Uniform Residential Appraisal Report

12275548
File # 12275548

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 1331 NW 94th Ter | City Plantation | State FL | Zip Code 33322
Borrower WHALEN, DENNIS | Owner of Public Record WHALEN, DENNIS B & RENEE K | County Broward
Legal Description JACARANDA LAKES SECTION THREE 97-26 B LOT 3 BLK 13
Assessor's Parcel # 49-41-32-08-0350 | Tax Year 2021 | R.E. Taxes $ 7,961
Neighborhood Name Jacaranda Lakes | Map Reference T49-R41-S32 | Census Tract 0605.04
Occupant [X] Owner [ ] Tenant [ ] Vacant | Special Assessments $ 0 | [X] PUD | HOA $ 500 [X] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [ ] Purchase Transaction [X] Refinance Transaction [ ] Other (describe)
Lender/Client TD Bank N.A. | Address 6000 Atrium Way, Mount Laurel, NJ 08054
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, offering price(s), and date(s). MLX.

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 downpayment assistance, etc.) to be paid by any party on behalf of the borrower? [ ] Yes [ ] No
If Yes, report the total dollar amount and describe the items to be paid.

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	[X] Increasing	[ ] Stable	[ ] Declining	PRICE		AGE	One-Unit	85 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[ ] Shortage	[X] In Balance	[ ] Over Supply	$ (000)		(yrs)	2-4 Unit	0 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	450	Low	29	Multi-Family	0 %
								769	High	45	Commercial	5 %
								640	Pred.	38	Other	10 %

Neighborhood Boundaries It is located south of W Sunrise Blvd, north of canal [located south of NW 10th Street], east of N Nob Hill Road and west of N Pine Island Road.
Neighborhood Description It consists mainly of single family units. It is convenient to W Sunrise Blvd and NW 94th Avenue, which provides adequate access to transportation, employment, schools, shopping and other residential linkages. The present land use reported as other included lakes, canals and common green areas/parks.
Market Conditions (including support for the above conclusions) See Text Addendum.

SITE

Dimensions 87.67' Front X 135.00' Depth | Area 11835 sf | Shape Irregular | View B;Wtr;Lake
Specific Zoning Classification RS-3G | Zoning Description Residential Single Family
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

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	[X]	[ ] F P & L	Water	[X]	[ ]	Street Asphalt	[X]	[ ]
Gas	[X]	[ ] Public	Sanitary Sewer	[X]	[ ]	Alley None	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X500 | FEMA Map # 12011C0345H | FEMA Map Date 08/18/2014
Are the utilities and 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
See addenda for additional comments.

IMPROVEMENTS

General Description		Foundation		Exterior Description	materials/condition	Interior	materials/condition
Units [X] One	[ ] One with Accessory Unit	[X] Concrete Slab	[ ] Crawl Space	Foundation Walls	Concrete/Average	Floors	Porcelain/Avge
# of Stories 1		[ ] Full Basement	[ ] Partial Basement	Exterior Walls	CB/Stucco/Average	Walls	Drywall/Average
Type [X] Det.	[ ] Att. [ ] S-Det./End Unit	Basement Area 0 sq.ft.		Roof Surface	"S" Tile/Average	Trim/Finish	Wood/Average
[X] Existing	[ ] Proposed [ ] Under Const.	Basement Finish 0 %		Gutters & Downspouts	Aluminum/Average	Bath Floor	Porcelain/Avge
Design (Style) Contemp.		[ ] Outside Entry/Exit	[ ] Sump Pump	Window Type	Single Hung/Avge	Bath Wainscot	Porcelain/Avge
Year Built 1978		Evidence of [ ] Infestation		Storm Sash/Insulated	Yes/Yes/Avge	Car Storage	[ ] None
Effective Age (Yrs) 18		[ ] Dampness	[ ] Settlement	Screens	Yes/Avge	[X] Driveway	# of Cars 2
Attic	[ ] None	Heating [X] FWA	[ ] HWBB [ ] Radiant	Amenities	[ ] Woodstove(s) # 0	Driveway Surface	Asphalt
[ ] Drop Stair	[X] Stairs	[ ] Other	Fuel Electric	[ ] Fireplace(s) # 0	[X] Fence Wood	[X] Garage	# of Cars 2
[ ] Floor	[ ] Scuttle	Cooling [X] Central Air Conditioning		[X] Patio/Deck Cov.	[X] Porch Entry	[ ] Carport	# of Cars 0
[ ] Finished	[ ] Heated	[X] Individual 1	[ ] Other	[X] Pool Open	[ ] Other None	[X] Att.	[ ] Det. [ ] Built-in

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [X] Washer/Dryer [ ] Other (describe)
Finished area **above** grade contains: 8 Rooms | 4 Bedrooms | 2.0 Bath(s) | 2,477 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). None
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-one to five years ago;Bathrooms-updated-one to five years ago;See attached addenda.
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

Form 1004UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Uniform Residential Appraisal Report

File # 12275548

There are 5 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 549,000 to $ 725,000 .

There are 56 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 450,000 to $ 769,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	1331 NW 94th Ter Plantation, FL 33322	1301 NW 94th Ter Plantation, FL 33322		1028 NW 99th Ave Plantation, FL 33322		9601 NW 10th Ct Plantation, FL 33322	
Proximity to Subject		0.03 miles S		0.41 miles SW		0.31 miles S	
Sale Price	$		$ 638,000		$ 725,000		$ 731,000
Sale Price/Gross Liv. Area	$ 282.60 sq.ft.	$ 288.04 sq.ft.		$ 277.25 sq.ft.		$ 304.08 sq.ft.	
Data Source(s)		MLX #F10300514;DOM 27		MLX #R10757114;DOM 12		MLX #A11121910;DOM 7	
Verification Source(s)		BC PA/Observation/Realist		BC PA/Observation/Realist		BC PA/Observation/Realist	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth VA;0		ArmLth Cash;0		ArmLth Conv;0	
Date of Sale/Time		s11/21;c10/21	+13,400	s12/21;c11/21	0	s12/21;c11/21	0
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	11835 sf	14712 sf	-20,100	10400 sf	+10,000	12926 sf	-7,600
View	B;Wtr;Lake	B;Wtr;Lake		B;Wtr;Lake		B;Wtr;Lake	
Design (Style)	DT1;Contemp.	DT1;Contemp.		DT1;Contemp.		DT1;Contemp.	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	44	44		40	0	38	-12,000
Condition	C3	C3	+20,000	C3		C3	
Above Grade Room Count (Total / Bdrms. / Baths)	8 / 4 / 2.0	8 / 4 / 2.0		8 / 4 / 3.1	-7,500	8 / 4 / 2.0	
Gross Living Area	2,477 sq.ft.	2,215 sq.ft.	+18,300	2,615 sq.ft.	-9,700	2,404 sq.ft.	0
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Central	Central		Central		Central	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw	
Porch/Patio/Deck	Porch/Cv.Patio	Porch/Cv.Patio		Porch/Cv.Patio/Dk	-3,000	Porch/Cv.Patio	
Pool/Fence	Op.Pool/Fence	None	+25,000	Screen Pool	0	Op.Pool/Fence	
Net Adjustment (Total)		☒ + ☐ -	$ 56,600	☐ + ☒ -	$ -10,200	☐ + ☒ -	$ -19,600
Adjusted Sale Price of Comparables		Net Adj. 8.9 % Gross Adj. 15.2 %	$ 694,600	Net Adj. 1.4 % Gross Adj. 4.2 %	$ 714,800	Net Adj. 2.7 % Gross Adj. 2.7 %	$ 711,400

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

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

Data Source(s) Realist, County Tax Records

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

Data Source(s) Realist, County Tax Records

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	07/26/2019			
Price of Prior Sale/Transfer	$465,000			
Data Source(s)	County Records	County Records	County Records	County Records
Effective Date of Data Source(s)	02/16/2022	02/16/2022	02/16/2022	02/16/2022

Analysis of prior sale or transfer history of the subject property and comparable sales Subject property was reported with a prior transaction within the prior 3 years; as an MLS sale [#A10675515] for $465,000 on 07/26/2019 as a WD-Q [per BCPA]. The projected difference between said prior MLS sale with our value conclusion was reasonably supported by the recent updates/upgrades included on subject after said prior MLS sale, plus the increasing market conditions reported within the defined market area within the prior 31 months [see addenda for additional comments]. Comp. 4 was reported with a prior non-arms' length transaction for $450,000 on 05/27/2021 as a CET-D.

Summary of Sales Comparison Approach SEE ADDITIONAL COMPARABLES AND ADDENDUM FOR COMMENTS AND CORRELATION.

Indicated Value by Sales Comparison Approach $ 700,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 700,000 **Cost Approach (if developed) $** 700,065 **Income Approach (if developed) $**

The Sales Comparison Approach to value most closely reflects expectations of buyers and sellers in the marketplace and is given all weight in the analysis. The Income approach was irrelevant to include, since our value conclusion was not applicable developed.

This appraisal is made ☒ "as is", ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

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 $ 700,000 , as of 02/15/2022 **, which is the date of inspection and the effective date of this appraisal.**

Form 1004UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Uniform Residential Appraisal Report

ADDITIONAL COMMENTS

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Site value was estimated by abstraction of site residuals from similar properties in the neighborhood, as no recent land sales were available in the immediate market area. Its value is typically high in this neighborhood with good established amenities, and has no detrimental effect on marketability.

