Site Section - If Yes is selected, is a summary provided?	✔ Approved
3 CM	Section I | Site Section CHK - 2000_05 - SECTION I: Q4: Site Section - If No is selected, is an explanation provided regarding inaccurate or incomplete information?	N/A
3 CM	Section I | Improvements Section CHK - 2000_05 - SECTION I: Q5: Improvements Section - If Yes is selected, is a summary provided?	✔ Approved
3 CM	Section I | Improvements Section CHK - 2000_05 - SECTION I: Q5: Improvements Section - If Yes is selected, is a summary provided?	N/A
3 CM	Section I | Comparable Sales Selection CHK - 2000_05 - SECTION I: Q6: Comparable Sales Similar to Subject - If Yes is selected, is a summary provided?	✔ Approved
3 CM	Section I | Comparable Sales Selection CHK - 2000_05 - SECTION I: Q6: Comparable Sales Similar to Subject - If No is selected, is an explanation provided regarding inaccurate or incomplete information?	N/A
3 CM	Section I | Comparable Sales Analysis CHK - 2000_05 - SECTION I: Q7: Sales Comparison - If Yes is selected, is a summary provided?	✔ Approved
3 CM	Section I | Comparable Sales Analysis CHK - 2000_05 - SECTION I: Q7: Sales Comparison - If No is selected, is an explanation provided regarding inaccurate or incomplete information?	N/A

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3 CM	Section I | Income and Cost Approaches CHK - 2000_05 - SECTION I: Q8: Income and Cost Approaches - If Yes is selected, is a summary provided?	N/A
3 CM	Section I | Income and Cost Approaches CHK - 2000_05 - SECTION I: Q8: Income and Cost Approaches - If Yes is selected, is a summary provided?	N/A
3 CM	Section I | Income and Cost Approaches CHK - 2000_05 - SECTION I: Q8: Income and Cost Approaches - If Not Developed is selected, is commentary provided as to why the approaches were not developed?	
3 CM	Section I | Sale or Transfer History of Subject and Comparable Sales CHK - 2000_05 - SECTION I: Q9: Sale / Transfer History - If Yes is selected, is a summary provided?	✔ Approved
3 CM	Section I | Sale or Transfer History of Subject and Comparable Sales CHK - 2000_05 - SECTION I: Q9: Sale / Transfer History - If No is selected, is an explanation provided regarding inaccurate or incomplete information?	N/A
3 CM	Section I | Opinion of Market Value Accurate: No CHK - 2000_05 - SECTION I : Q10: Opinion of Market Value - If No is selected, is Section II completed?	N/A
3 CM	Comparable Sales | Address CHK - 2000_05 - SALES COMPARISON APPROACH - Is the Net and Gross Adjustment % calculated correctly for all Comparable Sales?	✔ Approved
3 CM	Comparable Sales | Site CHK - 2000_05 - SALES COMPARISON APPROACH - Is the Site Size provided for the Subject and all Comparable Sales?	N/A
3 CM	Comparable Sales | View CHK - 2000_05 - SALES COMPARISON APPROACH - If a Comparables Sale's View is the same as the Subject's and an adjustment is given, is a comment provided?	N/A
3 CM	Comparable Sales | Quality of Construction CHK - 2000_05 - SALES COMPARISON APPROACH - If the Quality of Construction is the same as the Subject's and an adjustment is given, is a comment provided?	N/A
3 CM	Comparable Sales | Age CHK - 2000_05 - SALES COMPARISON APPROACH - Is the Actual Age provided for the Subject and all Comparable Sales?	N/A
3 CM	Comparable Sales | Age CHK - 2000_05 - SALES COMPARISON APPROACH - If a Comparable Sale's Actual Age is outside of the Neighborhood Housing range, is a comment provided?	
3 CM	Comparable Sales | Address CHK - 2000_05 - SALES COMPARISON APPROACH - Do all line-item adjustments include a range of positive and negative values, or if any across-the-board adjustments were found, are Appraiser comments included?	✔ Approved
3 CM	Comparable Sales | Comparable: Proximity to Subject CHK - 2000_05 - SALES COMPARISON APPROACH - Does the distance between the Subject Property and the Comparable Sales correspond to the location (If 'Urban' within .5 Miles; If 'Suburban' within 1 Mile; If 'Rural' within 5 Miles)?	N/A
3 CM	Comparable Sales | Sales Price CHK - 2000_05 - SALES COMPARISON APPROACH - Does the Unadjusted Sale Price of the Comparable Sales bracket the Subject's Contract Price, or is a comment provided?	N/A
3 CM	Comparable Sales | Comparable: Net Adjustment Percentage CHK - 2000_05 - SALES COMPARISON APPROACH - If Net Adjustments are greater than 15%, is a comment provided?	N/A
3 CM	Comparable Sales | Comparable: Gross Adjustment Percentage CHK - 2000_05 - SALES COMPARISON APPROACH - If Gross Adjustments are greater than 25%, is a comment provided?	N/A
3 CM	Comparable Sales | Comparable: Adjusted Sales Price CHK - 2000_05 - SALES COMPARISON APPROACH - Does the Adjusted Sale Price of the Comparable Sales bracket the Subject's Contract Price, or is a comment	N/A
3 CM	Comparable Sales | Researched Sale/Transfer History of Subject and Comparable Sales: Yes CHK - 2000_05 - SALES COMPARISON APPROACH - If prior sales of the Subject or Comparable Sales is given, is a comment including type of sale and why it sold for less / more provided?	N/A

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