ESTIMATED ☒ REPRODUCTION OR ☐ REPLACEMENT COST NEW	OPINION OF SITE VALUE				=$	365,000
Source of cost data Local builder Int.	DWELLING	2,477	Sq.Ft. @ $	150.00	=$	371,550
Quality rating from cost service Average Effective date of cost data 01/15/2020		0	Sq.Ft. @ $		=$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Appliances/Plumbing				=$	15,000
See sketch addendum for area calculations.	Garage/Carport	440	Sq.Ft. @ $	60.00	=$	26,400
**Landscaping, covered entry porch, covered & open patios, open pool,	Total Estimate of Cost-New				=$	412,950
wood fence & driveway.	Less Physical	Functional	External			
	Depreciation	123,885			=$(	123,885)
	Depreciated Cost of Improvements				=$	289,065
	"As-is" Value of Site Improvements				=$	46,000
Estimated Remaining Economic Life (HUD and VA only) 42 Years	**INDICATED VALUE BY COST APPROACH**				**=$**	700,065

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

Summary of Income Approach (including support for market rent and GRM)

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☒ No Unit type(s) ☒ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

Form 1004UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

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

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

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

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

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.

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.

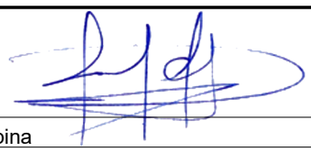
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

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 Ricardo Ospina
Company Name ServiceLink Valuation Solutions, LLC
Company Address 61 Lemoyne Ave
Washington, PA 15301-3633
Telephone Number 954-803-5635
Email Address ricardo.ospina@svclnk.com
Date of Signature and Report 02/17/2022
Effective Date of Appraisal 02/15/2022
State Certification #
or State License # RD5252
or Other (describe) State #
State FL
Expiration Date of Certification or License 11/30/2022

ADDRESS OF PROPERTY APPRAISED
1331 NW 94th Ter
Plantation, FL 33322
APPRAISED VALUE OF SUBJECT PROPERTY $ 700,000

LENDER/CLIENT
Name Servicelink
Company Name TD Bank N.A.
Company Address 6000 Atrium Way, Mount Laurel, NJ 08054
Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
Date of Signature
State Certification #
or State License #
State
Expiration Date of Certification or License

SUBJECT PROPERTY

☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
Date of Inspection
☐ Did inspect interior and exterior of subject property
Date of Inspection

COMPARABLE SALES

☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
Date of Inspection

Uniform Residential Appraisal Report

12275548
File # 12275548

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	1331 NW 94th Ter Plantation, FL 33322	1029 NW 99th Ave Plantation, FL 33322		9781 NW 10th St Plantation, FL 33322		9821 NW 10th St Plantation, FL 33322	
Proximity to Subject		0.44 miles SW		0.42 miles SW		0.45 miles SW	
Sale Price	$		$ 760,000		$ 725,000		$ 699,900
Sale Price/Gross Liv. Area	$ 282.60 sq.ft.	$ 265.83 sq.ft.		$ 319.24 sq.ft.		$ 301.29 sq.ft.	
Data Source(s)		MLX #A11123733;DOM 26		MLX #F10314374;DOM 34		MLX #F10316380;DOM 3	
Verification Source(s)		BC PA/Observation/Realist		BC PA/Observation/Realist		BC PA/Observation/Realist	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		Listing		Listing	
Date of Sale/Time		s12/21;c12/21	0	Active	-16,300	Active	-15,800
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	11835 sf	10400 sf	+10,000	10398 sf	+10,100	10398 sf	+10,100
View	B;Wtr;Lake	B;Wtr;Canal	+7,000	B;Wtr;Canal	+7,000	B;Wtr;Canal	+7,000
Design (Style)	DT1;Contemp.	DT1;Contemp.		DT1;Contemp.		DT1;Contemp.	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	44	35	-18,000	38	-12,000	38	-12,000
Condition	C3	C3		C3		C3	
Above Grade Room Count (Total / Bdrms. / Baths)	8 / 4 / 2.0	8 / 4 / 3.0	-5,000	8 / 4 / 2.0		8 / 4 / 2.0	
Gross Living Area	2,477 sq.ft.	2,859 sq.ft.	-26,700	2,271 sq.ft.	+14,400	2,323 sq.ft.	+10,800
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Central	Central		Central		Central	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw	
Porch/Patio/Deck	Porch/Cv.Patio	Porch/Cv.Patio		Porch/Cv.Patio		Porch/Cv.Patio	
Pool/Fence	Op.Pool/Fence	Screen Pool	0	Op.Pool/Fence		Op.Pool/Fence	
Net Adjustment (Total)		☐ + ☒ -	$ -32,700	☒ + ☐ -	$ 3,200	☒ + ☐ -	$ 100
Adjusted Sale Price of Comparables		Net Adj. 4.3 % Gross Adj. 8.8 %	$ 727,300	Net Adj. 0.4 % Gross Adj. 8.2 %	$ 728,200	Net Adj. 0.0 % Gross Adj. 8.0 %	$ 700,000

SALE HISTORY

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

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer	07/26/2019	05/27/2021		
Price of Prior Sale/Transfer	$465,000	$450,000		
Data Source(s)	County Records	County Records	County Records	County Records
Effective Date of Data Source(s)	02/16/2022	02/16/2022	02/16/2022	02/16/2022

Analysis of prior sale or transfer history of the subject property and comparable sales: See addendum for additional comments.

ANALYSIS / COMMENTS

Analysis/Comments: See addendum for additional comments.

Supplemental Addendum

File No. 12275548

Borrower	WHALEN, DENNIS						
Property Address	1331 NW 94th Ter						
City	Plantation	County	Broward	State	FL	Zip Code	33322
Lender/Client	TD Bank N.A.						

Market Conditions

Records for the market indicated 25 sales within the last 6 months vs. 31 sales within the prior 7 to 12 months of the effective date of the appraisal, for single family homes located within the defined market area. A theoretical market appreciation with a rate of [+8.42% p. a.] "Average" sale price was reported. Also it was indicated as reduction for the average discount off the sales price of listed properties from 2.47% vs 2.25% recently. An Average DOM in the market for all sales within the last 12 months was reported as 26 days.

Adverse Conditions or External Factors

Subject property was located approx. 7 to 8 miles away from the Hollywood/Fort Lauderdale International Airport as potential externalities; however, at the time of the inspection, the appraiser did not observe any significant noise, hazards of low flying aircraft or other disturbance. Additionally, comparable sales/listings were all located within similar proximity to said airport [see location map], having similar potential externalities as the subject property and supporting said subject's characteristic. There is no negative affect on the marketability of the subject property.

URAR : Improvements - Additional Features and Subject - Overall Condition of the Property

Subject was verified as a 1-story contemporary style single family home with 4-bedroom/2-bathroom utility, plus family room and breakfast area; built under typical standards for the area. It was verified with new Porcelain tile flooring and baseboards throughout. Kitchen was verified as updated with cabinets, granite & backsplash countertops, lights, newer stainless-steel appliances and additional fixtures. Bathrooms were both updated with cabinets, granite countertops, double sinks, mirrors, lights, and recently updated master shower walls, floor and frameless glass doors. Newer hurricane impact windows and doors, water heater and A/C units [including new Mini-Split]. The original popcorn ceilings were removed and refinished. Freshly painted [interior & exterior]. New closet doors, lights fixtures & gutters. Remodeled pool, newer Travertine marble decking [expanded]. Covered entry porch, covered & patios, open pool, wood fence, landscaping and driveway.

Subject was reported in public records [BCPA Sketch - see document attached] with 2,486 Sq. Ft. of GLA; which it was similar to the result of the measurements taken by appraiser on site for subject [2,477 Sq. Ft. of GLA]. Said minor difference was not considered a significant issue that could affect our value, since it was considered negliable.

Summary of Sales Comparison Approach

All sales are located within subject's immediate market area. All are regarded as valid and the best available at the time of appraisal.

Our initial comparable sale search focused on sales, active listings, and pending sales with transaction dates within the past 12 months, for single family homes located within the subject's subdivision [Jacaranda Lakes] and section [3] with similar water view and physical characteristics as subject. Only one [1] recent closed sale was reported, and it was included in the comparison grid. To support our value conclusion, our search parameters were expanded to transactions dated within the prior 3 months for single family homes located within the subject's subdivision [Jacaranda Lakes], but different section; inside of the defined market area by specific neighborhood boundaries, with similar water view and physical characteristics as subject. Three [3] additional recent closed sales and two [2] listings were selected, since they were considered reasonable indicators of the subject's market value, and they were included in the Sales Comparison Approach.

Comp. 1 was reported as the only and the most recent verified [through MLS] closed sale, located within the subject's subdivision [Jacaranda Lakes] and section [3]. Although it was adjusted for has been verified with inferior interior condition and pool utility than subject, it was verified with similar site, water [lake] view, 1-story style, age, GLA, the same 4-bedroom, 2-bathroom and garage utility as subject. To support our value conclusion, we are including Comps. 2 "to" 4 as additional recent verified [through MLS] closed sales, within the prior 3 months for single family homes located within the subject's subdivision [Jacaranda Lakes], but different section; inside of the defined market area by specific neighborhood boundaries, with similar water view and physical characteristics as subject. Comps. 3 and 4 were adjusted for have been verified newer in age than subject; however, they were all verified with similar site [bracketing], water view, 1-story style, interior conditions, GLA [bracketing], the same 4-bedroom, garage and pool utility as subject. Comparables were all verified with similar water view, 1-story style as subject; and bracketing his physical characteristics.

We are inserting adjustments in the date of sale line [for closed sales], corresponding to the market appreciation during the prior year in this increasing market. Such appreciation [+8.42% p.a.] has been calculated by comparing sales in the last 6 months in the area vs sales within the prior 7 to 12 months of the effective date of the appraisal. Due to Comps. 2, 3 and 4 were closed recently to the effective date of the appraisal, the projected time adjustments were negliable and they were not included.

We are including Comparables 6 and 7 as the "only" active/pending listings located within the subject's main subdivision [Jacaranda Lakes] and defined market area, with similar water view and physical characteristics as subject. They have minimal weight in our value conclusion, since their adjusted sale prices are considered highly speculative, since no one knows if they will actually sell or if they do sell, what their final sale price will be. Please note that listed prices have been adjusted downward to reflect the average drop between listed and sold prices in the neighborhood, as shown in the grid.

The bathroom (+/-$5,000), 1/2 bathroom (+/-$2,500), site, view, interior condition, GLA, pool and patio utility adjustments were extracted using a march paired analysis, using the comparables extracted (comparison grid); which represented the market reaction for these subject's characteristics. This is not detrimental to its validity as value indicator, since all adjustments have been derived from the market and are readily quantified.

Although Comps. 1 and 5 were reported exceeding the typical marketing time for the defined neighborhood [average - 26 DOM], it was not considered a significant issue that could be altered our value conclusion; since they were considered good indicators of the subject's market value, since they were reported as recent sale/listing with similar physical characteristics as the subject property. Consequently, the sales chosen were considered the best available, and the reliability of the value conclusion was not adversely affected.

Comparables were all indicated with similar property rights and restrictions as subject. No special restrictions nor property rights were reported in data sources or specified by the owner at the time of the inspection.

Supplemental Addendum

File No. 12275548

Borrower	WHALEN, DENNIS						
Property Address	1331 NW 94th Ter						
City	Plantation	County	Broward	State	FL	Zip Code	33322
Lender/Client	TD Bank N.A.						

Most weight has been given to Comparables 1 "to" 4 since: a). Comp. 1 was reported as the only and the most recent verified closed sale, located within the subject's subdivision [Jacaranda Lakes] and section [3]; which it was verified with similar site, water [lake] view, 1-story style, age, GLA, the same 4-bedroom, 2-bathroom and garage utility as subject; and b). Comps. 2 "to" 4 as additional recent verified closed sales, within the prior 3 months for single family homes located within the subject's subdivision [Jacaranda Lakes], but different section; inside of the defined market area by specific neighborhood boundaries, with similar site [bracketing], water view, 1-story style, interior conditions, GLA [bracketing], the same 4-bedroom, garage and pool utility as subject. Based in the principle of substitution, Comps. 5 and 6 as active listings located within the market area, they were showing the conditions of the actual market, and they were supportive.

Our value conclusion for subject was higher than the predominant market value reported, since marketability for single family homes with similar water [lake] view, lot size, style, age, updated condition, GLA, room count, garage and pool utility as subject, reflects more complaint for current and future expectations of buyers and sellers in the marketplace. However, it was no effect on marketability and it was not considered to be a over-improvement for the area, since several comparable sales and listings that were also located within the defined market area, they were supporting said subject's physical characteristics. Consequently, Comparables selected with similar characteristics as subject, are supportive.

Exposure Time Comments

The opinion of market value reached by the appraiser is believed to had been attainable should subject had been exposed to the market for a period of 2-3 months leading to the effective date. This range was derived from [a] information from realtor knowledgeable of the area and [b] mean of days in the market for sales in the last 6 months and [c] days in the market for submitted comparables.

Intended Use/User

The intended user of this appraisal report is the Lender/Client. The intended use is to evaluate the property that is the subject of this appraisal for refinancing purposes, subject to the stated scope of work, purpose of the appraisal, reporting requirements of the appraisal report form and definition of market value. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER.

FNMA's Appraiser Independence Requirements

The appraiser has prepared this appraisal in full compliance with applicable Appraiser Independence Requirements and has not performed, participated in, or been associated with any activity in violation of those requirements. Moreover, appraiser has not been involved in any prior service in connection to the subject.

USPAP Standards Rule 2-3 Requirements

The appraiser has performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the 3-year period immediately preceding acceptance of this assignment.

Note:

No personal property was considered in our opinion of value.
Both the water and electrical utilities were on and functional at the time of inspection

Site over 30%

Site value was estimated by abstraction of site residuals, due to no recent land sales were available in the immediate market area. Although it was over 30% of our value conclusion, it was typical for the market area since said defined neighborhood was reported with good established amenities, and has no detrimental effect on marketability.

Highest & Best use

The subject is a legally permissible use based on its current zoning. Also, the lot size, shape and land-to-building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure as a single family residence is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct a single family residence.

This appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions Reform, Recovery and Enforcement Act of 1989 (“FIRREA”) as amended (12 U.S.C. 3331 et seq.) and any implementing regulations.

Market Conditions Addendum to the Appraisal Report

12275548
File No. 12275548

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 1331 NW 94th Ter City Plantation State FL ZIP Code 33322

Borrower WHALEN, DENNIS

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

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	31	14	11	☐ Increasing	☐ Stable	☒ Declining
Absorption Rate (Total Sales/Months)	5.17	4.67	3.67	☐ Increasing	☐ Stable	☒ Declining
Total # of Comparable Active Listings	41	27	5	☒ Declining	☐ Stable	☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	7.9	5.8	1.4	☒ Declining	☐ Stable	☐ Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend		
Median Comparable Sale Price	620,000	638,000	691,000	☒ Increasing	☐ Stable	☐ Declining
Median Comparable Sales Days on Market	30	20	23	☒ Declining	☐ Stable	☐ Increasing
Median Comparable List Price	600,000	659,000	725,000	☒ Increasing	☐ Stable	☐ Declining
Median Comparable Listings Days on Market	27	20	16	☒ Declining	☐ Stable	☐ Increasing
Median Sale Price as % of List Price	97.80%	98.55%	98.05%	☐ Increasing	☒ Stable	☐ Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? ☒ Yes ☐ No				☐ Declining	☒ Stable	☐ Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). Seller's concessions or contributions has been stable within typical percentages. Conventional, FHA & VA financing are typically available. Cash sales also present.

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).

Complexity of current market conditions, which are not affected by non Arm-Length Transactions such as REO/Bank Owned, short sales, quick sales, auctions and others, that are usually placed in the market and sold quickly under market value; and also influenced by weak economy, lack of financing and uncertain future. The presence of these types of transactions do not appear to be putting additional downward pressure on sales prices, as well as increasing typical marketing times. Forecast still uncertain and will take sometime for it bounce back. Market area shows 56 closed sales [with 0 REO & 0 short sales]; and with 5 listings [0 REO and 0 short sale were found] with the last 12 months.

Cite data sources for above information. MLX, FARES/Public Records, Broward County Property Appraisers.

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.

Current market trends indicate an over supply inventories to satisfy a weak demand for properties in the area. Appraiser research for single family homes within the market area within the past year, reveals that there were 3 expired, 0 withdraw and 5 cancelled listings.

CONDO/CO-OP PROJECTS

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

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

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

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

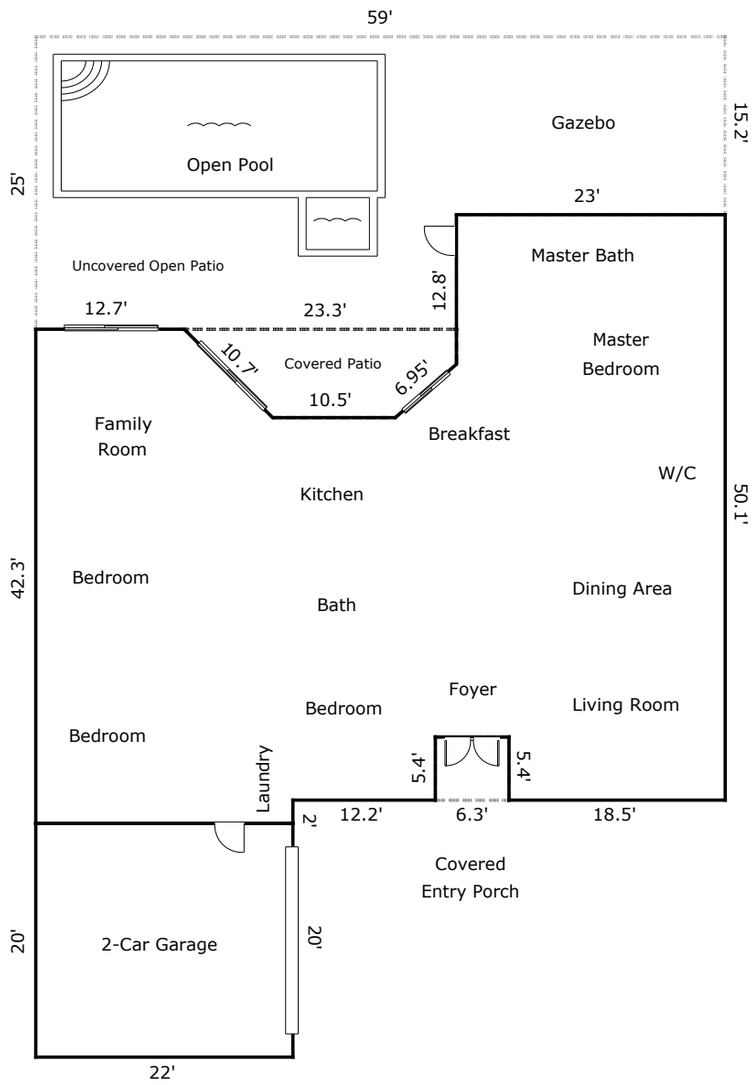
APPRAISER

Signature	Signature
Appraiser Name Ricardo Ospina	Supervisory Appraiser Name
Company Name ServiceLink Valuation Solutions, LLC	Company Name
Company Address 61 Lemoyne Ave, Washington, PA 15301-3633	Company Address
State License/Certification # RD5252 State FL	State License/Certification # State
Email Address ricardo.ospina@svclnk.com	Email Address

Form 1004MC2 - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Building Sketch

Borrower	WHALEN, DENNIS						
Property Address	1331 NW 94th Ter						
City	Plantation	County	Broward	State	FL	Zip Code	33322
Lender/Client	TD Bank N.A.						



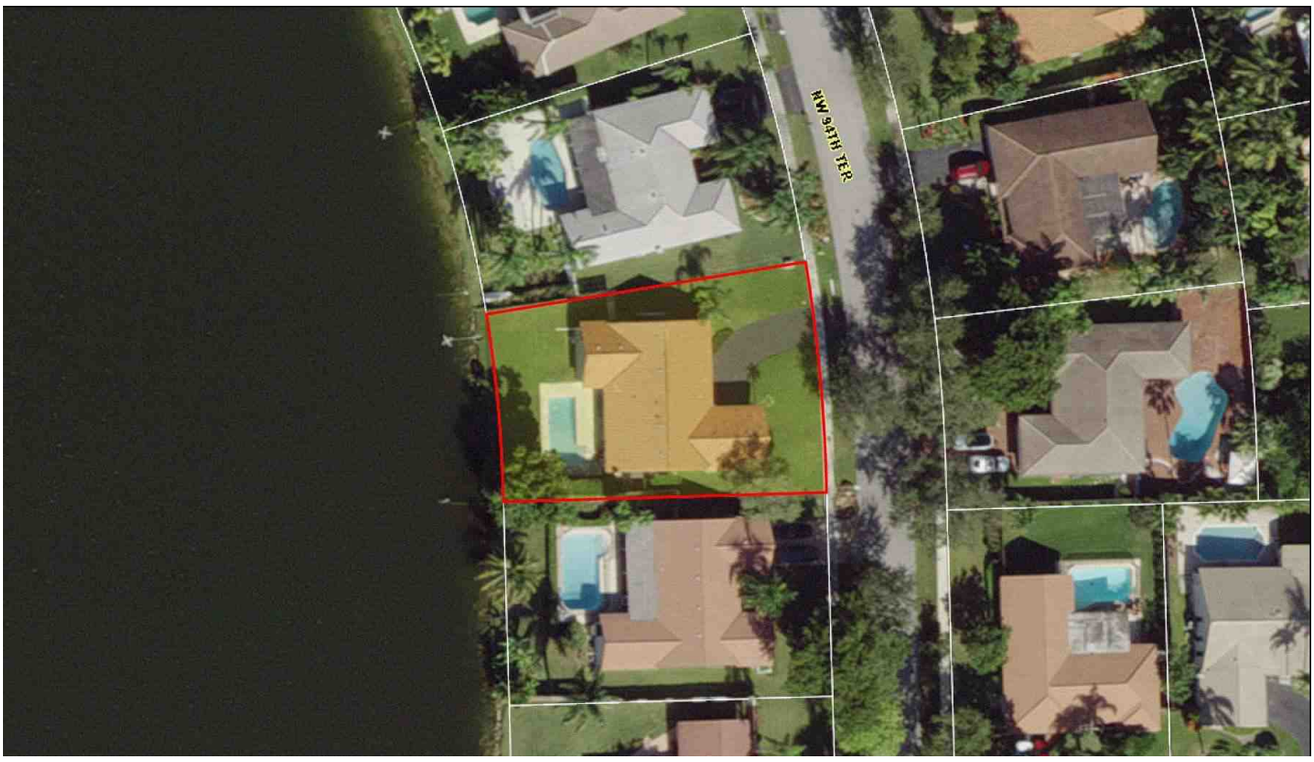
TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area		**Calculation Details**		
First Floor	2477.36 Sq ft	23 × 12.8	=	294.4
		37.3 × 18.5	=	690.05
		42.3 × 12.7	=	537.21
		9.3 × 2	=	18.6
		21.5 × 5.4	=	116.1
		27.8 × 27.33	=	759.89
		4.57 × 4.5	=	20.55
		0.5 × 4.57 × 5.23	=	11.95
		0.5 × 7.57 × 7.57	=	28.62
Total Living Area (Rounded):	**2477 Sq ft**			
Non-living Area				
Covered Patio	135.72 Sq ft	3 × 5.23	=	15.7
		0.5 × 4.57 × 5.23	=	11.95
		7.57 × 10.5	=	79.44
		0.5 × 7.57 × 7.57	=	28.62
OPen Pool & Patio	1249.6 Sq ft	25 × 36	=	900
		23 × 15.2	=	349.6
Covered Entry Porch	34.02 Sq ft	5.4 × 6.3	=	34.02
2-Car Garage	440 Sq ft	22 × 20	=	440

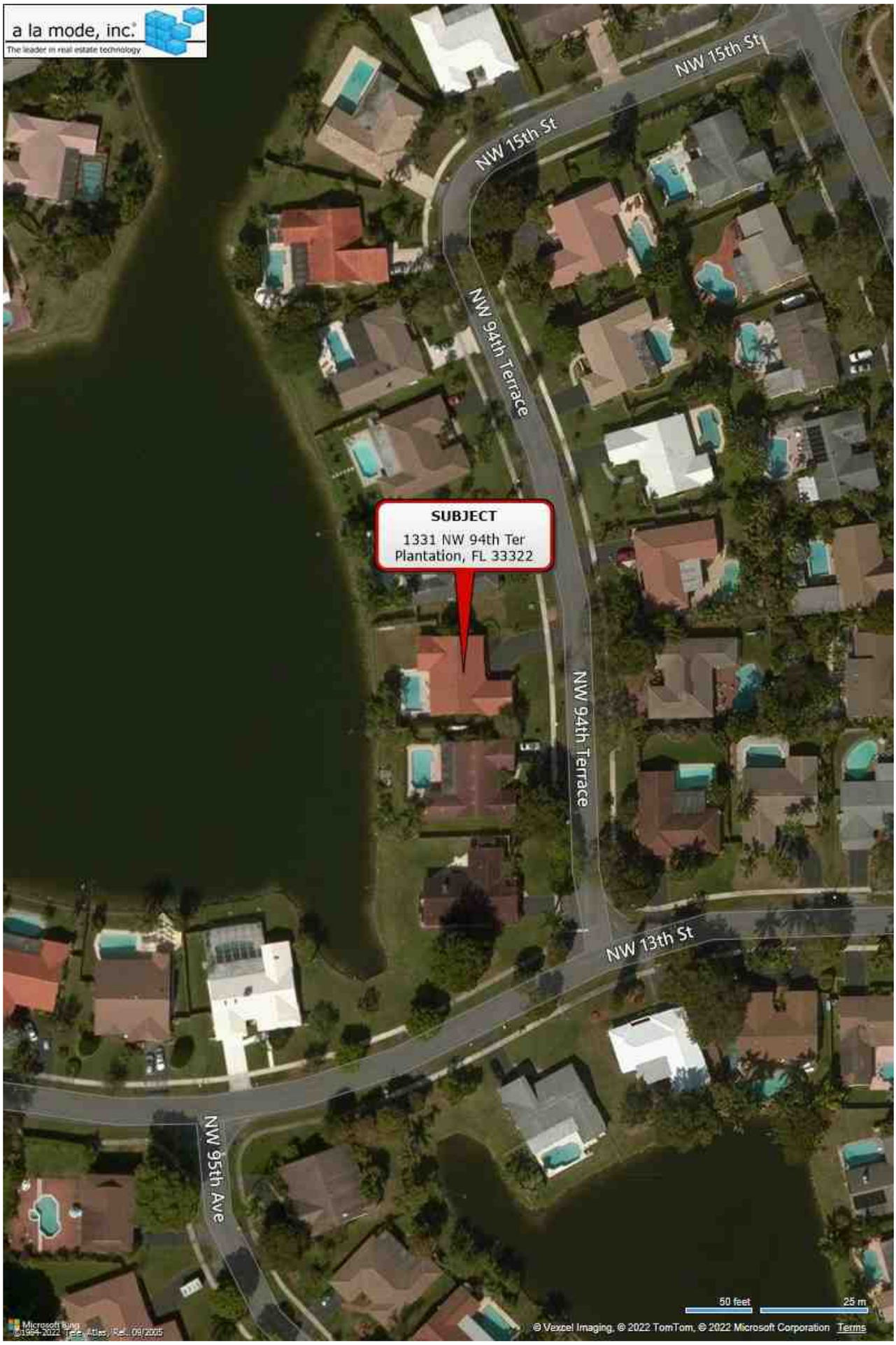
Plat Map

Borrower	WHALEN, DENNIS						
Property Address	1331 NW 94th Ter						
City	Plantation	County	Broward	State	FL	Zip Code	33322
Lender/Client	TD Bank N.A.						



Aerial Map

Borrower	WHALEN, DENNIS						
Property Address	1331 NW 94th Ter						
City	Plantation	County	Broward	State	FL	Zip Code	33322
Lender/Client	TD Bank N.A.						



Location Map

Borrower	WHALEN, DENNIS						
Property Address	1331 NW 94th Ter						
City	Plantation	County	Broward	State	FL	Zip Code	33322
Lender/Client	TD Bank N.A.						



Subject Photo Page

Borrower	WHALEN, DENNIS						
Property Address	1331 NW 94th Ter						
City	Plantation	County	Broward	State	FL	Zip Code	33322
Lender/Client	TD Bank N.A.						



Subject Front

1331 NW 94th Ter

Sales Price	
Gross Living Area	2,477
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	B;Wtr;Lake
Site	11835 sf
Quality	Q3
Age	44



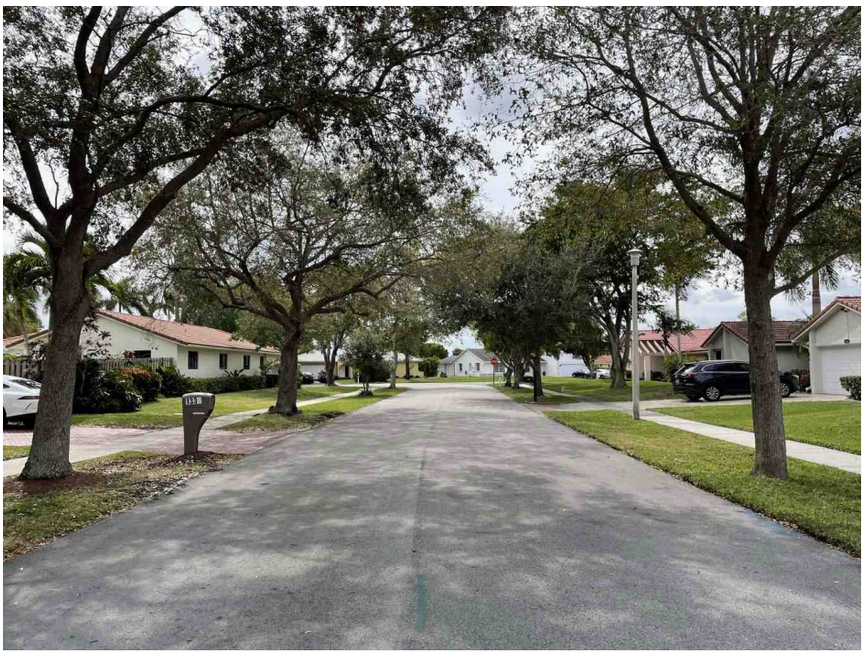
Subject Rear



Subject Street

Subject Photo Page

Borrower	WHALEN, DENNIS						
Property Address	1331 NW 94th Ter						
City	Plantation	County	Broward	State	FL	Zip Code	33322
Lender/Client	TD Bank N.A.						



Subject Street

1331 NW 94th Ter

Sales Price	
Gross Living Area	2,477
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	B;Wtr;Lake
Site	11835 sf
Quality	Q3
Age	44



Subject - Address Number



Subject Front - Lateral

Subject Photo Page

Borrower	WHALEN, DENNIS						
Property Address	1331 NW 94th Ter						
City	Plantation	County	Broward	State	FL	Zip Code	33322
Lender/Client	TD Bank N.A.						



Subject Front - Lateral

1331 NW 94th Ter

Sales Price	
Gross Living Area	2,477
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	B;Wtr;Lake
Site	11835 sf
Quality	Q3
Age	44



Subject - Cov. Entry Porch



Subject - Front

Subject Photo Page

Borrower	WHALEN, DENNIS						
Property Address	1331 NW 94th Ter						
City	Plantation	County	Broward	State	FL	Zip Code	33322
Lender/Client	TD Bank N.A.						



Subject Rear - Lateral

1331 NW 94th Ter

Sales Price	
Gross Living Area	2,477
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	B;Wtr;Lake
Site	11835 sf
Quality	Q3
Age	44



Subject Rear - Lateral



Subject - Gazebo

Subject Photo Page

Borrower	WHALEN, DENNIS						
Property Address	1331 NW 94th Ter						
City	Plantation	County	Broward	State	FL	Zip Code	33322
Lender/Client	TD Bank N.A.						



Subject - Covered Patio

1331 NW 94th Ter

Sales Price	
Gross Living Area	2,477
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	B;Wtr;Lake
Site	11835 sf
Quality	Q3
Age	44



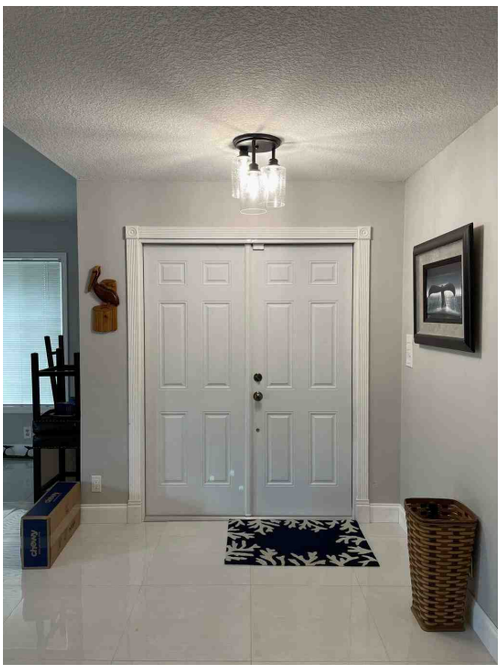
Subject - Open Pool



Subject - Lake View

Subject Interior Photo Page

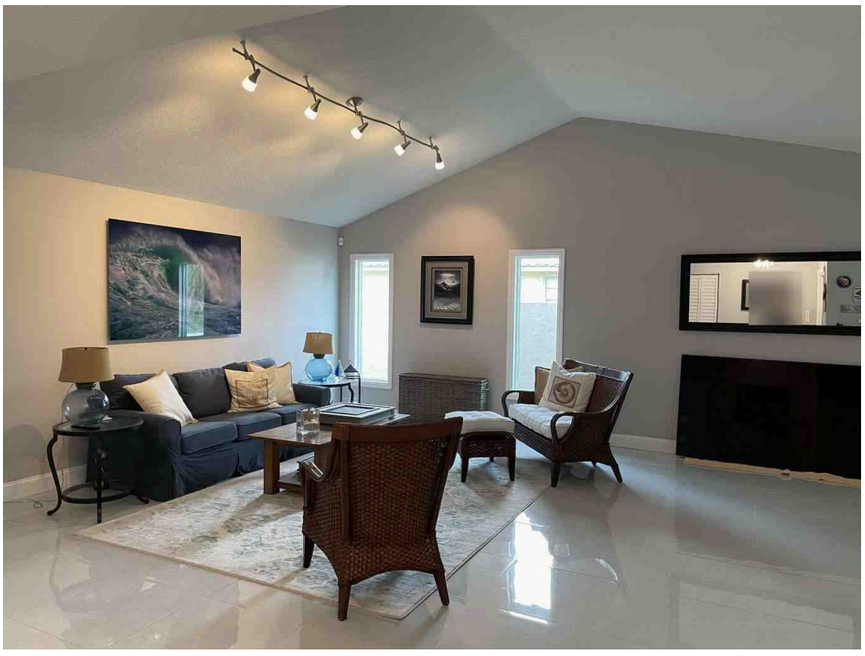
Borrower	WHALEN, DENNIS						
Property Address	1331 NW 94th Ter						
City	Plantation	County	Broward	State	FL	Zip Code	33322
Lender/Client	TD Bank N.A.						



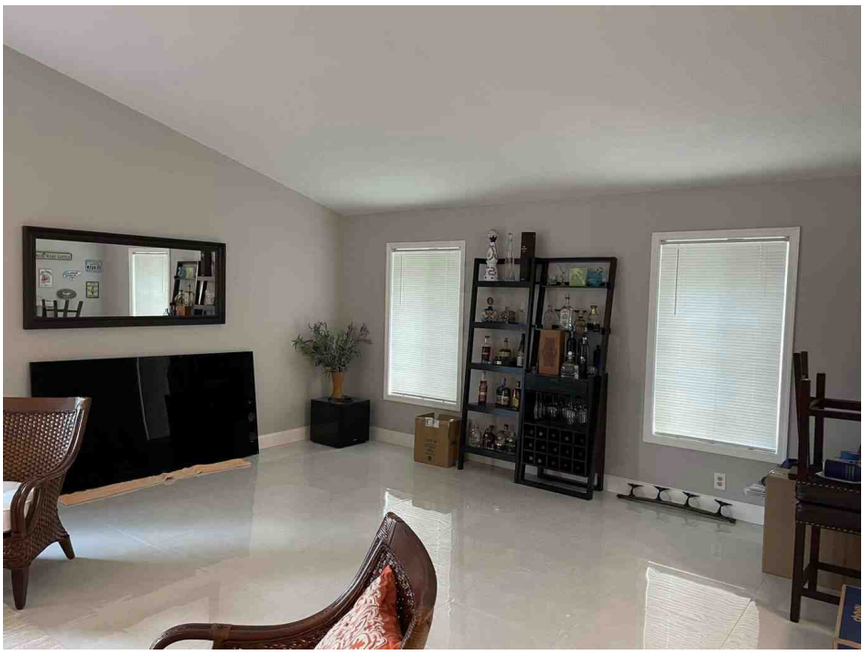
Foyer - Entry

1331 NW 94th Ter

Sales Price	
Gross Living Area	2,477
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	B;Wtr;Lake
Site	11835 sf
Quality	Q3
Age	44



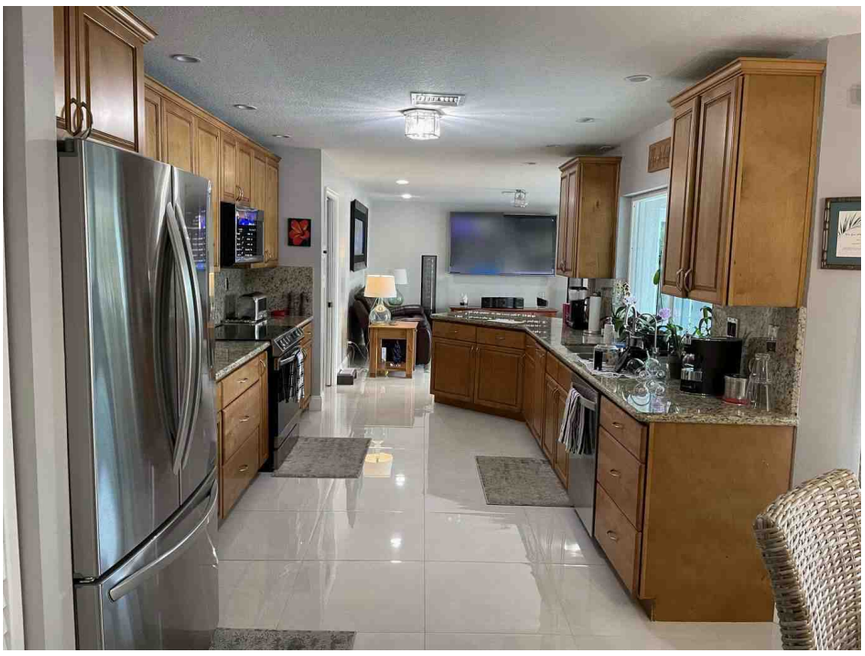
Living Room



Dining Area

Subject Interior Photo Page

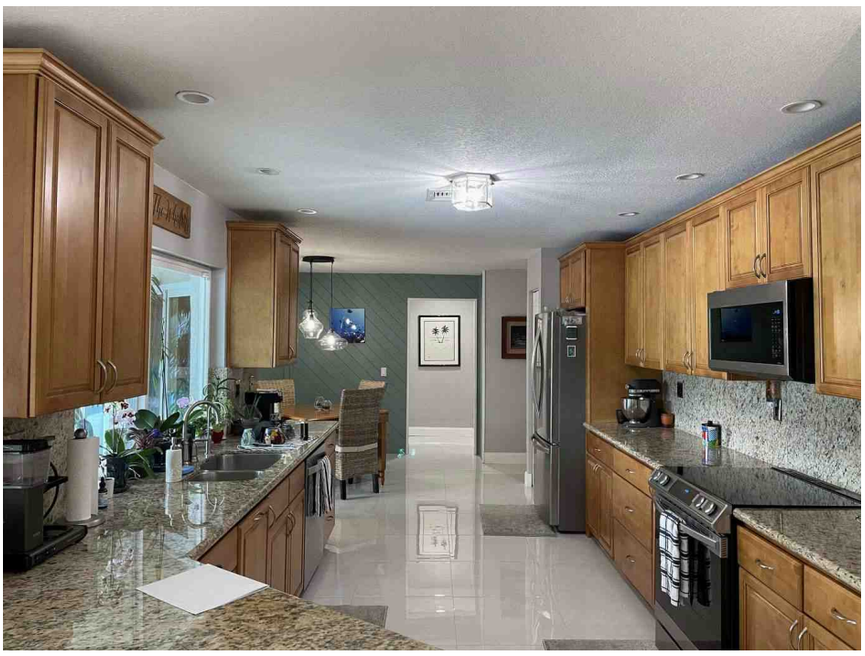
Borrower	WHALEN, DENNIS						
Property Address	1331 NW 94th Ter						
City	Plantation	County	Broward	State	FL	Zip Code	33322
Lender/Client	TD Bank N.A.						



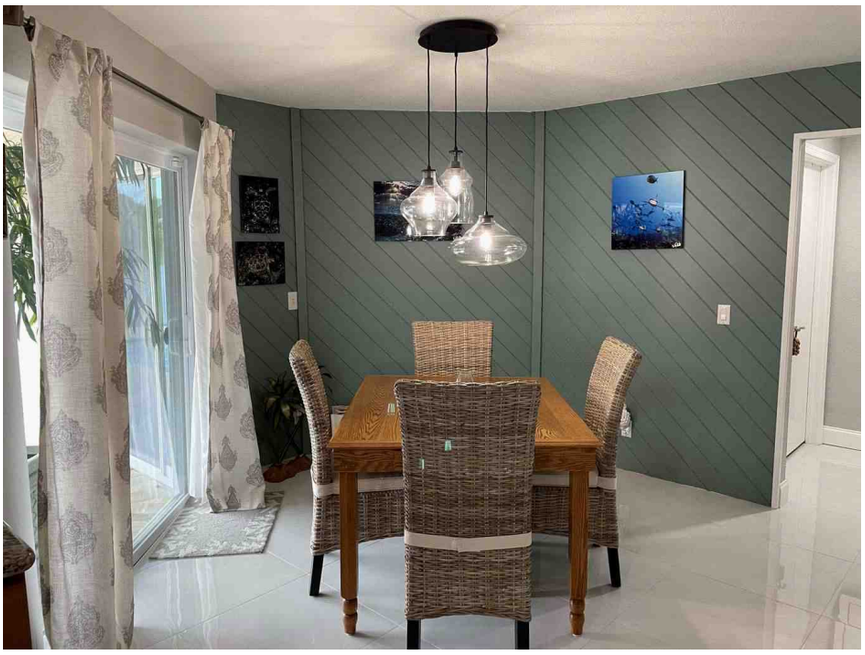
Kitchen

1331 NW 94th Ter

Sales Price	
Gross Living Area	2,477
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	B;Wtr;Lake
Site	11835 sf
Quality	Q3
Age	44



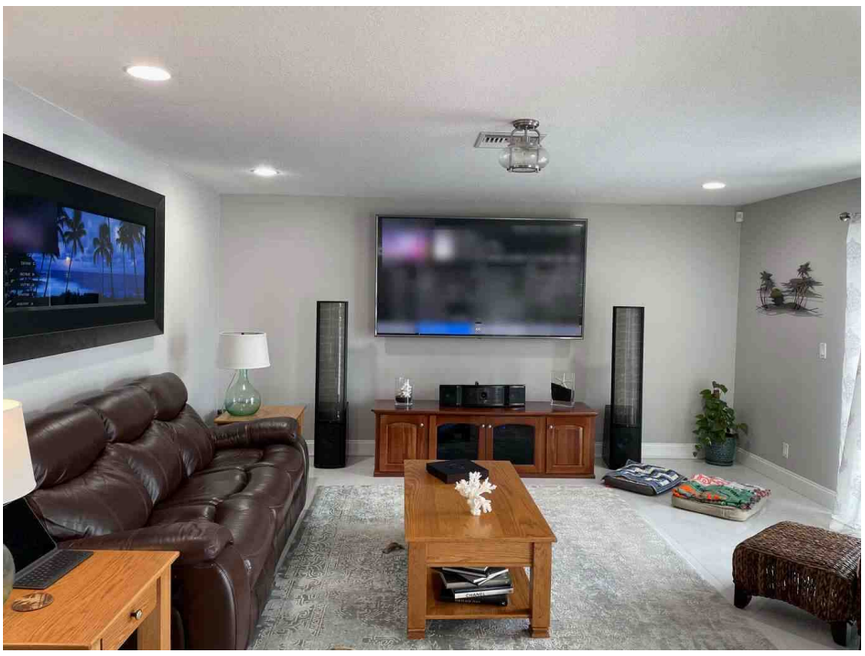
Kitchen



Breakfast

Converted Garage Interior Photo Page

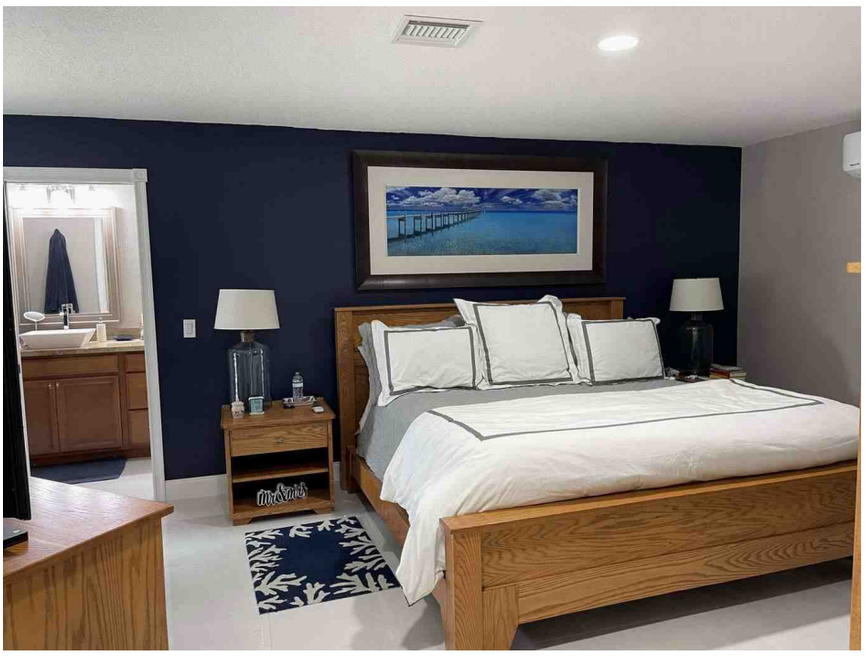
Borrower	WHALEN, DENNIS						
Property Address	1331 NW 94th Ter						
City	Plantation	County	Broward	State	FL	Zip Code	33322
Lender/Client	TD Bank N.A.						



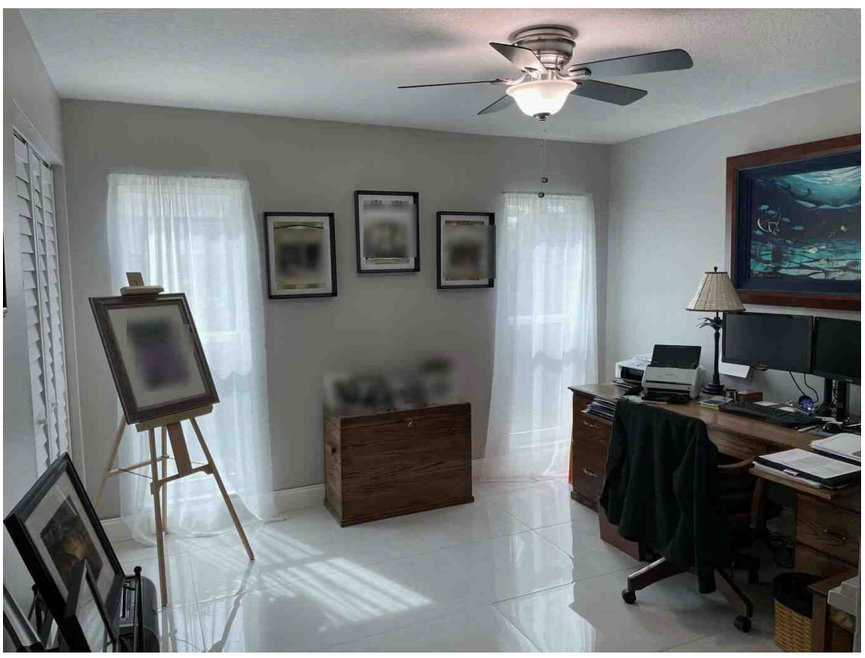
Family Room

1331 NW 94th Ter

Sales Price	
Gross Living Area	2,477
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	B;Wtr;Lake
Site	11835 sf
Quality	Q3
Age	44



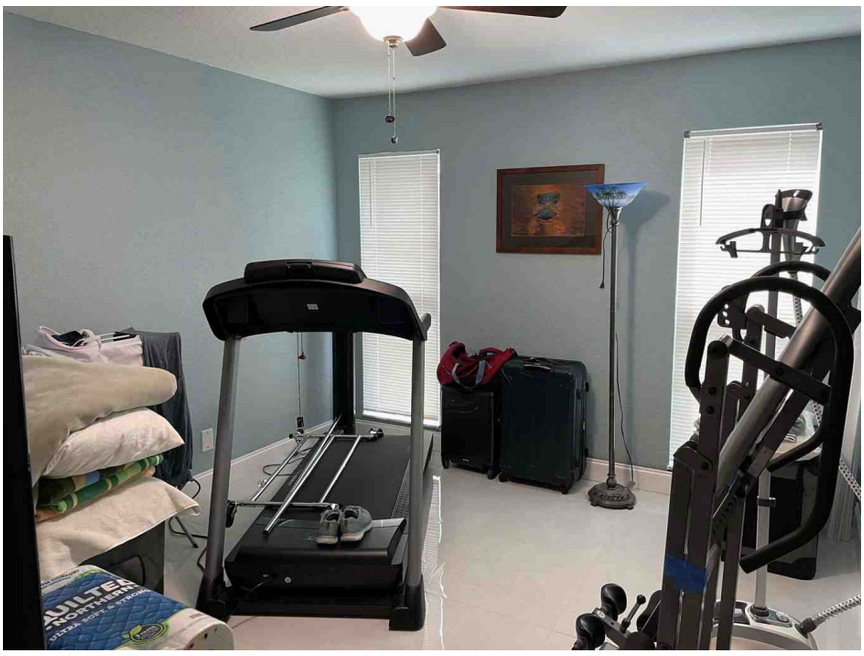
Master Bedroom



Bedroom #2

Subject Interior Photo Page

Borrower	WHALEN, DENNIS						
Property Address	1331 NW 94th Ter						
City	Plantation	County	Broward	State	FL	Zip Code	33322
Lender/Client	TD Bank N.A.						



Bedroom #3

1331 NW 94th Ter

Sales Price	
Gross Living Area	2,477
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	B;Wtr;Lake
Site	11835 sf
Quality	Q3
Age	44



Bedroom #4



Master Bathroom

Subject Interior Photo Page

Borrower	WHALEN, DENNIS						
Property Address	1331 NW 94th Ter						
City	Plantation	County	Broward	State	FL	Zip Code	33322
Lender/Client	TD Bank N.A.						



Master Bathroom

1331 NW 94th Ter

Sales Price	
Gross Living Area	2,477
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	B;Wtr;Lake
Site	11835 sf
Quality	Q3
Age	44



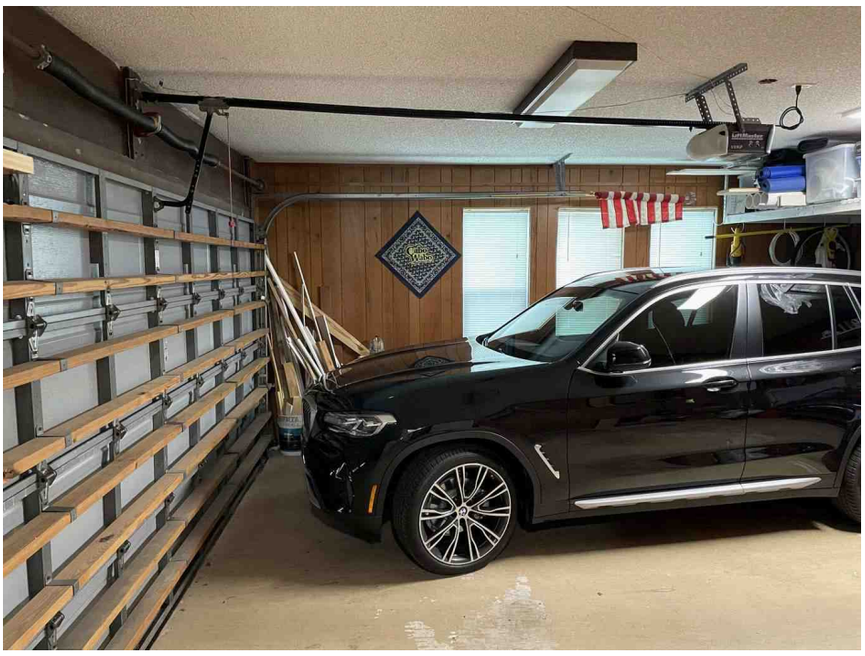
Bathroom #2



Laundry

Subject Interior Photo Page

Borrower	WHALEN, DENNIS						
Property Address	1331 NW 94th Ter						
City	Plantation	County	Broward	State	FL	Zip Code	33322
Lender/Client	TD Bank N.A.						



2-Car Garage

1331 NW 94th Ter

Sales Price	
Gross Living Area	2,477
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	B;Wtr;Lake
Site	11835 sf
Quality	Q3
Age	44



Water Heater



Electrical Main Box

Subject Interior Photo Page

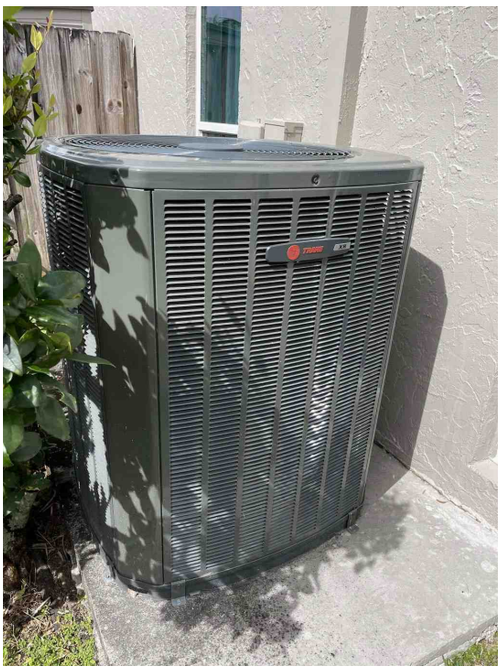
Borrower	WHALEN, DENNIS						
Property Address	1331 NW 94th Ter						
City	Plantation	County	Broward	State	FL	Zip Code	33322
Lender/Client	TD Bank N.A.						



A/C Unit [Interior]

1331 NW 94th Ter

Sales Price	
Gross Living Area	2,477
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	B;Wtr;Lake
Site	11835 sf
Quality	Q3
Age	44



A/C Unit [Exterior]



A/C Unit Mini-Split

Subject Interior Photo Page

Borrower	WHALEN, DENNIS						
Property Address	1331 NW 94th Ter						
City	Plantation	County	Broward	State	FL	Zip Code	33322
Lender/Client	TD Bank N.A.						



Pool Pump

1331 NW 94th Ter

Sales Price	
Gross Living Area	2,477
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	B;Wtr;Lake
Site	11835 sf
Quality	Q3
Age	44

Comparable Photo Page

Borrower	WHALEN, DENNIS						
Property Address	1331 NW 94th Ter						
City	Plantation	County	Broward	State	FL	Zip Code	33322
Lender/Client	TD Bank N.A.						



Comparable 1

1301 NW 94th Ter

Prox. to Subject	0.03 miles S
Sales Price	638,000
Gross Living Area	2,215
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	B;Wtr;Lake
Site	14712 sf
Quality	Q3
Age	44



Comparable 2

1028 NW 99th Ave

Prox. to Subject	0.41 miles SW
Sales Price	725,000
Gross Living Area	2,615
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;
View	B;Wtr;Lake
Site	10400 sf
Quality	Q3
Age	40



Comparable 3

9601 NW 10th Ct

Prox. to Subject	0.31 miles S
Sales Price	731,000
Gross Living Area	2,404
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	B;Wtr;Lake
Site	12926 sf
Quality	Q3
Age	38

Comparable Photo Page

Borrower	WHALEN, DENNIS						
Property Address	1331 NW 94th Ter						
City	Plantation	County	Broward	State	FL	Zip Code	33322
Lender/Client	TD Bank N.A.						



Comparable 4

1029 NW 99th Ave

Prox. to Subject	0.44 miles SW
Sales Price	760,000
Gross Living Area	2,859
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	B;Wtr;Canal
Site	10400 sf
Quality	Q3
Age	35



Comparable 5

9781 NW 10th St

Prox. to Subject	0.42 miles SW
Sales Price	725,000
Gross Living Area	2,271
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	B;Wtr;Canal
Site	10398 sf
Quality	Q3
Age	38



Comparable 6

9821 NW 10th St

Prox. to Subject	0.45 miles SW
Sales Price	699,900
Gross Living Area	2,323
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	B;Wtr;Canal
Site	10398 sf
Quality	Q3
Age	38

MARTY KIAR
BROWARD COUNTY
PROPERTY APPRAISER

Site Address	1331 NW 94 TERRACE, PLANTATION FL 33322-4226
Property Owner	WHALEN, RENEE K WHALEN, DENNIS B
Mailing Address	1331 NW 94 TER PLANTATION FL 33322-4226

ID #	4941 32 08 0350
Millage	2212
Use	01

Abbr Legal Description	JACARANDA LAKES SECTION THREE 97-26 B LOT 3 BLK 13

The just values displayed below were set in compliance with Sec. 193.011, Fla. Stat., and include a reduction for costs of sale and other adjustments required by Sec. 193.011(8).

* 2022 values are considered "working values" and are subject to change.

Property Assessment Values

Year	Land	Building / Improvement	Just / Market Value	Assessed / SOH Value	Tax
2022*	$130,190	$302,020	$432,210	$432,210	
2021	$130,190	$302,020	$432,210	$429,070	$7,961.13
2020	$130,190	$292,960	$423,150	$423,150	$7,826.88

2022* Exemptions and Taxable Values by Taxing Authority

	County	School Board	Municipal	Independent
Just Value	$432,210	$432,210	$432,210	$432,210
Portability	0	0	0	0
Assessed/SOH 20	$432,210	$432,210	$432,210	$432,210
Homestead 100%	$25,000	$25,000	$25,000	$25,000
Add. Homestead	$25,000	0	$25,000	$25,000
Wid/Vet/Dis	0	0	0	0
Senior	0	0	0	0
Exempt Type	0	0	0	0
Taxable	$382,210	$407,210	$382,210	$382,210

Sales History

Date	Type	Price	Book/Page or CIN
7/26/2019	WD-Q	$465,000	115961306
11/1/1991	WD	$195,000	18934 / 967

Land Calculations

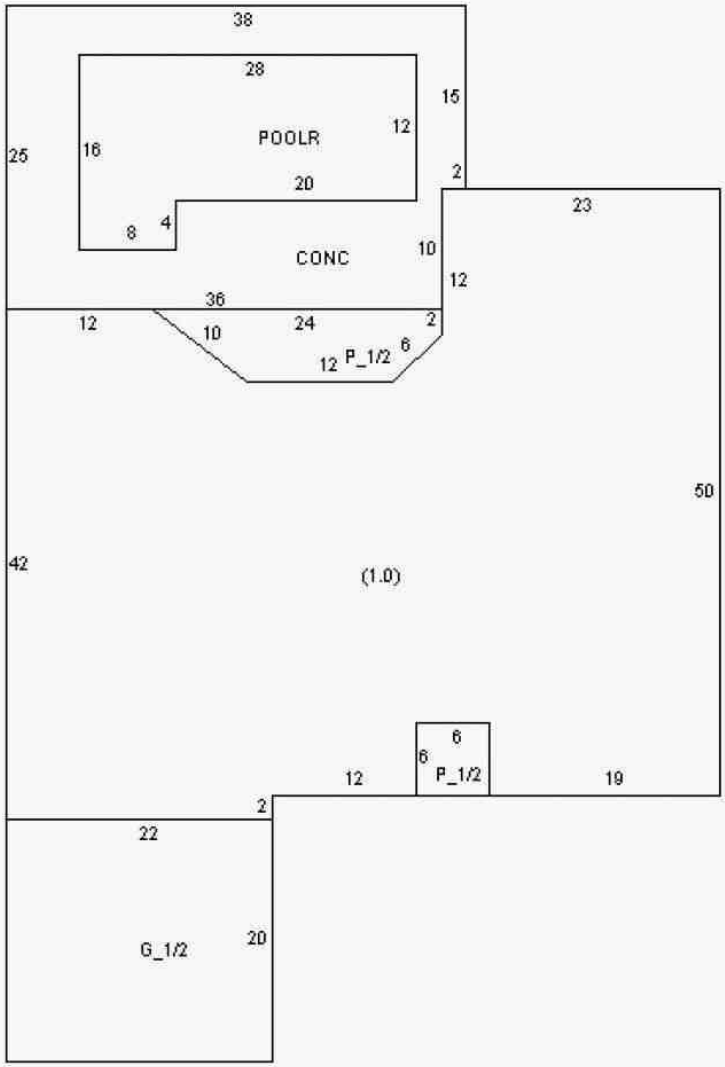
Price	Factor	Type
$11.00	11,835	SF
Adj. Bldg. S.F. (Card, Sketch)		2780
Units/Beds/Baths		1/4/2
Eff./Act. Year Built: 1979/1978		

Special Assessments

Fire	Garb	Light	Drain	Impr	Safe	Storm	Clean	Misc
			P			PL		
			P					
			.27			1		

Sketch: 494132080350
Building: 1 of 1

Code	Description
(1.0)	One Story
G_1/2	Garage
P_1/2	Porch
CONC	Concrete
POOLR	Pool



Code	Description	Area	Factor	Adj Area	Stories	Stories Under Air	Under Air Area
(1.0)	One Story	2,486	1.00	2,486	1	1	2,486
G_1/2	Garage	440	0.50	220	1	0	0
P_1/2	Porch	112	0.50	56	1	0	0
P_1/2	Porch	36	0.50	18	1	0	0
CONC	Concrete	562	0.00	0	0	0	0
POOLR	Pool	368	0.00	0	0	0	0
Total				2,780			2,486

ACORD®

CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
10/28/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER	CONTACT NAME: Willis Towers Watson Certificate Center
Willis Towers Watson Southeast, Inc. c/o 26 Century Blvd P.O. Box 305191 Nashville, TN 372305191 USA	PHONE (A/C, No, Ext): 1-877-945-7378 FAX (A/C, No): 1-888-467-2378 E-MAIL ADDRESS: certificates@willis.com

INSURER(S) AFFORDING COVERAGE	NAIC #
INSURER A : Houston Casualty Company	42374
INSURER B :	
INSURER C :	
INSURER D :	
INSURER E :	
INSURER F :	

INSURED
ServiceLink Holdings LLC and its subsidiaries
Attn: Fidelity National Financial Inc. Risk Mgmt
601 Riverside Ave, Bldg 5
Jacksonville, FL 32204

COVERAGES **CERTIFICATE NUMBER:** W22671323 **REVISION NUMBER:**

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
	COMMERCIAL GENERAL LIABILITY						EACH OCCURRENCE	$
	☐ CLAIMS-MADE ☐ OCCUR						DAMAGE TO RENTED PREMISES (Ea occurrence)	$
							MED EXP (Any one person)	$
							PERSONAL & ADV INJURY	$
	GEN'L AGGREGATE LIMIT APPLIES PER:						GENERAL AGGREGATE	$
	☐ POLICY ☐ PRO-JECT ☐ LOC						PRODUCTS - COMP/OP AGG	$
	☐ OTHER:							$
	AUTOMOBILE LIABILITY						COMBINED SINGLE LIMIT (Ea accident)	$
	☐ ANY AUTO						BODILY INJURY (Per person)	$
	☐ OWNED AUTOS ONLY ☐ SCHEDULED AUTOS						BODILY INJURY (Per accident)	$
	☐ HIRED AUTOS ONLY ☐ NON-OWNED AUTOS ONLY						PROPERTY DAMAGE (Per accident)	$
								$
	UMBRELLA LIAB ☐ OCCUR						EACH OCCURRENCE	$
	EXCESS LIAB ☐ CLAIMS-MADE						AGGREGATE	$
	☐ DED ☐ RETENTION $							$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY Y / N						☐ PER STATUTE ☐ OTH-ER	
	ANYPROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? ☐ N / A						E.L. EACH ACCIDENT	$
	(Mandatory in NH)						E.L. DISEASE - EA EMPLOYEE	$
	If yes, describe under DESCRIPTION OF OPERATIONS below						E.L. DISEASE - POLICY LIMIT	$
A	Errors & Omissions/Cyber Risk			14-MG-21-A15306	11/15/2021	11/15/2022	Per Claim $10,000,000 Aggregate $10,000,000	

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Evidence of E&O and Cyber Liability Insurance for all locations and operations of the Insured and its Affiliates anywhere in the world.

Network Security and Privacy Liability (Cyber) includes third party coverage.

CERTIFICATE HOLDER

Proof of Insurance

CANCELLATION

SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.

AUTHORIZED REPRESENTATIVE

Jay Berg

© 1988-2016 ACORD CORPORATION. All rights reserved.

The ACORD name and logo are registered marks of ACORD

SR ID: 21767297 BATCH: 2288722

Ron DeSantis, Governor

Halsey Beshears, Secretary

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

OSPINA, RICARDO

5204 EAGLE CAY PLACE
COCONUT CREEK FL 33073

LICENSE NUMBER: RD5252

EXPIRATION DATE: NOVEMBER 30, 2022

Always verify licenses online at MyFloridaLicense.com

Do not alter this document in any form.

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered “new” if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner’s site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:
3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade