Uniform Residential Appraisal Report

4684 SOUTHERN VALLEY LOOP, BROOKSVILLE, FL 34601-6482

SUMMARY

Opinion of Market Value	$445,000	**Market Value Condition**	As Is
Effective Date of Appraisal	09/19/2026	**Property Valuation Method**	Traditional Appraisal
Assignment Reason	Purchase	**Appraiser Name**	Robert J Crickey
Borrower Name	Chase Bacon		
Current Owner of Public Record	Derek & Kelly L Shepard		
Contract Price	$439,900		
Listing Status	Pending		

Property Description

Construction Method	Site Built	**Overall Quality**	Q3
Attachment Type	Detached	**Overall Condition**	C3

	Yes	No
Planned Unit Development (PUD)	☑	☐
Condominium	☐	☑
Cooperative	☐	☑
Condop	☐	☑
Subject Site Owned in Common	☐	☑



Units Excluding ADUs	1
Accessory Dwelling Units	0
Property Rights Appraised	Fee Simple

	Yes	No
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?	☑	☐

Zoning Compliance	Legal

Apparent Defects, Damages, Deficiencies Requiring Action

None

Assignment Information

Assignment Reason	Purchase
Borrower Name	Chase Bacon
Seller Name	Derek & Kelly L Shepard
Current Owner of Public Record	Derek & Kelly L Shepard

Property Valuation Method	Traditional Appraisal

	Yes	No
Was a Property Data Report used in lieu of an Inspection?	☐	☑

Contact Information

Client/Lender

Company Name	Legend Lending
Company Address	2240 Belleair Rd, Ste 125
	Clearwater, FL 33764

Appraiser

Name	Robert J Crickey
Company Name	Robert Crickey PA
Company Address	1338 Dawsbury Way
	New Port Richey, FL .34655

Scope of Inspection by Appraiser

Subject Property Inspection	
Exterior	Physical
Interior	Physical
Inspection Date	09/19/2026

Credentials

Level	Certified Residential
ID	RD8584
State	FL
Expires	11/30/2026
ASC Identifier	RD8584

Assignment Information and Scope of Work Commentary

Purchase

Assignment Information *(continued)*

Assignment Information Exhibits

stewart | VALUATION INTELLIGENCE

Legend LENDING

MID AMERICA

Letter of Engagement

VI Direct Order ID:	722435574
Property Address:	4684 Southern Valley Loop, Brooksville, FL, 34601
Property Type:	Single Family
# Units:	-
Occupancy:	Owner Occupied
Lender/Client:	Legend Lending Corporation, 2240 Belleair Road, Ste 125, Clearwater, FL, 33764
Loan Type:	Conventional
Appraisal Form:	Single-Family Residence (UAD 3.6)
Add-Ons:	Complex Features (Add +$50.00)
Loan Purpose:	Purchase
Type of Value:	Market Value
Purchase Price:	$439,900.00
Loan Number:	2002501123
Borrower/Trustor:	Chase Bacon
Co-Borrower:	-
Compensation:	$500.00
Date Due:	9/24/2026
Interior Access:	Jessie Morris 352-279-2640 352-279-2640 jJessie.JTRealty@gmail.com
Special Instructions:	UAD 3.6 form type is required. This assignment must be completed and delivered using the UAD 3.6 (Uniform Residential Appraisal Report) form type.

General Instructions:

1. This assignment must be completed and delivered as a Uniform Residential Appraisal Report (URAR) in compliance with the Uniform Appraisal Dataset (UAD) Version 3.6. Reports prepared on legacy forms (1004, 1073, 1025, 2055, etc.) or under UAD 2.6 will not be accepted.
2. UAD 3.6 Report Requirements:
   - The UAD 3.6 URAR is a single dynamic, data-driven report: property type and inspection scope are reported as data within the report rather than by selecting a separate form. Complete every section applicable to the subject property and the assignment's scope of work.
   - All data points must be reported using the standardized formats and responses required by the UAD 3.6 Specification. The report must be prepared with appraisal software that supports UAD 3.6.
3. UAD 3.6 Delivery Requirements: Deliver the completed assignment through your appraisal software as a UAD 3.6 (MISMO 3.6) XML delivery package, including the appraisal report PDF and all required photos and exhibits. A standalone PDF does not satisfy the delivery requirement for this assignment.
4. UAD 3.6 Status Updates: Various status updates are required, such as date/time appointment is set, date/time inspection is complete, etc. Please update the DVS order for each status requested.

Assignment Information *(continued)*

Appraisal Status & Submission:	Please log into VI Direct or click this link for submission instructions. Submission requires the UAD 3.6 (MISMO 3.6) XML delivery package produced by your appraisal software, including the appraisal report PDF.
Lender Additional Instructions:	1. APPRAISER: PLEASE DO NOT ADD AN INVOICE TO YOUR APPRAISAL REPORTS - YOU WILL BE PAID VIA THE AGREED UPON FEE CONTAINED IN THE LETTER OF ENGAGEMENT VIA ACH DIRECT DEPOSIT WEEKLY, AFTER SUBMISSION OF YOUR COMPLETED REPORT. 2. APPRAISER: LENDER/CLIENT ON THE APPRAISAL SHOULD ONLY READ LEGEND LENDING CORPORATION. MAKE NO REFERENCE TO AUSTIN CAPITAL
Lender Special Instructions:	-

Subject Property

Physical Address	4684 Southern Valley Loop Brooksville, FL 34601-6482	**Attachment Type**	Detached
County	Pasco	**Units Excluding ADUs**	1
Neighborhood Name	Southern Hills Plantation	**Accessory Dwelling Units**	0
		Special Tax Assessments	No

	Yes	No
Planned Unit Development (PUD)	☑	☐
Condominium	☐	☑
Cooperative	☐	☑
Condop	☐	☑
Property on Native American Lands	☐	☑
Subject Site Owned in Common	☐	☑
Homeowner Responsible for all Exterior Maintenance of Dwelling(s)	☑	☐
New Construction	☐	☑

Ownership Rights

Property Rights Appraised	Fee Simple	**All Rights Included in Appraisal**	Yes

Legal Description

SOUTHERN HILLS PLANTATION PH 2 BLK 9 LOT 25

Subject Property Commentary

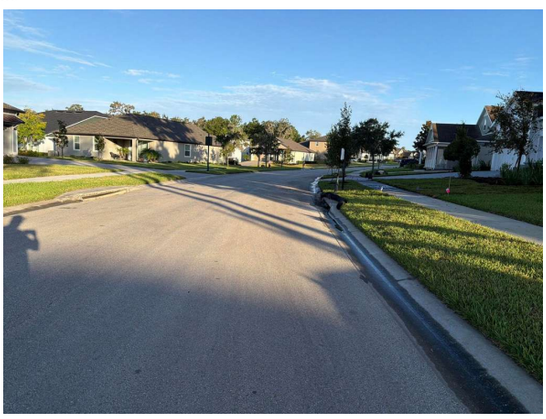
The subject is located in a guarded golfing community and is located on a golf course. Primary access to the subject is via a private street. The street is a local road with a asphalt surface. A known, enforceable maintenance agreement is in place for the private street, providing for its continued upkeep. The access route appeared to provide adequate and typical vehicular ingress and egress to the subject at the time of inspection. Access of this nature is typical for the subject's market area, and comparable sales with similar access were utilized where available to demonstrate market acceptance.

Subject Property Exhibits

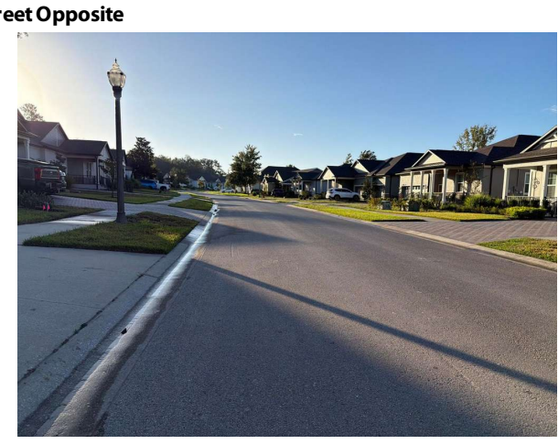
Front



Street



Street Opposite



Site

Total Site Size	10,980 Sq. Ft.	**Number of Parcels**	1

Assessor Parcel Number (APN)	APN Description	Parcel Size
R10-223-19-3572-0090-0250	Land with Dwelling	10,980 Sq. Ft.

Zoning

Compliance	Legal
Classification Code	01 - SFR
Classification Code Description	01-Single Family

Description of Zoning Compliance Single Family

Property Use

Non-Residential Use	None

Property Access

Primary Access	Private Street
Street Type and Surface	Arterial Street | Asphalt
Known Maintenance Agreement	No
Typical for Market	Yes

Description of Property Access Guarded / gated access

Site Influence

Influence	Proximity	Detail	Impact	Comment
Residential	Offsite		Beneficial	The subject has a Golf Course view. This view is considered to have a beneficial impact on value and marketability.

Site Influence Commentary People with pay a premium to be located on a waterway or a golf course

View and Impact to Value/Marketability

View	Range of View	Impact
Golf Course	Full	Beneficial

View Commentary People with pay a premium to be located on a waterway or a golf course

Site Features and Impact to Value/Marketability

Feature	Detail	Impact	Comment
Hazard Zone	No Hazard Zone Noted		

Utilities and Impact to Value/Marketability

Broadband Internet Available Yes

	Public	Private	Detail	Private Utility Impact	Comment
Electricity	✓				Typical for the area
Sanitary Sewer	✓				Typical for the area
Water	✓				Typical for the area

Apparent Defects, Damages, Deficiencies (Site)

None

Site Commentary

The subject's site is above the street level and is located backing up to a golf course. No site features, easements, encroachments or property restrictions were observed at the time of inspection. Golf Course is located on the subject site. The influence is beneficial to value and marketability.

Site *(continued)*

Site Exhibits

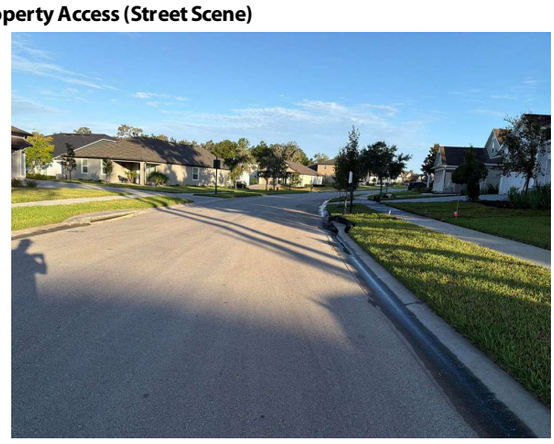


Site *(continued)*

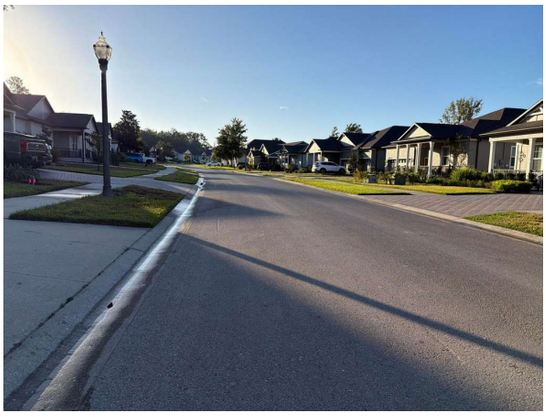
Non-Residential Use - None



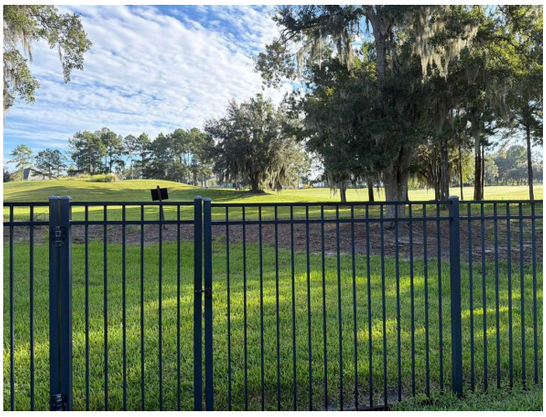
Property Access (Street Scene)



Property Access (Street Scene)



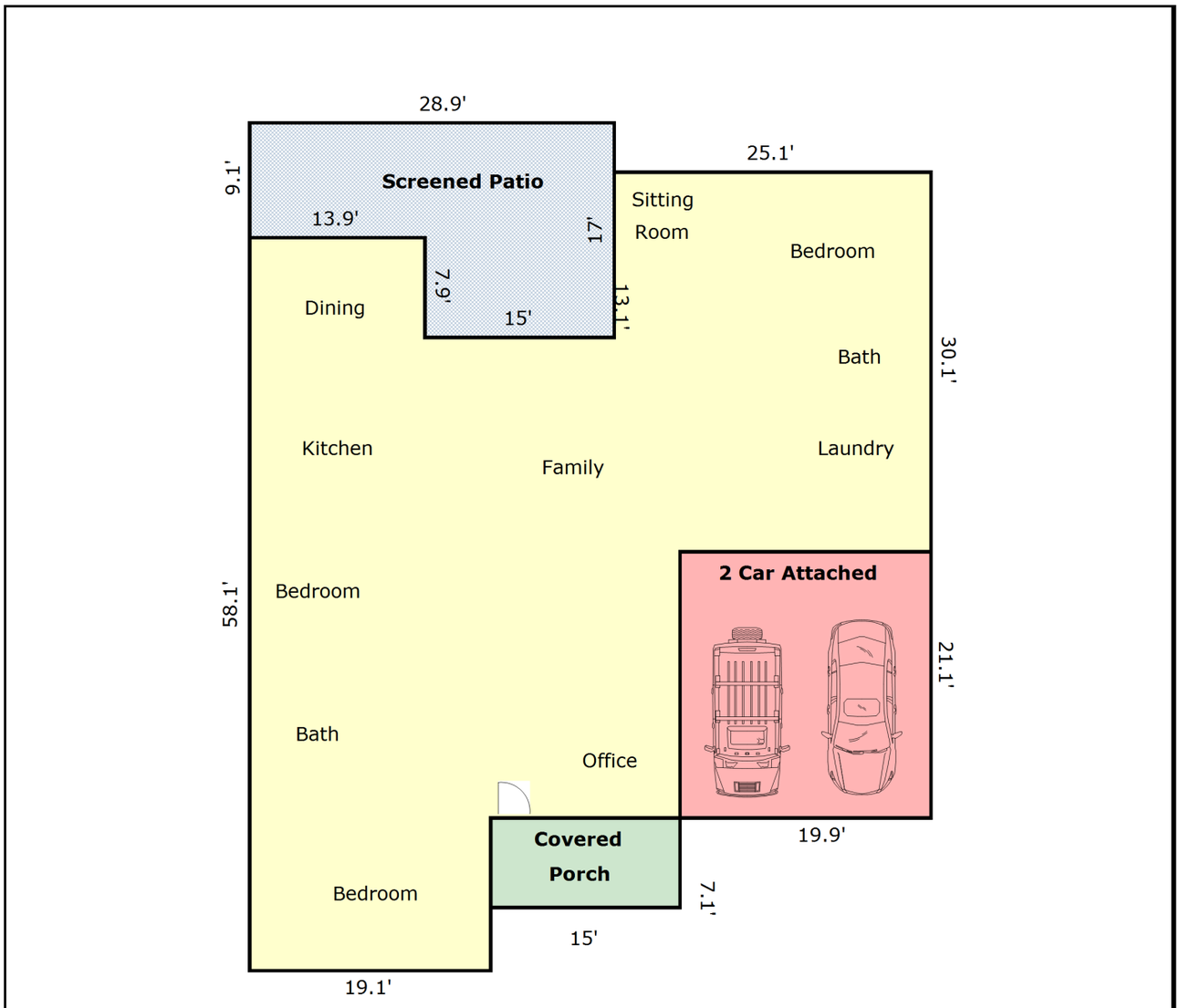
View - Golf Course



Sketch

Measurement Standard ANSI

Sketch - Building Sketch



TOTAL Sketch by a la mode

Area Calculations Summary

Living Area		Calculation Details	
First Floor	2307.24 Sq ft	30.1 × 19.9 =	598.99
		19.1 × 12.1 =	231.11
		34.1 × 38.1 =	1299.21
		5.2 × 13.1 =	68.12
		13.9 × 7.9 =	109.81
Total Living Area (Rounded):	**2307 Sq ft**		
Non-living Area			
Covered Porch	106.5 Sq ft	7.1 × 15 =	106.5
Screened Patio	381.49 Sq ft	28.9 × 9.1 =	262.99
		15 × 7.9 =	118.5
2 Car Attached	419.89 Sq ft	19.9 × 21.1 =	419.89

Dwelling Exterior

Subject Property Units in Structure	1
Dwelling Style	Ranch
Front Door Elevation	Up to 1 foot
Year Built	2013
Construction Method	Site Built
Converted Area	None



Quality and Condition

Exterior Quality Rating	Q3	**Exterior Condition Rating**	C3

The table below supports the Exterior Quality and Condition ratings and reflects the market value condition of this report

Exterior Features

Feature	Detail	Quality Comment	Condition Status	Condition Comment
Exterior Walls and Trim	Stucco		New or Like New	
Foundation	Poured Concrete | Slab		Typical Wear and Tear	
Roof	Composition Estimated Age: 10-20 years		Typical Wear and Tear	
Windows	Single Hung Vinyl		Typical Wear and Tear	

Mechanical System Details

	System	Detail
Heating	Forced Warm Air	Electric
Cooling	Centralized	

	Yes	No
Core Heating System Below Grade	☐	☑
Other Mechanical Systems	Water Heater	

Apparent Defects, Damages, Deficiencies (Dwelling Exterior)

None

Dwelling Exterior Commentary

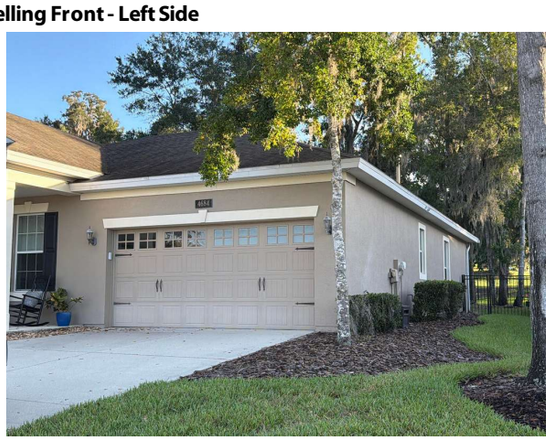
The exterior maintenance has been kept up and curb appeal is excellent.

Dwelling Exterior Exhibits

Dwelling Rear



Dwelling Front - Left Side



Dwelling Exterior *(continued)*

Dwelling Front - Right Side



Dwelling Rear - Screened Patio



Dwelling Rear - Screened Patio



Dwelling Front - Address Verification



Dwelling Front - Roof



Dwelling Front - AC Condenser



Unit Interior

Area Breakdown	
Finished Above Grade	2,307 Sq. Ft.
Unfinished Above Grade	488 Sq. Ft.
Finished Below Grade	0 Sq. Ft.
Unfinished Below Grade	0 Sq. Ft.
Area Data Source	Physical Measurement

Levels in Unit	1
Occupancy	Owner
Utilities Operating	Yes
Total Bedrooms	3
Total Bathrooms - Full	2
Total Bathrooms - Half	0

Unit Interior *(continued)*

Level and Room Detail

Level in Unit	Grade Level Detail	Finish	Area	Room Summary
Level 1	Above Grade	Finished	2,307 Sq. Ft.	1 - Kitchen 2 - Bath - Full 3 - Bedroom 1 - Dining Room 1 - Family Room 1 - Office 1 - Sitting Room 1 - Utility Room
		Unfinished	488 Sq. Ft.	

Quality and Condition

Interior Quality Rating Q3

Interior Condition Rating C3

The tables below support the Interior Quality and Condition ratings and reflect the market value condition of this report

Kitchen and Bathroom Details

Room	Update Status	Time Frame	Quality Comment	Condition Status	Condition Comment
Kitchen Level 1	Fully Updated	10 or more years		New or Like New	Stone Counter tops snd upgraded cabinetry
Bath - Full Level 1	Fully Updated	10 or more years		New or Like New	Stone counter tops
Bath - Full Level 1	Fully Updated	10 or more years		New or Like New	Stone counter tops

Overall Update Status for Bathrooms Not Updated

Interior Features

Feature	Detail	Quality Comment	Condition Status	Condition Comment
Flooring	Ceramic Tile	Above average quality	New or Like New	Good Condition
	Engineered Wood	Above average quality	New or Like New	Good Condition
Walls and Ceiling	10 or more feet | Flat	Typical Quality	New or Like New	Light wear and tear proper maintenance

Overall Update Status for Flooring Moderately Updated

Apparent Defects, Damages, Deficiencies (Unit Interior)

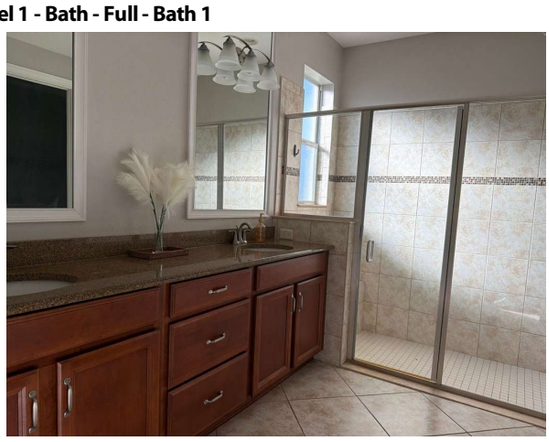
None

Unit Interior Commentary

Interior of updated quality, typical wear and tear. Maintenance maintained

Unit Interior Exhibits

Level 1 - Bath - Full - Bath 1



Level 1 - Bath - Full - Bath 1



Unit Interior *(continued)*

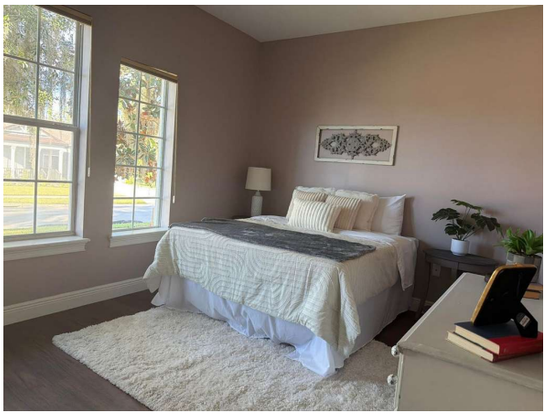
Level 1 - Bath - Full - Bath 1



Level 1 - Kitchen - Bath 1



Level 1 - Bedroom - Bedroom 1



Level 1 - Bedroom - Bedroom 2



Level 1 - Bedroom - Bedroom 3



Level 1 - Sitting Room - Sitting Room



Level 1 - Dining Room - Dining Room

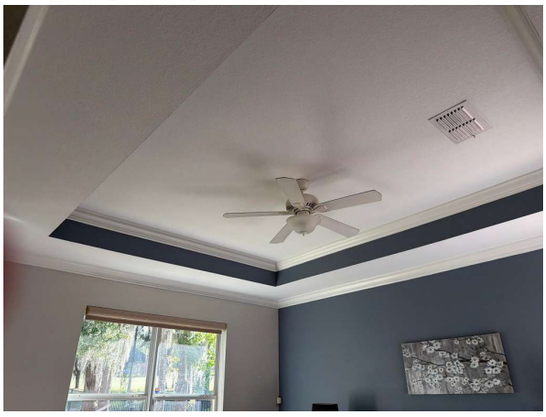


Level 1 - Family Room - Family Room



Unit Interior *(continued)*

Walls and Ceiling - Ceiling Owners Bedroom



Walls and Ceiling - Ceiling Family Room



Level 1 - Kitchen - Kitchen



Level 1 - Kitchen - Kitchen



Level 1 - Kitchen - Kitchen



Level 1 - Kitchen - Kitchen



Level 1 - Utility Room - Laundry



Level 1 - Utility Room - Air Handler



Functional Obsolescence

Functional Issues None

Vehicle Storage

Storage	Number of Parking Spaces	Detail
Garage	2	Built-in 419 Sq. Ft.

Apparent Defects, Damages, Deficiencies (Vehicle Storage)

None

Vehicle Storage Commentary

Protects your car, RV, or boat from weather damage, theft, and wear when left unused for extended periods.

Vehicle Storage Exhibits

Garage - 2 Car storage front



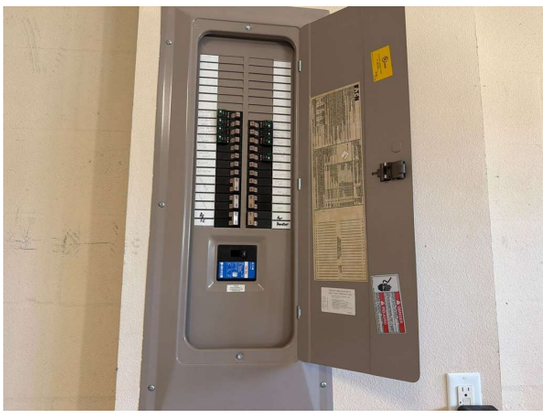
Garage - 2 Car storage rear



Garage - Water Heater



Garage - Electrical Panel



Subject Property Amenities

Amenity Category	Subject Property Amenity	Material	Detail
Outdoor Living	Patio	Concrete	381 Sq. Ft. Total Number - 1
	Porch	Concrete	106 Sq. Ft. Total Number - 1

Apparent Defects, Damages, Deficiencies (Subject Property Amenities)

None

Subject Property Amenities *(continued)*

Subject Property Amenities Commentary

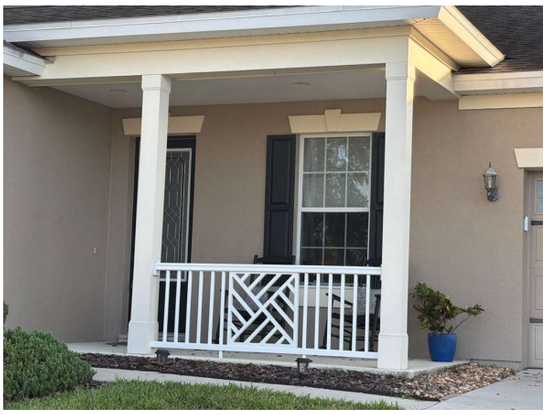
Real estate amenities go beyond basic structural features (like square footage or room counts) to add comfort, convenience, and luxury to everyday living. Industry commentary and buyer data highlight several key categories defining modern real estate expectations

Subject Property Amenities Exhibits

Patio - Screened Patio



Patio - Covered Porch



Patio - Screened Patio



Overall Quality and Condition

Overall Quality	Q3	Overall Condition	C3
Exterior Quality	Q3	Exterior Condition	C3
Interior Quality	Q3	Interior Condition	C3

Reconciliation of Overall Quality and Condition

The overall exterior is of quality materials and workmanship. The overall condition is maintained like new.

Highest and Best Use

Is the present use of the subject property ...

Legally Permissible	Yes	**Financially Feasible**	Yes
Physically Possible	Yes	**Maximally Productive**	Yes

	Yes	No
Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use?	☑	☐

Highest and Best Use Commentary

The subject is a legally permissible use based on its current zoning. Additionally, the current improvements based on the lot size, shape and land-to-building ratio, making it physically possible. Similarly, based on current market conditions, the existing improvements, as a single family residence, are financially feasible and represent a maximally productive use. The highest and best use, as if vacant, would be to build a single family residence

Highest and Best Use *(continued)*

Highest and Best Use Exhibits

SFR



Market

Market Area Boundary The subject is bound to the North - SR50, to the South - Powell Rd, to the East - Emerson Rd, to the West - US Hwy 41.

Search Criteria Description The geographic limit or border that defines where a business draws its customers or where properties compete for the same buyers

Search Result Metrics

Active Listings	41	**Sales in Past 12 Months**	51
Median Days on Market	18	Lowest Sale Price	$285,000
Lowest List Price	$324,500	Median Sale Price	$639,900
Median List Price	$700,000	Highest Sale Price	$01,750,000
Highest List Price	$1,999,999	**Distressed Market Competition**	No
Pending Sales	20	**Graph**	1004MC
		Price Trend Source	1004MC / Stellar MLS

Price Trend Analysis Commentary Zero to three month marketing time is required for correctly listed properties. The data above appears to be increasing over the last 12 months. Primarily due to a shortage in the number of homes in the data pool from which to draw averages. Base criteria for the above info was based on only single family homes similar to subject in age, and amenities. The general market is still considered increasing. Current inventory for the market is short and the listing price for those homes is up. Manageable inventory levels at this time and active asking prices are generally up.

Housing Trends

Demand/Supply	Shortage	**Marketing Time**	Under 3 months

Market Commentary

Zero to three month marketing time is required for correctly listed properties. The data above appears to be increasing over the last 12 months. Primarily due to a shortage in the number of homes in the data pool from which to draw averages. Base criteria for the above info was based on only single family homes similar to subject in age, and amenities. The general market is still considered increasing. Current inventory for the market is short and the listing price for those homes is up. Manageable inventory levels at this time and active asking prices are generally up.

Market *(continued)*

Market Exhibits

1004MC

Fannie Mae 1004MC Statistics Summary

Property Type is 'Residential' **Status** is 'Pending' 09/20/2026 to 03/24/2026 **Status** is 'Sold' 09/20/2026 to 09/20/2025 **Status** is 'Active' **Latitude, Longitude** is within 1.00 mi of 4684 Southern Valley Loop, Brooksville, FL 34601, USA **State** is 'Florida'

Inventory Analysis	Prior 7-12 Months (09/20/2025-03/19/2026)	Prior 4-6 Months (03/20/2026-06/19/2026)	Current - 3 Months (06/20/2026-09/20/2026)
Total # of Comparable Sales (Settled)	27	19	14
Absorption Rate (Total Sales/Months)	4.50	6.33	4.67
Total # of Comparable Active Listings	24	26	30
Months of Housing Supply (Lst/Ab. Rate)	5.33	4.11	6.43
Median Sale & List Price DOM	**Prior 7-12 Months**	**Prior 4-6 Months**	**Current - 3 Months**
Median Comparable Sale Price	$600,000	$589,900	$608,875
Median Comparable Sales DOM	128	106	71
Median Comparable List Price (Listings Only)	$623,900	$653,850	$687,500
Median Comparable Listings DOM (Listings Only)	226	168	78
Median Sale Price / Median List Price %	95.39%	100.00%	99.41%

**The total number of Comparable Active Listings is based on listings that were On Market on the end date of the specified time periods above.*

Project Information

Planned Unit Development (PUD) ☑ **Condominium** ☐ **Cooperative** ☐ **Condop** ☐

Project Information Data Source	Assessor Record
	MLS
Mandatory Fees (HOA, PUD, or Co-op)	
Monthly Amount	$472
Common Amenities / Services Included	Clubhouse
	Gated Community
	Grounds Maintenance
	Inground Pool
	Recreation Area
Utilities Included	None

Project Factors and Impact to Value/Marketability

Project Factor	Detail	Impact	Comment
Developer/Sponsor in Control	No		
Known Legal Actions	None		
Unit Special Assessments	None		
Unit Tax Abatements or Exemptions	None		

Project Factors Commentary None

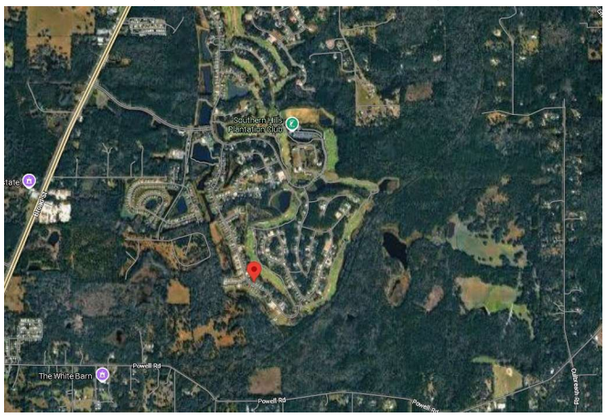
Project Information Commentary

The subject is located at 4684 Southern Valley Loop, Brooksville, FL 34601, USA. Nearby schools include Moton Elementary School (2.94 mi NE), Nature Coast Technical High School (3.68 mi W), Hernando High School (4.73 mi N). Parks in proximity include Backyard Dog Racing League (0.80 mi S). The nearest airport is Brooksville-Tampa Bay Regional Airport, 4.08 mi W. The nearest major commercial airport is Tampa International Airport, 36.85 mi S. Major roadways serving the neighborhood include SR-50 (2.81 mi N), SR-589 Toll (4.65 mi W), US-41 (1.22 mi NW). Notable water features in the area include Mountain Lake (5.77 mi E), Hancock Lake (6.43 mi SE).

Project Information *(continued)*

Project Information Exhibits

Common Amenity or Service - Gated Community - Aerial View



Subject Listing Information

Current and/or relevant listings of the subject property (minimum 1 year look back)

Listing Status	Listing Type	Listing ID	Start Date	End Date	DOM	Starting List Price	Current or Final List Price
Pending	MLS	TB8542386	08/27/2026	09/12/2026	17	$439,900	$439,900
				Total DOM	17		

Analysis of Subject Property Listing History This is typical in an increasing market

Subject Listing Information *(continued)* *Current and/or relevant listings of the subject property (minimum 1 year look back)*

Subject Listing Information Exhibits

Stellar MLS #TB8542386 Page 1/2

9/16/26, 3:39 AM Matrix

☐ 4684 SOUTHERN VALLEY LOOP, BROOKSVILLE, Florida 34601

View Comparable Properties

Listing

☐ Tour 1

TB8542386 4684 SOUTHERN VALLEY LOOP, BROOKSVILLE, FL 34601



1 / 62

County: Hernando
Subdiv: SOUTHERN HILLS PLANTATION PH 2
Subdiv/Condo:
Beds: 3
Baths: 2/0
Pool: Community
Property Style: Single Family Residence
Lot Features: On Golf Course
Total Acreage: 1/4 to less than 1/2
Minimum Lease Period: 8-12 Months
Garage: Yes **Attch:** Yes **Spcs:** 2
Garage/Parking Features:
Assigned Spcs:
LP/SqFt: $191.51
New Construction: No
Total Annual Assoc Fees: $5,670.84
Average Monthly Fees: $472.57
Flood Zone Code:X

Status: Pending
Backups Requested: No
On Market Date:08/27/2026
List Price: $439,900
Year Built: 2013
Special Sale: None
ADOM: 16
CDOM: 106

Pets: Yes
Max Times per Yr:
Carport: No **Spcs:**

Heated Area:2,297 SqFt / 213 SqM
Total Area: 3,203 SqFt / 298 SqM

Virtual Tour 1: Click Here

Unbelievable golf course views!! Move-in Ready ON THE GOLF COURSE in the highly desirable community of Southern Hills! This home is completely MAINTENANCE FREE! All lawn care including mowing and hedge trimming, irrigation, cable, exterior paint, and exterior maintenance are all included! 3 Bedrooms + Office and the most beautiful backyard view of the 15th Tee Box! Upon entry, you are greeted by beautiful Wainscoting throughout the entryway. This unique floorplan offers both guest bedrooms, the office, and the guest bathroom in the front of the home. The living room opens up into a gorgeous open space, blending the kitchen and dining area together, and lots of natural lighting. The kitchen features solid wood cabinets, stainless steel appliances including a gas range, a walk in pantry, and a spacious island. Enjoy dinner with a view at the dining table. The custom built primary suite features views of the golf course, tray ceilings with crown molding, and a separate area that can be an office, nursery, or reading area. The primary bathroom has a massive walk-in shower with a built-in bench, an oversized vanity with double sinks, and a large walk-in closet. The laundry room is conveniently located between the primary bedroom and the garage, with door access on both sides. Washer and dryer convey with this sale! Enjoy outdoor living on the large screened in porch with stunning golf course views. The fully fenced backyard features a pavered pathway and fire pit for those chilly nights. This 1/4 acre lot has plenty of room to add a pool as well! Other notable features of this property include: upgraded fixtures, recessed lighting, tray ceilings, a water softener, sliding glass doors, and the HVAC was replaced in 2024. This home is eligible for all loan types including USDA with 0% down! Southern Hills is home to a Pete Dye designed course with elevations over 250 feet, a resort style pool and lap pool, pickleball, Har-Tru tennis courts, multiple restaurants and bars, a fitness center, a 24 hour manned gate, a Pro Shop, and so much more! This property is less than an hour from Tampa International Airport, and sits just minutes from tons of local shops, restaurants, and grocery stores. Come live the maintenance free life in Southern Hills!

Land, Site, and Tax Information

Legal Desc: SOUTHERN HILLS PLANTATION PH 2 BLK 9 LOT 25
SE/TP/RG: 09-23S-19E
Subdivision #:
Between US 1 & River:
Tax ID: R10-223-19-3572-0090-0250
Taxes: $4,911
Homestead: Yes
Alt Key/Folio #: R1022319357200900250

Ownership: Fee Simple
Flood Zone: X
Floors in Unit/Home: One
Book/Page: 0
Total # of Floors: 1
Land Lease Y/N: No **Land Lease Fee:**
Lot Dimensions:

Zoning: CITY
Future Land Use: **Block/Parcel:** 9
No Drive Beach:
Zoning Comp: **Front Exposure:** West
Tax Year: 2025 **Lot #:** 25
AG Exemption YN: **Other Exemptions:**

CDD: Yes **Annual CDD Fee:** 1,460
Complex/Comm Name:
Flood Zone Date: 02/02/2012 **Flood Zone Panel:** 12053C0332D
Floor #: **Planned Unit Dev:**
Census Block: 2 **Census Tract:** 040303
Bldg Name/#:

Lot Size Acres: 0.25 **Lot Size:** 10,980 SqFt / 1,020 SqM

Interior Information

A/C: Central Air
Heat/Fuel: Central
Utilities: Cable Connected, Electricity Connected, Natural Gas Connected, Sewer Connected, Water Connected
Sewer: Public Sewer
Water: Public
Furnishings: Unfurnished
Fireplace: No
Heated Area Source: Public Records

Appliances Incl: Dishwasher, Dryer, Gas Water Heater, Microwave, Range, Refrigerator, Washer, Water Softener
Flooring Covering: Laminate, Luxury Vinyl, Tile
Interior Feat: Crown Molding, Eating Space In Kitchen, High Ceiling(s), Kitchen/Family Room Combo, Open Floorplan, Primary Bedroom Main Floor, Tray Ceiling(s), Walk-In Closet(s)

Room Type	Level	Approx Dim	Flooring	Closet Type	Features
Primary Bedroom	First			Walk-in Closet	
Kitchen	First				
Living Room	First				

Exterior Information

Ext Construction: Block
Roof: Shingle
Property Description:
Ext Features: Fire Pit, Sidewalk
Pool: Community
Pool Features:
Patio And Porch Features: Front Porch, Rear Porch, Screened
Foundation: Slab
Garage/Parking Features:
Road Surface Type: Paved

Garage Dim:
Architectural Style:
Pool Dimensions: **Spa:**

Green Features

Green Energy Generation: **Green Energy Generation Y/N:** No

Community Information

https://stellar.mlsmatrix.com/Matrix/Results.aspx?c=H4sIAAAAAAAAAFAtWsiA3s1DSLITlGYksQbWakoJNXmpNDFaFkZAo0vwBqkplbFYykMJF9NvrFl 2/3

Subject Listing Information *(continued)* *Current and/or relevant listings of the subject property (minimum 1 year look back)*

Stellar MLS #TB8542386 Page 2

9/16/26, 3:39 AM Matrix

Community Features: Clubhouse, Community Mailbox, Deed Restrictions, Fitness Center, Gated Community - Guard, Golf Carts OK, Golf Community, Pool, Racquetball, Restaurant, Sidewalk, Tennis Court(s)
Fee Includes: 24-Hour Guard, Cable TV, Internet, Maintenance Grounds, Security
HOA / Comm Assn: Yes **HOA Fee:** $472.57 / Required
HOA Pmt Sched: Monthly **Mo Maint$(add HOA):**
Assn/Manager Name: Zita Tuomey **Assn/Manager Email:** Zita.Tuomey@fsresidential.com
Assn/Manager Phone:352-397-2926 **Assn/Manager URL:**
Master Assn/Name: No **Master Assn Fee:** **Master Assn Ph:**
Condo Fee: **Other Fee:** **Housing for Older Per:** No
Association Approval Required: No **Years of Ownership Prior to Leasing Required:** No
Lease Restrictions: No

Realtor Information

List Agent: Jessie Morris **List Agent ID:** 261555414 **List Agent Direct:** 352-279-2640
List Agent E-mail: Jessie.JTRealty@gmail.com **List Agent Fax:** **List Agent Cell:** 352-279-2640
Call Center #:
List Office: JT REALTY & ASSOCIATES **List Office ID:** 261561350
Original Price: $439,900 **List Office Fax:** **List Office Phone:** 352-279-2640
LP/SqFt: $191.51
On Market Date:08/27/2026 **Delayed Distribution YN:** No
Delayed Dist. Date:
Seller Representation: Transaction Broker **Listing Service Type:** Full Service
Occupant Type: Vacant
Owner: **Owner Phone:**
Financing Avail: Cash, Conventional, FHA, USDA Loan, VA Loan **Listing Type:** Exclusive Right To Sell
Days to Cont: 16 **Exp Clsg Date:** 10/01/2026
Contract: 09/12/2026
Selling Agent: **Sell Office:**
Confidential Info:
Showing Instructions: Lockbox - Supra, Use ShowingTime Button
Showing Considerations:
Driving Directions: Heading north on 41, turn right into Southern Hills. Turn right onto Southern Valley. Home is on the left.
Realtor Remarks: Buyer to verify all information. There is a required social membership of $184.25/month OR a golf membership. Please contact Kasey Larson for all Golf Membership options. 352-277-5000 opt 3. Owners must spend $300/6 months on food at the restaurant.

Seller's Preferred Closing Agent

Closing Agent Name: Erin Elser **Phone:** 8135745090
Email: eelser@majestytitle.com **Fax:**
Address: 4006 S Macdill Ave Tampa, Florida 33611
Closing Company Name: Majesty Title Services

Click on the arrow to view Open House Information

Click on the arrow to view History Information

If you believe there is a violation on this listing, click here to report the problem.
All reports are confidential.

MLS Number is one of TB8542386, O6409741, W7809937, W7626665
Property Type is 'Residential'
Found 4 results in 0.02 seconds.

https://stellar.mlsmatrix.com/Matrix/Results.aspx?c=H4sIAAAAAAAAAEAtWsiA3s1DSLITIGYksQbWakpJNXmpNDFaFkZAo0vwBqkplhFYykMLIF9NvrFl 3/3

Sales Contract

	Yes	No
Is there a sales contract?	☑	☐
Was sales contract information analyzed?	☑	☐
Does this appear to be an arm's length transaction?	☑	☐

Contract Price	$439,900
Contract Date	09/12/2026
Transfer Terms	Typically Motivated
Personal Property Conveyed	No

Financial Sales Concessions *Financial assistance paid by or on behalf of the seller as an inducement to purchase the subject property*

Known Sales Concessions No

Sales Contract Analysis

Arms length sale;The contract appears to conform to current market reaction.

Sales Contract *(continued)*

Sales Contract Exhibits

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"AS IS" Residential Contract For Sale And Purchase

FloridaRealtors®

THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR

PARTIES: Derek Shepard, Kelly L. Shepard ("Seller"), and Chase Bacon ("Buyer"), agree that Seller shall sell and Buyer shall buy the following described Real Property and Personal Property (collectively "Property") pursuant to the terms and conditions of this AS IS Residential Contract For Sale And Purchase and any riders and addenda ("Contract"):

1. PROPERTY DESCRIPTION:

(a) Street address, city, zip: 4684 SOUTHERN VALLEY LOOP BROOKSVILLE 34601-6482

(b) Located in: Hernando County, Florida. Property Tax ID #: R10-223-19-3572-0090-0250

(c) Real Property: The legal description is SOUTHERN HILLS PLANTATION PH 2 BLK 9 LOT 25

together with all existing improvements and fixtures, including built-in appliances, built-in furnishings and attached wall-to-wall carpeting and flooring ("Real Property") unless specifically excluded in Paragraph 1(e) or by other terms of this Contract.

(d) Personal Property: Unless excluded in Paragraph 1(e) or by other terms of this Contract, the following items which are owned by Seller and existing on the Property as of the date of the initial offer are included in the purchase: range(s)/oven(s), refrigerator(s), dishwasher(s), disposal, ceiling fan(s), light fixture(s), drapery rods and draperies, blinds, window treatments, smoke detector(s), garage door opener(s), thermostat(s), doorbell(s), television wall mount(s) and television mounting hardware, security gate and other access devices, mailbox keys, and storm shutters/storm protection items and hardware ("Personal Property").
Other Personal Property items included in this purchase are: CB

Personal Property is included in the Purchase Price, has no contributory value, and shall be left for the Buyer.

(e) The following items are excluded from the purchase: Dishwasher, Dryer, Gas Water Heater, Microwave, Range Refrigerator, Washer, Water Softener
KLS 09/12/26 6:13 PM EDT dotloop verified; DS 09/12/26 5:59 PM EDT dotloop verified

PURCHASE PRICE AND CLOSING

2. PURCHASE PRICE (U.S. currency): ..... $ 439,900.00

(a) Initial deposit to be held in escrow in the amount of **(checks subject to Collection)** ..... $ 5,000.00
The initial deposit made payable and delivered to "Escrow Agent" named below
(CHECK ONE): (i) ☐ accompanies offer or (ii) ☐ is to be made within _____ (if left blank, then 3) days after Effective Date. IF NEITHER BOX IS CHECKED, THEN OPTION (ii) SHALL BE DEEMED SELECTED.
Escrow Agent Name: Erin Elser, Majesty Title Services
Address: 4006 S MacDill Ave, Tampa, FL 33611 Phone: (813) 574-5090
Email: eelser@majestytitle.com Fax:
KLS 09/12/26 5:45 PM EDT dotloop verified; DS 09/12/26 5:45 PM EDT dotloop verified; CB

(b) Additional deposit to be delivered to Escrow Agent within _____ (if left blank, then 10) days after Effective Date ..... $
(All deposits paid or agreed to be paid, are collectively referred to as the "Deposit")

(c) Financing: Express as a dollar amount or percentage ("Loan Amount") see Paragraph 8 ..... 90%

(d) Other: ..... $

(e) Balance to close (not including Buyer's closing costs, prepaids and prorations) by wire transfer or other Collected funds (See STANDARD S) ..... $ 38,990.00

3. TIME FOR ACCEPTANCE OF OFFER AND COUNTER-OFFERS; EFFECTIVE DATE:

(a) If not signed by Buyer and Seller, and an executed copy delivered to all parties on or before 09/12/2026, this offer shall be deemed withdrawn and the Deposit, if any, shall be returned to Buyer. Unless otherwise stated, time for acceptance of any counter-offers shall be within 2 days after the day the counter-offer is delivered.
KLS 09/12/26 5:45 PM EDT dotloop verified; CB

(b) The effective date of this Contract shall be the date when the last one of the Buyer and Seller has signed or initialed and delivered this offer or final counter-offer ("Effective Date").
DS 09/12/26 5:57 PM EDT dotloop verified

4. CLOSING; CLOSING DATE: The closing of this transaction shall occur when all funds required for closing are received by Closing Agent and Collected pursuant to STANDARD S and all closing documents required to be furnished by each party pursuant to this Contract are delivered ("Closing"). Unless modified by other provisions of

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Sales Contract *(continued)*

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this Contract, the Closing shall occur on 10/1/2026 ("Closing Date"), at the time established by the Closing Agent.

5. EXTENSION OF CLOSING DATE:

(a) In the event Closing funds from Buyer's lender(s) are not available on Closing Date due to Consumer Financial Protection Bureau Closing Disclosure delivery requirements ("CFPB Requirements"), if Paragraph 8(b) is checked, Loan Approval has been obtained, and lender's underwriting is complete, then Closing Date shall be extended for such period necessary to satisfy CFPB Requirements, provided such period shall not exceed 7 days.

(b) If an event constituting "Force Majeure" causes services essential for Closing to be unavailable, including the unavailability of utilities or issuance of hazard, wind, flood or homeowners' insurance, Closing Date shall be extended as provided in STANDARD G.

6. OCCUPANCY AND POSSESSION:

(a) Unless Paragraph 6(b) is checked, Seller shall, at Closing, deliver occupancy and possession of the Property to Buyer free of tenants, occupants and future tenancies. Also, at Closing, Seller shall have removed all personal items and trash from the Property and shall deliver all keys, garage door openers, access devices and codes, as applicable, to Buyer. If occupancy is to be delivered before Closing, Buyer assumes all risks of loss to the Property from date of occupancy, shall be responsible and liable for maintenance from that date, and shall have accepted the Property in its existing condition as of time of taking occupancy, see Rider T PRE-CLOSING OCCUPANCY BY BUYER.

(b) ☐ **CHECK IF PROPERTY IS SUBJECT TO LEASE(S) OR OCCUPANCY AFTER CLOSING.** If Property is subject to a lease(s) or any occupancy agreements (including seasonal and short-term vacation rentals) after Closing or is intended to be rented or occupied by third parties beyond Closing, the facts and terms thereof shall be disclosed in writing by Seller to Buyer and copies of the written lease(s) shall be delivered to Buyer, all within 5 days after Effective Date. If Buyer determines, in Buyer's sole discretion, that the lease(s) or terms of occupancy are not acceptable to Buyer, Buyer may terminate this Contract by delivery of written notice of such election to Seller within 5 days after receipt of the above items from Seller, and Buyer shall be refunded the Deposit thereby releasing Buyer and Seller from all further obligations under this Contract. Estoppel Letter(s) and Seller's affidavit shall be provided pursuant to STANDARD D, except that tenant Estoppel Letters shall not be required on seasonal or short-term vacation rentals. If Property is intended to be occupied by Seller after Closing, see Rider U POST-CLOSING OCCUPANCY BY SELLER.

7. ASSIGNABILITY: (CHECK ONE): Buyer ☐ may assign and thereby be released from any further liability under this Contract; ☐ may assign but not be released from liability under this Contract; or ☐ may not assign this Contract. IF NO BOX IS CHECKED, THEN BUYER MAY NOT ASSIGN THIS CONTRACT.

FINANCING

8. FINANCING:

☐ (a) This is a cash transaction with no financing contingency.

☒ (b) This Contract is contingent upon, within _____ (if left blank, then 30) days after Effective Date ("Loan Approval Period"): (1) Buyer obtaining approval of a ☒ conventional ☐ FHA ☐ VA or ☐ other _____ (describe) mortgage loan for purchase of the Property for a **(CHECK ONE):** ☒ fixed, ☐ adjustable, ☐ fixed or adjustable rate in the Loan Amount (See Paragraph 2(c)), at an initial interest rate not to exceed _____ % (if left blank, then prevailing rate based upon Buyer's creditworthiness), and for a term of _____(if left blank, then 30) years ("Financing"); and (2) Buyer's mortgage broker or lender having received an appraisal or alternative valuation of the Property satisfactory to lender, if either is required by lender, which is sufficient to meet the terms required for lender to provide Financing for Buyer and proceed to Closing ("Appraisal").

(i) Buyer shall make application for Financing within _____ (if left blank, then 5) days after Effective Date and use good faith and diligent effort to obtain approval of a loan meeting the Financing and Appraisal terms of Paragraph 8(b)(1) and (2), above, ("Loan Approval") within the Loan Approval Period and, thereafter, to close this Contract. Loan Approval which requires Buyer to sell other real property shall not be considered Loan Approval unless Rider V is attached.

Buyer's failure to use good faith and diligent effort to obtain Loan Approval during the Loan Approval Period shall be considered a default under the terms of this Contract. For purposes of this provision, "diligent effort" includes, but is not limited to, timely furnishing all documents and information required by Buyer's mortgage broker and lender and paying for Appraisal and other fees and charges in connection with Buyer's application for Financing.

(ii) Buyer shall, upon written request, keep Seller and Broker fully informed about the status of Buyer's mortgage loan application, loan processing, appraisal, and Loan Approval, including any Property related conditions of Loan Approval. Buyer authorizes Buyer's mortgage broker, lender, and Closing Agent to disclose such status

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Sales Contract *(continued)*

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and progress and release preliminary and finally executed closing disclosures and settlement statements, as appropriate and allowed, to Seller and Broker.

(iii) If within the Loan Approval Period, Buyer obtains Loan Approval, Buyer shall notify Seller of same in writing prior to expiration of the Loan Approval Period; or, if Buyer is unable to obtain Loan Approval within Loan Approval Period but Buyer is satisfied with Buyer's ability to obtain Loan Approval and proceed to Closing, Buyer shall deliver written notice to Seller confirming same, prior to the expiration of the Loan Approval Period.

(iv) If Buyer is unable to obtain Loan Approval within the Loan Approval Period, or cannot timely meet the terms of Loan Approval, all after the exercise of good faith and diligent effort, Buyer may terminate this Contract by delivering written notice of termination to Seller prior to expiration of the Loan Approval Period; whereupon, provided Buyer is not in default under the terms of this Contract, Buyer shall be refunded the Deposit thereby releasing Buyer and Seller from all further obligations under this Contract.

(v) If Buyer fails to timely deliver any written notice provided for in Paragraph 8(b)(iii) or (iv), above, to Seller prior to expiration of the Loan Approval Period, then Buyer shall proceed forward with this Contract as though Paragraph 8(a), above, had been checked as of the Effective Date; provided, however, Seller may elect to terminate this Contract by delivering written notice of termination to Buyer within 3 days after expiration of the Loan Approval Period and, provided Buyer is not in default under the terms of this Contract, Buyer shall be refunded the Deposit thereby releasing Buyer and Seller from all further obligations under this Contract.

(vi) If Buyer has timely provided either written notice provided for in Paragraph 8b(iii), above, and Buyer thereafter fails to close this Contract, the Deposit shall be paid to Seller unless failure to close is due to: (1) Seller's default or inability to satisfy other contingencies of this Contract; or (2) Property related conditions of the Loan Approval (specifically excluding the Appraisal valuation) have not been met unless such conditions are waived by other provisions of this Contract; in which event(s) the Buyer shall be refunded the Deposit, thereby releasing Buyer and Seller from all further obligations under this Contract.

☐ (c) Assumption of existing mortgage (see Rider D for terms).

☐ (d) Purchase money note and mortgage to Seller (see Rider C for terms).

CLOSING COSTS, FEES AND CHARGES

9. CLOSING COSTS; TITLE INSURANCE; SURVEY; HOME WARRANTY; SPECIAL ASSESSMENTS:

(a) **COSTS TO BE PAID BY SELLER:**

- Documentary stamp taxes and surtax on deed, if any
- Owner's Policy and Charges (if Paragraph 9(c)(i) is checked)
- Title search charges (if Paragraph 9(c)(iii) is checked)
- Municipal lien search (if Paragraph 9(c)(i) or (iii) is checked)
- Charges for FIRPTA withholding and reporting
- HOA/Condominium Association estoppel fees
- Recording and other fees needed to cure title
- Seller's attorneys' fees
- Seller's Closing Services
- Other: _____

If, prior to Closing, Seller is unable to meet the AS IS Maintenance Requirement as required by Paragraph 11, a sum equal to 125% of estimated costs to meet the AS IS Maintenance Requirement shall be escrowed at Closing. If actual costs to meet the AS IS Maintenance Requirement exceed escrowed amount, Seller shall pay such actual costs. Any unused portion of escrowed amount(s) shall be returned to Seller.

(b) **COSTS TO BE PAID BY BUYER:**

- Taxes and recording fees on notes and mortgages
- Recording fees for deed and financing statements
- Owner's Policy and Charges (if Paragraph 9(c)(ii) is checked)
- Survey (and elevation certification, if required)
- Lender's title policy and endorsements
- HOA/Condominium Association application/transfer fees
- Municipal lien search (if Paragraph 9(c)(ii) is checked)
- Other: _____
- Loan expenses
- Appraisal fees
- Buyer's Inspections
- Buyer's attorneys' fees
- All property related insurance
- Owner's Policy Premium (if Paragraph 9(c)(iii) is checked)
- Buyer's Closing Services

(c) **TITLE EVIDENCE AND INSURANCE:** At least _____ (if left blank, then 15, or if Paragraph 8(a) is checked, then 5) days prior to Closing Date ("Title Evidence Deadline"), a title insurance commitment issued by a Florida licensed title insurer, with legible copies of instruments listed as exceptions attached thereto ("Title Commitment") and, after Closing, an owner's policy of title insurance (see STANDARD A for terms) shall be obtained and delivered to Buyer. If Seller has an owner's policy of title insurance, or other evidence of title covering the Real Property, Seller shall furnish a copy to Buyer and Closing Agent within 5 days after Effective Date. The owner's title policy premium and title search (collectively, "Owner's Policy and Charges") shall be paid as set forth below. The title insurance premium charges for the owner's policy and any lender's policy will be calculated and allocated in accordance with Florida law, but may be reported differently on certain federally mandated closing disclosures and other closing documents. For purposes of this Contract "municipal lien search"

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Sales Contract *(continued)*

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means a search of records necessary for the owner's policy of title insurance to be issued without exception for unrecorded liens imposed pursuant to Chapters 153, 159 or 170, F.S., in favor of any governmental body, authority or agency.
"Closing Services" shall have the meaning ascribed to that term in Section 627.7711(1)(a), F.S.; each party shall bear their own Closing Services fees payable to Closing Agent or such other provider(s) as each party may select.
(CHECK ONE):
* ☒ (i) Seller shall designate Closing Agent and pay for Owner's Policy and Charges. Buyer shall pay premiums for any lender's title policy and endorsements; or
* ☐ (ii) Buyer shall designate Closing Agent and pay for Owner's Policy and Charges and premiums for any lender's title policy and endorsements; or
* ☐ (iii) **[MIAMI-DADE/BROWARD REGIONAL PROVISION]:** Buyer shall designate Closing Agent and pay for premiums for owner's title policy, any lender's title policy and endorsements, and any post-Closing continuation. Seller shall pay actual costs for: (A) a title search or continuation of title evidence acceptable to Buyer's title insurance underwriter, not to exceed $_____ (if left blank, then $200.00); (B) tax search; and (C) municipal lien search.

(d) **SURVEY:** At least 5 days prior to Closing Date, Buyer may, at Buyer's expense, have the Real Property surveyed and certified by a registered Florida surveyor ("Survey"). If Seller has a survey covering the Real Property, a copy shall be furnished to Buyer and Closing Agent within 5 days after Effective Date.

(e) **HOME WARRANTY:** At Closing, ☐ Buyer ☐ Seller ☒ N/A shall pay for a home warranty plan issued by _____ at a cost not to exceed $_____. A home warranty plan provides for repair or replacement of many of a home's mechanical systems and major built-in appliances in the event of breakdown due to normal wear and tear during the agreement's warranty period.

(f) **SPECIAL ASSESSMENTS:** At Closing, Seller shall pay: (i) the full amount of liens imposed by a public body ("public body" does not include a Condominium or Homeowner's Association) that are certified, confirmed and ratified before Closing; and (ii) the amount of the public body's most recent estimate or assessment for an improvement which is substantially complete as of Effective Date, but that has not resulted in a lien being imposed on the Property before Closing. Buyer shall pay all other assessments. If special assessments may be paid in installments **(CHECK ONE):**
* ☐ (a) Seller shall pay installments due prior to Closing and Buyer shall pay installments due after Closing. Installments prepaid or due for the year of Closing shall be prorated.
* ☐ (b) Seller shall pay, in full, prior to or at the time of Closing, any assessment(s) allowed by the public body to be prepaid. For any assessment(s) which the public body does not allow prepayment, OPTION (a) shall be deemed selected for such assessment(s).
IF NEITHER BOX IS CHECKED, THEN OPTION (a) SHALL BE DEEMED SELECTED.
This Paragraph 9(f) shall not apply to a special benefit tax lien imposed by a community development district (CDD) pursuant to Chapter 190, F.S., or special assessment(s) imposed by a special district pursuant to Chapter 189, F.S., which lien(s) or assessment(s) shall be prorated pursuant to STANDARD K.

DISCLOSURES

10. DISCLOSURES:

(a) **RADON GAS:** Radon is a naturally occurring radioactive gas that, when it is accumulated in a building in sufficient quantities, may present health risks to persons who are exposed to it over time. Levels of radon that exceed federal and state guidelines have been found in buildings in Florida. Additional information regarding radon and radon testing may be obtained from your county health department.

(b) **PERMITS DISCLOSURE:** Except as may have been disclosed by Seller to Buyer in a written disclosure, Seller does not know of any improvements made to the Property which were made without required permits or made pursuant to permits which have not been properly closed or otherwise disposed of pursuant to Section 553.79, F.S. If Seller identifies permits which have not been closed or improvements which were not permitted, then Seller shall promptly deliver to Buyer all plans, written documentation or other information in Seller's possession, knowledge, or control relating to improvements to the Property which are the subject of such open permits or unpermitted improvements.

(c) **MOLD:** Mold is naturally occurring and may cause health risks or damage to property. If Buyer is concerned or desires additional information regarding mold, Buyer should contact an appropriate professional.

(d) **FLOOD ZONE; ELEVATION CERTIFICATION:** Buyer is advised to verify by elevation certificate which flood zone the Property is in, whether flood insurance is required by Buyer's lender, and what restrictions apply to improving the Property and rebuilding in the event of casualty. If Property is in a "Special Flood Hazard Area"

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Sales Contract *(continued)*

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or "Coastal Barrier Resources Act" designated area or otherwise protected area identified by the U.S. Fish and Wildlife Service under the Coastal Barrier Resources Act and the lowest floor elevation for the building(s) and/or flood insurance rating purposes is below minimum flood elevation or is ineligible for flood insurance coverage through the National Flood Insurance Program or private flood insurance as defined in 42 U.S.C. §4012a, Buyer * may terminate this Contract by delivering written notice to Seller within _____ (if left blank, then 20) days after Effective Date, and Buyer shall be refunded the Deposit thereby releasing Buyer and Seller from all further obligations under this Contract, failing which Buyer accepts existing elevation of buildings and flood zone designation of Property.

(e) **ENERGY BROCHURE:** Buyer acknowledges receipt of Florida Energy-Efficiency Rating Information Brochure required by Section 553.996, F.S.

(f) **LEAD-BASED PAINT:** If Property includes pre-1978 residential housing, a lead-based paint disclosure is mandatory.

(g) **HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE: BUYER SHOULD NOT EXECUTE THIS CONTRACT UNTIL BUYER HAS RECEIVED AND READ THE HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE, IF APPLICABLE.**

(h) **PROPERTY TAX DISCLOSURE SUMMARY:** BUYER SHOULD NOT RELY ON THE SELLER'S CURRENT PROPERTY TAXES AS THE AMOUNT OF PROPERTY TAXES THAT THE BUYER MAY BE OBLIGATED TO PAY IN THE YEAR SUBSEQUENT TO PURCHASE. A CHANGE OF OWNERSHIP OR PROPERTY IMPROVEMENTS TRIGGERS REASSESSMENTS OF THE PROPERTY THAT COULD RESULT IN HIGHER PROPERTY TAXES. IF YOU HAVE ANY QUESTIONS CONCERNING VALUATION, CONTACT THE COUNTY PROPERTY APPRAISER'S OFFICE FOR INFORMATION.

(i) **FOREIGN INVESTMENT IN REAL PROPERTY TAX ACT ("FIRPTA"):** Seller shall inform Buyer in writing if Seller is a "foreign person" as defined by the Foreign Investment in Real Property Tax Act ("FIRPTA"). Buyer and Seller shall comply with FIRPTA, which may require Seller to provide additional cash at Closing. If Seller is not a "foreign person", Seller can provide Buyer, at or prior to Closing, a certification of non-foreign status, under penalties of perjury, to inform Buyer and Closing Agent that no withholding is required. See STANDARD V for further information pertaining to FIRPTA. Buyer and Seller are advised to seek legal counsel and tax advice regarding their respective rights, obligations, reporting and withholding requirements pursuant to FIRPTA.

(j) **SELLER DISCLOSURE:** Seller knows of no facts materially affecting the value of the Real Property which are not readily observable and which have not been disclosed to Buyer. Except as provided for in the preceding sentence, Seller extends and intends no warranty and makes no representation of any type, either express or implied, as to the physical condition or history of the Property. Except as otherwise disclosed in writing Seller has received no written or verbal notice from any governmental entity or agency as to a currently uncorrected building, environmental or safety code violation.

PROPERTY MAINTENANCE, CONDITION, INSPECTIONS AND EXAMINATIONS

11. PROPERTY MAINTENANCE: Except for ordinary wear and tear and Casualty Loss, Seller shall maintain the Property, including, but not limited to, lawn, shrubbery, and pool, in the condition existing as of Effective Date ("AS IS Maintenance Requirement"). See Paragraph 9(a) for escrow procedures, if applicable.

12. PROPERTY INSPECTION; RIGHT TO CANCEL:

(a) ***PROPERTY INSPECTIONS AND RIGHT TO CANCEL: Buyer shall have 10 (if left blank, then 15) days after Effective Date ("Inspection Period") within which to have such inspections of the Property performed as Buyer shall desire during the Inspection Period. If Buyer determines, in Buyer's sole discretion, that the Property is not acceptable to Buyer, Buyer may terminate this Contract by delivering written notice of such election to Seller prior to expiration of Inspection Period. If Buyer timely terminates this Contract, the Deposit paid shall be returned to Buyer, thereupon, Buyer and Seller shall be released of all further obligations under this Contract; however, Buyer shall be responsible for prompt payment for such inspections, for repair of damage to, and restoration of, the Property resulting from such inspections, and shall provide Seller with paid receipts for all work done on the Property (the preceding provision shall survive termination of this Contract). Unless Buyer exercises the right to terminate granted herein, Buyer accepts the physical condition of the Property and any violation of governmental, building, environmental, and safety codes, restrictions, or requirements, but subject to Seller's continuing AS IS Maintenance Requirement, and Buyer shall be responsible for any and all repairs and improvements required by Buyer's lender.***

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Sales Contract *(continued)*

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(b) **WALK-THROUGH INSPECTION/RE-INSPECTION:** On the day prior to Closing Date, or on Closing Date prior to time of Closing, as specified by Buyer, Buyer or Buyer's representative may perform a walk-through (and follow-up walk-through, if necessary) inspection of the Property solely to confirm that all items of Personal Property are on the Property and to verify that Seller has maintained the Property as required by the AS IS Maintenance Requirement and has met all other contractual obligations.

(c) **SELLER ASSISTANCE AND COOPERATION IN CLOSE-OUT OF BUILDING PERMITS:** If Buyer's inspection of the Property identifies open or needed building permits, then Seller shall promptly deliver to Buyer all plans, written documentation or other information in Seller's possession, knowledge, or control relating to improvements to the Property which are the subject of such open or needed permits, and shall promptly cooperate in good faith with Buyer's efforts to obtain estimates of repairs or other work necessary to resolve such permit issues. Seller's obligation to cooperate shall include Seller's execution of necessary authorizations, consents, or other documents necessary for Buyer to conduct inspections and have estimates of such repairs or work prepared, but in fulfilling such obligation, Seller shall not be required to expend, or become obligated to expend, any money.

(d) **ASSIGNMENT OF REPAIR AND TREATMENT CONTRACTS AND WARRANTIES:** At Buyer's option and cost, Seller will, at Closing, assign all assignable repair, treatment and maintenance contracts and warranties to Buyer.

ESCROW AGENT AND BROKER

13. ESCROW AGENT: Any Closing Agent or Escrow Agent (collectively "Agent") receiving the Deposit, other funds and other items is authorized, and agrees by acceptance of them, to deposit them promptly, hold same in escrow within the State of Florida and, subject to Collection, disburse them in accordance with terms and conditions of this Contract. Failure of funds to become Collected shall not excuse Buyer's performance. When conflicting demands for the Deposit are received, or Agent has a good faith doubt as to entitlement to the Deposit, Agent may take such actions permitted by this Paragraph 13, as Agent deems advisable. If in doubt as to Agent's duties or liabilities under this Contract, Agent may, at Agent's option, continue to hold the subject matter of the escrow until the parties agree to its disbursement or until a final judgment of a court of competent jurisdiction shall determine the rights of the parties, or Agent may deposit same with the clerk of the circuit court having jurisdiction of the dispute. An attorney who represents a party and also acts as Agent may represent such party in such action. Upon notifying all parties concerned of such action, all liability on the part of Agent shall fully terminate, except to the extent of accounting for any items previously delivered out of escrow. If a licensed real estate broker, Agent will comply with provisions of Chapter 475, F.S., as amended and FREC rules to timely resolve escrow disputes through mediation, arbitration, interpleader or an escrow disbursement order.

In any proceeding between Buyer and Seller wherein Agent is made a party because of acting as Agent hereunder, or in any proceeding where Agent interpleads the subject matter of the escrow, Agent shall recover reasonable attorney's fees and costs incurred, to be paid pursuant to court order out of the escrowed funds or equivalent. Agent shall not be liable to any party or person for mis-delivery of any escrowed items, unless such mis-delivery is due to Agent's willful breach of this Contract or Agent's gross negligence. This Paragraph 13 shall survive Closing or termination of this Contract.

14. PROFESSIONAL ADVICE; BROKER LIABILITY: Broker advises Buyer and Seller to verify Property condition, square footage, and all other facts and representations made pursuant to this Contract and to consult appropriate professionals for legal, tax, environmental, and other specialized advice concerning matters affecting the Property and the transaction contemplated by this Contract. Broker represents to Buyer that Broker does not reside on the Property and that all representations (oral, written or otherwise) by Broker are based on Seller representations or public records. **BUYER AGREES TO RELY SOLELY ON SELLER, PROFESSIONAL INSPECTORS AND GOVERNMENTAL AGENCIES FOR VERIFICATION OF PROPERTY CONDITION, SQUARE FOOTAGE AND FACTS THAT MATERIALLY AFFECT PROPERTY VALUE AND NOT ON THE REPRESENTATIONS (ORAL, WRITTEN OR OTHERWISE) OF BROKER.** Buyer and Seller (individually, the "Indemnifying Party") each individually indemnifies, holds harmless, and releases Broker and Broker's officers, directors, agents and employees from all liability for loss or damage, including all costs and expenses, and reasonable attorney's fees at all levels, suffered or incurred by Broker and Broker's officers, directors, agents and employees in connection with or arising from claims, demands or causes of action instituted by Buyer or Seller based on: (i) inaccuracy of information provided by the Indemnifying Party or from public records; (ii) Indemnifying Party's misstatement(s) or failure to perform contractual obligations; (iii) Broker's performance, at Indemnifying Party's request, of any task beyond the scope of services regulated by Chapter 475, F.S., as amended, including Broker's referral, recommendation or retention of any vendor for, or on behalf of, Indemnifying Party; (iv) products or services provided by any such vendor for, or on behalf of, Indemnifying Party; and (v) expenses incurred by any such vendor.

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Buyer and Seller each assumes full responsibility for selecting and compensating their respective vendors and paying their other costs under this Contract whether or not this transaction closes. This Paragraph 14 will not relieve Broker of statutory obligations under Chapter 475, F.S., as amended. For purposes of this Paragraph 14, Broker will be treated as a party to this Contract. This Paragraph 14 shall survive Closing or termination of this Contract.

DEFAULT AND DISPUTE RESOLUTION

15. DEFAULT:

(a) **BUYER DEFAULT:** If Buyer fails, neglects or refuses to perform Buyer's obligations under this Contract, including payment of the Deposit, within the time(s) specified, Seller may elect to recover and retain the Deposit for the account of Seller as agreed upon liquidated damages, consideration for execution of this Contract, and in full settlement of any claims, whereupon Buyer and Seller shall be relieved from all further obligations under this Contract, or Seller, at Seller's option, may, pursuant to Paragraph 16, proceed in equity to enforce Seller's rights under this Contract.

(b) **SELLER DEFAULT:** If for any reason other than failure of Seller to make Seller's title marketable after reasonable diligent effort, Seller fails, neglects or refuses to perform Seller's obligations under this Contract, Buyer may elect to receive return of Buyer's Deposit without thereby waiving any action for damages resulting from Seller's breach, and, pursuant to Paragraph 16, may seek to recover such damages or seek specific performance.

This Paragraph 15 shall survive Closing or termination of this Contract.

16. DISPUTE RESOLUTION: Unresolved controversies, claims and other matters in question between Buyer and Seller arising out of, or relating to, this Contract or its breach, enforcement or interpretation ("Dispute") will be settled as follows:

(a) Buyer and Seller will have 10 days after the date conflicting demands for the Deposit are made to attempt to resolve such Dispute, failing which, Buyer and Seller shall submit such Dispute to mediation under Paragraph 16(b).

(b) Buyer and Seller shall attempt to settle Disputes in an amicable manner through mediation pursuant to Florida Rules for Certified and Court-Appointed Mediators and Chapter 44, F.S., as amended (the "Mediation Rules"). The mediator must be certified or must have experience in the real estate industry. Injunctive relief may be sought without first complying with this Paragraph 16(b). Disputes not settled pursuant to this Paragraph 16 may be resolved by instituting action in the appropriate court having jurisdiction of the matter. This Paragraph 16 shall survive Closing or termination of this Contract.

17. ATTORNEY'S FEES; COSTS: The parties will split equally any mediation fee incurred in any mediation permitted by this Contract, and each party will pay their own costs, expenses and fees, including attorney's fees, incurred in conducting the mediation. In any litigation permitted by this Contract, the prevailing party shall be entitled to recover from the non-prevailing party costs and fees, including reasonable attorney's fees, incurred in conducting the litigation. This Paragraph 17 shall survive Closing or termination of this Contract.

STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS")

18. STANDARDS:

A. TITLE:

(i) **TITLE EVIDENCE; RESTRICTIONS; EASEMENTS; LIMITATIONS:** Within the time period provided in Paragraph 9(c), the Title Commitment, with legible copies of instruments listed as exceptions attached thereto, shall be issued and delivered to Buyer. The Title Commitment shall set forth those matters to be discharged by Seller at or before Closing and shall provide that, upon recording of the deed to Buyer, an owner's policy of title insurance in the amount of the Purchase Price, shall be issued to Buyer insuring Buyer's marketable title to the Real Property, subject only to the following matters: (a) comprehensive land use plans, zoning, and other land use restrictions, prohibitions and requirements imposed by governmental authority; (b) restrictions and matters appearing on the Plat or otherwise common to the subdivision; (c) outstanding oil, gas and mineral rights of record without right of entry; (d) unplatted public utility easements of record (located contiguous to real property lines and not more than 10 feet in width as to rear or front lines and 7 1/2 feet in width as to side lines); (e) taxes for year of Closing and subsequent years; and (f) assumed mortgages and purchase money mortgages, if any (if additional items, attach addendum); provided, that, none prevent use of Property for **RESIDENTIAL PURPOSES**. If there exists at Closing any violation of items identified in (b) – (f) above, then the same shall be deemed a title defect. Marketable title shall be determined according to applicable Title Standards adopted by authority of The Florida Bar and in accordance with law.

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STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

(ii) **TITLE EXAMINATION:** Buyer shall have 5 days after receipt of Title Commitment to examine it and notify Seller in writing specifying defect(s), if any, that render title unmarketable. If Seller provides Title Commitment and it is delivered to Buyer less than 5 days prior to Closing Date, Buyer may extend Closing for up to 5 days after date of receipt to examine same in accordance with this STANDARD A. Seller shall have 30 days ("Cure Period") after receipt of Buyer's notice to take reasonable diligent efforts to remove defects. If Buyer fails to so notify Seller, Buyer shall be deemed to have accepted title as it then is. If Seller cures defects within Cure Period, Seller will deliver written notice to Buyer (with proof of cure acceptable to Buyer and Buyer's attorney) and the parties will close this Contract on Closing Date (or if Closing Date has passed, within 10 days after Buyer's receipt of Seller's notice). If Seller is unable to cure defects within Cure Period, then Buyer may, within 5 days after expiration of Cure Period, deliver written notice to Seller: (a) extending Cure Period for a specified period not to exceed 120 days within which Seller shall continue to use reasonable diligent effort to remove or cure the defects ("Extended Cure Period"); or (b) electing to accept title with existing defects and close this Contract on Closing Date (or if Closing Date has passed, within the earlier of 10 days after end of Extended Cure Period or Buyer's receipt of Seller's notice), or (c) electing to terminate this Contract and receive a refund of the Deposit, thereby releasing Buyer and Seller from all further obligations under this Contract. If after reasonable diligent effort, Seller is unable to timely cure defects, and Buyer does not waive the defects, this Contract shall terminate, and Buyer shall receive a refund of the Deposit, thereby releasing Buyer and Seller from all further obligations under this Contract.

B. SURVEY: If Survey discloses encroachments on the Real Property or that improvements located thereon encroach on setback lines, easements, or lands of others, or violate any restrictions, covenants, or applicable governmental regulations described in STANDARD A (i)(a), (b) or (d) above, Buyer shall deliver written notice of such matters, together with a copy of Survey, to Seller within 5 days after Buyer's receipt of Survey, but no later than Closing. If Buyer timely delivers such notice and Survey to Seller, such matters identified in the notice and Survey shall constitute a title defect, subject to cure obligations of STANDARD A above. If Seller has delivered a prior survey, Seller shall, at Buyer's request, execute an affidavit of "no change" to the Real Property since the preparation of such prior survey, to the extent the affirmations therein are true and correct.

C. INGRESS AND EGRESS: Seller represents that there is ingress and egress to the Real Property and title to the Real Property is insurable in accordance with STANDARD A without exception for lack of legal right of access.

D. LEASE INFORMATION: Seller shall, at least 10 days prior to Closing, furnish to Buyer estoppel letters from tenant(s)/occupant(s) specifying nature and duration of occupancy, rental rates, advanced rent and security deposits paid by tenant(s) or occupant(s)("Estoppel Letter(s)"). If Seller is unable to obtain such Estoppel Letter(s) the same information shall be furnished by Seller to Buyer within that time period in the form of a Seller's affidavit and Buyer may thereafter contact tenant(s) or occupant(s) to confirm such information. If Estoppel Letter(s) or Seller's affidavit, if any, differ materially from Seller's representations and lease(s) provided pursuant to Paragraph 6, or if tenant(s)/occupant(s) fail or refuse to confirm Seller's affidavit, Buyer may deliver written notice to Seller within 5 days after receipt of such information, but no later than 5 days prior to Closing Date, terminating this Contract and receive a refund of the Deposit, thereby releasing Buyer and Seller from all further obligations under this Contract. Seller shall, at Closing, deliver and assign all leases to Buyer who shall assume Seller's obligations thereunder.

E. LIENS: Seller shall furnish to Buyer at Closing an affidavit attesting (i) to the absence of any financing statement, claims of lien or potential lienors known to Seller and (ii) that there have been no improvements or repairs to the Real Property for 90 days immediately preceding Closing Date. If the Real Property has been improved or repaired within that time, Seller shall deliver releases or waivers of construction liens executed by all general contractors, subcontractors, suppliers and materialmen in addition to Seller's lien affidavit setting forth names of all such general contractors, subcontractors, suppliers and materialmen, further affirming that all charges for improvements or repairs which could serve as a basis for a construction lien or a claim for damages have been paid or will be paid at Closing.

F. TIME: Time is of the essence in this Contract. Calendar days, based on where the Property is located, shall be used in computing time periods. Other than time for acceptance and Effective Date as set forth in Paragraph 3, any time periods provided for or dates specified in this Contract, whether preprinted, handwritten, typewritten or inserted herein, which shall end or occur on a Saturday, Sunday, national legal public holiday (as defined in 5 U.S.C. Sec. 6103(a)), or a day on which a national legal public holiday is observed because it fell on a Saturday or Sunday, shall extend to the next calendar day which is not a Saturday, Sunday, national legal public holiday, or a day on which a national legal public holiday is observed.

G. FORCE MAJEURE: Buyer or Seller shall not be required to exercise or perform any right or obligation under this Contract or be liable to each other for damages so long as performance or non-performance of the right or obligation, or the availability of services, insurance, or required approvals essential to Closing, is disrupted, delayed,

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Sales Contract *(continued)*

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STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

caused or prevented by a Force Majeure event. "Force Majeure" means: hurricanes, floods, extreme weather, earthquakes, fires, or other acts of God, unusual transportation delays, wars, insurrections, civil unrest, or acts of terrorism, governmental actions and mandates, government shut downs, epidemics, or pandemics, which, by exercise of reasonable diligent effort, the non-performing party is unable in whole or in part to prevent or overcome. The Force Majeure event will be deemed to have begun on the first day the effect of the Force Majeure prevents performance, non-performance, or the availability of services, insurance or required approvals essential to Closing. All time periods affected by the Force Majeure event, including Closing Date, will be extended a reasonable time up to 7 days after the Force Majeure event no longer prevents performance under this Contract; provided, however, if such Force Majeure event continues to prevent performance under this Contract more than 30 days beyond Closing Date, then either party may terminate this Contract by delivering written notice to the other and the Deposit shall be refunded to Buyer, thereby releasing Buyer and Seller from all further obligations under this Contract.

H. CONVEYANCE: Seller shall convey marketable title to the Real Property by statutory warranty, trustee's, personal representative's, or guardian's deed, as appropriate to the status of Seller, subject only to matters described in STANDARD A and those accepted by Buyer. Personal Property shall, at request of Buyer, be transferred by absolute bill of sale with warranty of title, subject only to such matters as may be provided for in this Contract.

I. CLOSING LOCATION; DOCUMENTS; AND PROCEDURE:

(i) **LOCATION:** Closing will be conducted by the attorney or other closing agent ("Closing Agent") designated by the party paying for the owner's policy of title insurance and will take place in the county where the Real Property is located at the office of the Closing Agent, or at such other location agreed to by the parties. If there is no title insurance, Seller will designate Closing Agent. Closing may be conducted by mail, overnight courier, or electronic means.

(ii) **CLOSING DOCUMENTS:** Seller shall at or prior to Closing, execute and deliver, as applicable, deed, bill of sale, certificate(s) of title or other documents necessary to transfer title to the Property, construction lien affidavit(s), owner's possession and no lien affidavit(s), and assignment(s) of leases. Seller shall provide Buyer with paid receipts for all work done on the Property pursuant to this Contract. Buyer shall furnish and pay for, as applicable, the survey, flood elevation certification, and documents required by Buyer's lender.

(iii) **FinCEN REAL ESTATE REPORTING OBLIGATION**. Section 1031.320 of Chapter 31 of the Code of Federal Regulations ("CFR") requires that certain residential real estate transactions without institutional lender financing, where at least one buyer/transferee is a legal entity, limited liability company, corporation, partnership, trust, trustee or other non-natural person, must be reported to the U.S. Treasury Department's Financial Crimes Enforcement Network ("FinCEN") beginning March 1, 2026 (a "FinCEN Report"). If this transaction requires completion of a FinCEN Report, then Seller and Buyer shall, no later than the day prior to Closing, provide Closing Agent with all information and documentation necessary to enable Closing Agent to complete the FinCEN Report. Such information and documentation includes, without limitation, full legal names, dates of birth, residential street addresses, and the IRS taxpayer identification number of the beneficial owners of the parties, as further defined and described in the CFR. Each party agrees to promptly provide and consents to Closing Agent's collection and report of said information to FinCEN. Buyer shall pay all costs and fees charged by Closing Agent to prepare and file the FinCEN Report.

(iv) **PROCEDURE:** The deed shall be recorded upon Collection of all closing funds. If the Title Commitment provides insurance against adverse matters pursuant to Section 627.7841, F.S., as amended, the escrow closing procedure required by STANDARD J shall be waived, and Closing Agent shall, **subject to Collection of all closing funds,** disburse at Closing the brokerage fees to Broker and the net sale proceeds to Seller.

J. ESCROW CLOSING PROCEDURE: If Title Commitment issued pursuant to Paragraph 9(c) does not provide for insurance against adverse matters as permitted under Section 627.7841, F.S., as amended, the following escrow and closing procedures shall apply: (1) all Closing proceeds shall be held in escrow by the Closing Agent for a period of not more than 10 days after Closing; (2) if Seller's title is rendered unmarketable, through no fault of Buyer, Buyer shall, within the 10 day period, notify Seller in writing of the defect and Seller shall have 30 days from date of receipt of such notification to cure the defect; (3) if Seller fails to timely cure the defect, the Deposit and all Closing funds paid by Buyer shall, within 5 days after written demand by Buyer, be refunded to Buyer and, simultaneously with such repayment, Buyer shall return the Personal Property, vacate the Real Property and re-convey the Property to Seller by special warranty deed and bill of sale; and (4) if Buyer fails to make timely demand for refund of the Deposit, Buyer shall take title as is, waiving all rights against Seller as to any intervening defect except as may be available to Buyer by virtue of warranties contained in the deed or bill of sale.

K. PRORATIONS; CREDITS: The following recurring items will be made current (if applicable) and prorated as of the day prior to Closing Date, or date of occupancy if occupancy occurs before Closing Date: real estate taxes (including special benefit tax assessments imposed by a CDD pursuant to Chapter 190, F.S., and assessments

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STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

imposed by special district(s) pursuant to Chapter 189, F.S.), interest, bonds, association fees, insurance, rents and other expenses of Property. Buyer shall have option of taking over existing policies of insurance, if assumable, in which event premiums shall be prorated. Cash at Closing shall be increased or decreased as may be required by prorations to be made through day prior to Closing. Advance rent and security deposits, if any, will be credited to Buyer. Escrow deposits held by Seller's mortgagee will be paid to Seller. Taxes shall be prorated based on current year's tax. If Closing occurs on a date when current year's millage is not fixed but current year's assessment is available, taxes will be prorated based upon such assessment and prior year's millage. If current year's assessment is not available, then taxes will be prorated on prior year's tax. If there are completed improvements on the Real Property by January 1st of year of Closing, which improvements were not in existence on January 1st of prior year, then taxes shall be prorated based upon prior year's millage and at an equitable assessment to be agreed upon between the parties, failing which, request shall be made to the County Property Appraiser for an informal assessment taking into account available exemptions. In all cases, due allowance shall be made for the maximum allowable discounts and applicable homestead and other exemptions. A tax proration based on an estimate shall, at either party's request, be readjusted upon receipt of current year's tax bill. This STANDARD K shall survive Closing.

L. ACCESS TO PROPERTY TO CONDUCT APPRAISALS, INSPECTIONS, AND WALK-THROUGH: Seller shall, upon reasonable notice, provide utilities service and access to Property for appraisals and inspections, including a walk-through (or follow-up walk-through if necessary) prior to Closing.

M. RISK OF LOSS: If, after Effective Date, but before Closing, Property is damaged by fire or other casualty ("Casualty Loss") and cost of restoration (which shall include cost of pruning or removing damaged trees) does not exceed 1.5% of Purchase Price, cost of restoration shall be an obligation of Seller and Closing shall proceed pursuant to terms of this Contract. If restoration is not completed as of Closing, a sum equal to 125% of estimated cost to complete restoration (not to exceed 1.5% of Purchase Price) will be escrowed at Closing. If actual cost of restoration exceeds escrowed amount, Seller shall pay such actual costs (but, not in excess of 1.5% of Purchase Price). Any unused portion of escrowed amount shall be returned to Seller. If cost of restoration exceeds 1.5% of Purchase Price, Buyer shall elect to either take Property "as is" together with the 1.5% or receive a refund of the Deposit thereby releasing Buyer and Seller from all further obligations under this Contract. Seller's sole obligation with respect to tree damage by casualty or other natural occurrence shall be cost of pruning or removal.

N. 1031 EXCHANGE: If either Seller or Buyer wish to enter into a like-kind exchange (either simultaneously with Closing or deferred) under Section 1031 of the Internal Revenue Code ("Exchange"), the other party shall cooperate in all reasonable respects to effectuate the Exchange, including execution of documents; provided, however, cooperating party shall incur no liability or expense related to the Exchange, and Closing shall not be contingent upon, nor extended or delayed by, such Exchange.

O. CONTRACT NOT RECORDABLE; PERSONS BOUND; NOTICE; DELIVERY; COPIES; CONTRACT EXECUTION: Neither this Contract nor any notice of it shall be recorded in any public or official records. This Contract shall be binding on, and inure to the benefit of, the parties and their respective heirs or successors in interest. Whenever the context permits, singular shall include plural and one gender shall include all. Notice and delivery given by or to the attorney or broker (including such broker's real estate licensee) representing any party shall be as effective as if given by or to that party. All notices must be in writing and may only be made by mail, facsimile transmission, personal delivery or email. A facsimile or electronic copy of this Contract and any signatures hereon shall be considered for all purposes as an original. This Contract may be executed by use of electronic signatures, as determined by Florida's Electronic Signature Act and other applicable laws.

P. INTEGRATION; MODIFICATION: This Contract contains the full and complete understanding and agreement of Buyer and Seller with respect to the transaction contemplated by this Contract and no prior agreements or representations shall be binding upon Buyer or Seller unless included in this Contract. No modification to or change in this Contract shall be valid or binding upon Buyer or Seller unless in writing and executed by the parties intended to be bound by it.

Q. WAIVER: Failure of Buyer or Seller to insist on compliance with, or strict performance of, any provision of this Contract, or to take advantage of any right under this Contract, shall not constitute a waiver of other provisions or rights.

R. RIDERS; ADDENDA; TYPEWRITTEN OR HANDWRITTEN PROVISIONS: Riders, addenda, and typewritten or handwritten provisions shall control all printed provisions of this Contract in conflict with them.

S. COLLECTION or COLLECTED: "Collection" or "Collected" means any checks tendered or received, including Deposits, have become actually and finally collected and deposited in the account of Escrow Agent or Closing Agent. Closing and disbursement of funds and delivery of closing documents may be delayed by Closing Agent until such amounts have been Collected in Closing Agent's accounts.

T. RESERVED.

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STANDARDS FOR REAL ESTATE TRANSACTIONS ("STANDARDS") CONTINUED

554 **U. APPLICABLE LAW AND VENUE:** This Contract shall be construed in accordance with the laws of the State
555 of Florida and venue for resolution of all disputes, whether by mediation, arbitration or litigation, shall lie in the
556 county where the Real Property is located.
557 **V. FIRPTA TAX WITHHOLDING:** If a seller of U.S. real property is a "foreign person" as defined by FIRPTA,
558 Section 1445 of the Internal Revenue Code ("Code") requires the buyer of the real property to withhold up to 15%
559 of the amount realized by the seller on the transfer and remit the withheld amount to the Internal Revenue Service
560 (IRS) unless an exemption to the required withholding applies or the seller has obtained a Withholding Certificate
561 from the IRS authorizing a reduced amount of withholding.
562 (i) No withholding is required under Section 1445 of the Code if the Seller is not a "foreign person". Seller can
563 provide proof of non-foreign status to Buyer by delivery of written certification signed under penalties of perjury,
564 stating that Seller is not a foreign person and containing Seller's name, U.S. taxpayer identification number and
565 home address (or office address, in the case of an entity), as provided for in 26 CFR 1.1445-2(b). Otherwise, Buyer
566 shall withhold the applicable percentage of the amount realized by Seller on the transfer and timely remit said funds
567 to the IRS.
568 (ii) If Seller is a foreign person and has received a Withholding Certificate from the IRS which provides for reduced
569 or eliminated withholding in this transaction and provides same to Buyer by Closing, then Buyer shall withhold the
570 reduced sum required, if any, and timely remit said funds to the IRS.
571 (iii) If prior to Closing Seller has submitted a completed application to the IRS for a Withholding Certificate and has
572 provided to Buyer the notice required by 26 CFR 1.1445-1(c) (2)(i)(B) but no Withholding Certificate has been
573 received as of Closing, Buyer shall, at Closing, withhold the applicable percentage of the amount realized by Seller
574 on the transfer and, at Buyer's option, either (a) timely remit the withheld funds to the IRS or (b) place the funds in
575 escrow, at Seller's expense, with an escrow agent selected by Buyer and pursuant to terms negotiated by the
576 parties, to be subsequently disbursed in accordance with the Withholding Certificate issued by the IRS or remitted
577 directly to the IRS if the Seller's application is rejected or upon terms set forth in the escrow agreement.
578 (iv) In the event the net proceeds due Seller are not sufficient to meet the withholding requirement(s) in this
579 transaction, Seller shall deliver to Buyer, at Closing, the additional Collected funds necessary to satisfy the
580 applicable requirement and thereafter Buyer shall timely remit said funds to the IRS or escrow the funds for
581 disbursement in accordance with the final determination of the IRS, as applicable.
582 (v) Upon remitting funds to the IRS pursuant to this STANDARD, Buyer shall provide Seller copies of IRS Forms
583 8288 and 8288-A, as filed.
584 **W. RESERVED**
585 **X. BUYER WAIVER OF CLAIMS:** ***To the extent permitted by law, Buyer waives any claims against Seller***
586 ***and against any real estate licensee involved in the negotiation of this Contract for any damage or defects***
587 ***pertaining to the physical condition of the Property that may exist at Closing of this Contract and be***
588 ***subsequently discovered by the Buyer or anyone claiming* by, through, under or against the Buyer.** ***This***
589 ***provision does not relieve Seller's obligation to comply with Paragraph 10(j). This Standard X shall survive***
590 ***Closing.***

591 **ADDENDA AND ADDITIONAL TERMS**

592 * **19. ADDENDA:** The following additional terms are included in the attached addenda or riders and incorporated into this
593 Contract (**Check if applicable**):

- ☐ A. Condominium Rider
- ☒ B. Homeowners' Assn.
- ☐ C. Seller Financing
- ☐ D. Mortgage Assumption
- ☐ E. FHA/VA Financing
- ☐ F. Appraisal Contingency
- ☐ G. Short Sale
- ☐ H. Homeowners'/Flood Ins
- ☐ I. RESERVED
- ☐ J. Interest-Bearing Acct.
- ☐ K. RESERVED
- ☐ L. RESERVED
- ☐ M. Defective Drywall
- ☐ N. Coastal Construction Control Line
- ☐ O. Insulation Disclosure
- ☐ P. Lead Paint Disclosure (Pre-1978)
- ☐ Q. Housing for Older Persons
- ☐ R. Rezoning
- ☐ S. Lease Purchase/ Lease Option
- ☐ T. Pre-Closing Occupancy
- ☐ U. Post-Closing Occupancy
- ☐ V. Sale of Buyer's Property
- ☐ W. Back-up Contract
- ☐ X. Kick-out Clause
- ☐ Y. Seller's Attorney Approval
- ☐ Z. Buyer's Attorney Approval
- ☐ AA. Licensee Property Interest
- ☐ BB. Binding Arbitration
- ☐ CC. Miami-Dade County Special Taxing District Disclosure
- ☐ DD. Seasonal/Vacation Rentals
- ☐ EE. Qualifying Improvements Disclosure
- ☐ FF. Credit Related to Buyers Broker Compensation
- ☒ GG. Sellers Agreement with Respect to Buyers Broker Compensation
- ☒ Other: Sellers Disclosure, Flood Disclosure

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Sales Contract ***(continued)***

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20. ADDITIONAL TERMS:

Seller To Credit Buyer $5000 towards closing costs.

COUNTER-OFFER

☐ Seller counters Buyer's offer.

[The remainder of this page is intentionally left blank.
This Contract continues with Line 610 on Page 13 of 13.]

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THIS IS INTENDED TO BE A LEGALLY BINDING CONTRACT. IF NOT FULLY UNDERSTOOD, SEEK THE ADVICE OF AN ATTORNEY PRIOR TO SIGNING.

THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR.

Approval of this form by the Florida Realtors and The Florida Bar does not constitute an opinion that any of the terms and conditions in this Contract should be accepted by the parties in a particular transaction. Terms and conditions should be negotiated based upon the respective interests, objectives and bargaining positions of all interested persons.

AN ASTERISK (*) FOLLOWING A LINE NUMBER IN THE MARGIN INDICATES THE LINE CONTAINS A BLANK TO BE COMPLETED.

ATTENTION: SELLER AND BUYER

CONVEYANCES TO FOREIGN BUYERS: Part III of Chapter 692, Sections 692.201 - 692.205, Florida Statutes, 2023 (the "Act"), in part, limits and regulates the sale, purchase and ownership of certain Florida properties by certain buyers who are associated with a "foreign country of concern", namely: the People's Republic of China, the Russian Federation, the Islamic Republic of Iran, the Democratic People's Republic of Korea, the Republic of Cuba, the Venezuelan regime of Nicolás Maduro, or the Syrian Arab Republic. **It is a crime to buy or knowingly sell property in violation of the Act.**

At time of purchase, Buyer must provide a signed Affidavit which complies with the requirements of the Act. Seller and Buyer are advised to seek legal counsel regarding their respective obligations and liabilities under the Act.

Buyer: Chase Bacon Chase Bacon Date: 09/12/2026

Buyer: Chase Bacon Date:

Seller: Derek Shepard dotloop verified 09/12/26 5:45 PM EDT V5BV-PAQZ-DKS7-7E8I Derek Shepard Date:

Seller: Kelly L Shepard dotloop verified 09/12/26 6:46 PM EDT Y1NH-DCCH-DSSG-FMXT Kelly L. Shepard Date:

Buyer's address for purposes of notice	Seller's address for purposes of notice

BROKER: Listing and Cooperating Brokers, if any, named below (collectively, "Broker"), are the only Brokers entitled to compensation in connection with this Contract. Instruction to Closing Agent: Seller and Buyer direct Closing Agent to disburse at Closing the full amount of the brokerage fees as specified in separate brokerage agreements with the parties and cooperative agreements between the Brokers, except to the extent Broker has retained such fees from the escrowed funds. This Contract shall not modify any offer of compensation made by Seller or Listing Broker to Cooperating Brokers.

Lauren Green	Jessie Tarin Morris
Cooperating Sales Associate, if any	**Listing Sales Associate**
PALM LIFE REALTY	JT REALTY & ASSOCIATES
Cooperating Broker, if any	**Listing Broker**

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Comprehensive Rider to the Residential Contract For Sale And Purchase

THIS FORM HAS BEEN APPROVED BY THE FLORIDA REALTORS AND THE FLORIDA BAR

FloridaRealtors®

When initialed by all parties, the parties acknowledge that the disclosure set forth below was provided to Buyer prior to execution of the Florida Realtors/Florida Bar Residential Contract For Sale and Purchase between the parties and the clauses below will be incorporated therein:

Derek Shepard and Kelly L Shepard (SELLER)

and _____ (BUYER)

concerning the Property described as 4684 Southern Valley Loop Brooksville FL 34601

SOUTHERN HILLS PLANTATION PH 2 BLK 9 LOT 25

Buyer's Initials CB _____ ***Seller's Initials*** DS 08/25/26 6:18 PM EDT dotloop verified KLS 08/25/26 6:24 PM EDT dotloop verified

B. HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE

PART A. DISCLOSURE SUMMARY

IF THE DISCLOSURE SUMMARY REQUIRED BY SECTION 720.401, FLORIDA STATUTES, HAS NOT BEEN PROVIDED TO THE PROSPECTIVE PURCHASER BEFORE EXECUTING THIS CONTRACT FOR SALE, THIS CONTRACT IS VOIDABLE BY BUYER BY DELIVERING TO SELLER OR SELLER'S AGENT OR REPRESENTATIVE WRITTEN NOTICE OF THE BUYER'S INTENTION TO CANCEL WITHIN 3 DAYS AFTER RECEIPT OF THE DISCLOSURE SUMMARY OR PRIOR TO CLOSING, WHICHEVER OCCURS FIRST. ANY PURPORTED WAIVER OF THIS VOIDABILITY RIGHT HAS NO EFFECT. BUYER'S RIGHT TO VOID THIS CONTRACT SHALL TERMINATE AT CLOSING.

BUYER SHOULD NOT EXECUTE THIS CONTRACT UNTIL BUYER HAS RECEIVED AND READ THIS DISCLOSURE.

Disclosure Summary For Southern Hills
(Name of Community)

1. AS A BUYER OF PROPERTY IN THIS COMMUNITY, YOU WILL BE OBLIGATED TO BE A MEMBER OF A HOMEOWNERS' ASSOCIATION ("ASSOCIATION").
2. THERE HAVE BEEN OR WILL BE RECORDED RESTRICTIVE COVENANTS ("COVENANTS") GOVERNING THE USE AND OCCUPANCY OF PROPERTIES IN THIS COMMUNITY.
3. YOU WILL BE OBLIGATED TO PAY ASSESSMENTS TO THE ASSOCIATION. ASSESSMENTS MAY BE SUBJECT TO PERIODIC CHANGE. IF APPLICABLE, THE CURRENT AMOUNT IS $ 1,417.71 PER quarter. YOU WILL ALSO BE OBLIGATED TO PAY ANY SPECIAL ASSESSMENTS IMPOSED BY THE ASSOCIATION. SUCH SPECIAL ASSESSMENTS MAY BE SUBJECT TO CHANGE. IF APPLICABLE, THE CURRENT AMOUNT IS $ _____ PER _____.
4. YOU MAY BE OBLIGATED TO PAY SPECIAL ASSESSMENTS TO THE RESPECTIVE MUNICIPALITY, COUNTY, OR SPECIAL DISTRICT. ALL ASSESSMENTS ARE SUBJECT TO PERIODIC CHANGE.
5. YOUR FAILURE TO PAY SPECIAL ASSESSMENTS OR ASSESSMENTS LEVIED BY A MANDATORY HOMEOWNERS' ASSOCIATION COULD RESULT IN A LIEN ON YOUR PROPERTY.
6. THERE MAY BE AN OBLIGATION TO PAY RENT OR LAND USE FEES FOR RECREATIONAL OR OTHER COMMONLY USED FACILITIES AS AN OBLIGATION OF MEMBERSHIP IN THE HOMEOWNERS' ASSOCIATION. IF APPLICABLE, THE CURRENT AMOUNT IS $ _____ PER _____.
7. THE DEVELOPER MAY HAVE THE RIGHT TO AMEND THE RESTRICTIVE COVENANTS WITHOUT THE APPROVAL OF THE ASSOCIATION MEMBERSHIP OR THE APPROVAL OF THE PARCEL OWNERS.
8. THE STATEMENTS CONTAINED IN THIS DISCLOSURE FORM ARE ONLY SUMMARY IN NATURE, AND, AS A PROSPECTIVE PURCHASER, YOU SHOULD REFER TO THE COVENANTS AND THE ASSOCIATION GOVERNING DOCUMENTS BEFORE PURCHASING PROPERTY. 09/12/26
9. THESE DOCUMENTS ARE EITHER MATTERS OF PUBLIC RECORD AND CAN BE OBTAINED FROM THE RECORD OFFICE IN THE COUNTY WHERE THE PROPERTY IS LOCATED, OR ARE NOT RECORDED AND CAN BE OBTAINED FROM THE DEVELOPER.

09/12/26 Chase Bacon
DATE BUYER

DATE BUYER

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Sales Contract *(continued)*

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B. HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE (CONTINUED)

PART B.

The Property is located in a community with a mandatory homeowners' association or an association that may require the payment of assessments, charges, or impose restrictions on the Property ("Association").

1. **APPROVAL:** The Association's approval of Buyer (CHECK ONE): ☐ is ☑ is not required. If Association approval of this transaction or the Buyer is required, this Contract is contingent upon Association approval no later than _____ (if left blank, then 5) days prior to Closing. Within _____ (if left blank, then 5) days after Effective Date, the Seller shall initiate the approval process with Association. Buyer shall pay application and related fees, as applicable, unless otherwise provided for in Association governing documents or agreed to by the parties. Buyer and Seller shall sign and deliver any documents required by the Association, provide for interviews or personal appearances, if required, and use diligent effort to timely obtain Association approval. If approval is not granted within the stated time period above, Buyer may terminate this Contract, and shall be refunded the Deposit, thereby releasing Buyer and Seller from all further obligations under this Contract.

2. **PAYMENT OF FEES, ASSESSMENTS, AND OTHER ASSOCIATION CHARGES:**
   (a) Buyer shall pay any application, initial contribution, and/or membership or other fees charged by Association pursuant to its governing documents or applicable Florida Statutes. If applicable, the current amount(s) is:

   $ 1,417.71 per quarter for HOA to First Service Residential

   $ 184.25 per month for social membership to Heritage Golf Group

   $ 300 per semi-annual for food minimum to Restaurants

   $ 2500 + tax per one time for capital contribution to Heritage Golf Group

   (b) If special or other assessments levied by the Association exist as of the Effective Date, or any assessment(s) are levied after the Effective Date and prior to the Closing Date, and are due and payable in full prior to Closing Date, then Seller shall pay all such assessment(s) prior to or at Closing; or, if any such assessment(s) may be paid in installments, then Seller shall pay all installments which are due before Closing Date, prior to or at Closing, and (**CHECK ONE**): ☐ Buyer ☐ Seller (if left blank, then Buyer) shall pay installments due after Closing Date. **If Seller is checked, Seller shall pay the assessment in full prior to or at the time of Closing.**
   (c) Seller shall pay, prior to or at Closing, all fines imposed against the Seller or the Property by the Association which exist as of the Closing Date and any fees the Association charges to provide information about the Property, assessment(s) and fees.

The Association or Management Company to which assessments, special assessments or rent/land use fees are due and payable, is/are:

First Service Residential

Contact Person Zita Tuomey
Phone 352-397-2926
Email Zita.Tuomey@fsresidential.com

Heritage Golf Group

Contact Person Kasey Larson
Phone 352-277-5000 opt 3
Email klarson@heritagegolfgroup.com

Additional contact information can be found on the Association's website, which is:

www. sohilly.com

Page 2 of 2 B. HOMEOWNERS' ASSOCIATION/COMMUNITY DISCLOSURE

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Community Development District Addendum

The following disclosure is to be given for the **initial sale of a parcel of real property** or the **initial sale of a residential unit** after the establishment of a Community Development District (CDD) under Florida Statutes Ch. 190 and is not required to be given in any subsequent sales. For information regarding CDD taxes and/or assessments, please contact your tax collector's office.

The following provisions are made part of the Contract for Sale and Purchase or Residential Sale and Purchase Contract

or Vacant Land Contract between Derek Shepard and Kelly L Shepard (Seller)

and _____ (Buyer)

concerning the Property located at 4684 Southern Valley Loop Brooksville FL 34601

THE Southern Hills COMMUNITY DEVELOPMENT DISTRICT
(NAME OF DISTRICT)
("DISTRICT") MAY IMPOSE AND LEVY TAXES OR ASSESSMENTS, OR BOTH TAXES AND ASSESSMENTS, ON THE PROPERTY. THESE TAXES AND ASSESSMENTS PAY THE CONSTRUCTION, OPERATION AND MAINTENANCE COSTS OF CERTAIN PUBLIC FACILITIES AND SERVICES OF THE DISTRICT AND ARE SET ANNUALLY BY THE GOVERNING BOARD OF THE DISTRICT. THESE TAXES AND ASSESSMENTS ARE IN ADDITION TO COUNTY AND OTHER LOCAL GOVERNMENTAL TAXES AND ASSESSMENTS AND ALL OTHER TAXES AND ASSESSMENTS PROVIDED FOR BY LAW.

Derek Shepard (dotloop verified 08/25/26 6:18 PM EDT ZAB6-MMLX-ICKF-ECHH)	09/12/26	Chase Bacon	
Date	Seller	Date	Buyer
Kelly L Shepard (dotloop verified 08/25/26 6:24 PM EDT VFF7-KTLN-PSNA-WDH1)			
Date	Seller	Date	Buyer

Seller represents that the current CDD taxes/assessments are:

$ 1460.67 per year to Southern Hills CDD

$ _____ per _____ to _____

Buyer is responsible for all assessments or charges from the District described above, including any outstanding capital assessments, but not including any annual assessments or charges for any years prior to the year of closing which shall be paid by Seller at or before closing. The annual assessments and charges and the capital assessment for the year of closing shall be pro-rated in the same manner as property taxes as set forth in the Contract.

This addendum amends the above-referenced Contract between Seller and Buyer. All other non-conflicting provisions of that agreement remain in full force and effect.

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Sales Contract *(continued)*

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Flood Disclosure

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Florida Statute 689.302 requires a seller to complete and provide a flood disclosure to a purchaser of residential real property **at or before** the time the sales contract is executed.

Seller, Derek Shepard and Kelly L Shepard, provides Buyer the following flood disclosure **at or before** the time the sales contract is executed.

Property address: 4684 SOUTHERN VALLEY LOOP BROOKSVILLE FL 34601

SOUTHERN HILLS PLANTATION PH 2 BLK 9 LOT 25

Seller, please check the applicable boxes in paragraphs (1) through (3) below.

FLOOD DISCLOSURE

Flood Insurance: Homeowners' insurance policies do not include coverage for damage resulting from floods. Buyer is encouraged to discuss the need to purchase separate flood insurance coverage with Buyer's insurance agent.

(1) Seller ☐ has ☑ has no knowledge of any flooding that has damaged the property during Seller's ownership of the property.
(2) Seller ☐ has ☑ has not filed a claim with an insurance provider relating to flood damage on the property, including, but not limited to, a claim with the National Flood Insurance Program.
(3) Seller ☐ has ☑ has not received assistance for flood damage to the property, including, but not limited to, assistance from the Federal Emergency Management Agency.
(4) For the purposes of this disclosure, the term "flooding" means a general or temporary condition of partial or complete inundation of the property caused by any of the following:
    a. The overflow of inland or tidal waters.
    b. The unusual and rapid accumulation of runoff or surface waters from any established water source, such as a river, stream, or drainage ditch.
    c. Sustained periods of standing water resulting from rainfall.

Seller: Derek Shepard dotloop verified 08/23/26 2:58 PM EDT EH0H-FICX-V3FM-FE6E Date: _____

Seller: Kelly L Shepard dotloop verified 08/23/26 2:59 PM EDT OQIT-NJEH-RFEX-39U4 Date: _____

Copy provided to Buyer on 09/12/26 by ☒ email ☐ facsimile ☐ mail ☐ personal delivery.

FD-2Rev 10/25

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Sales Contract *(continued)*

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Seller's Property Disclosure – Residential

FloridaRealtors®

Notice to Licensee and Seller: Only the Seller should fill out this form.

Notice to Seller: Florida law[1] requires a **Seller** of a home to disclose to the **Buyer** all known facts that materially affect the value of the property being sold and that are not readily observable or known by the **Buyer**. This disclosure form is designed to help you comply with the law. However, this disclosure form may not address every significant issue that is unique to the Property. You should think about what you would want to know if you were buying the Property today; and if you need more space for additional information, comments, or explanations, check the Paragraph 12 checkbox and attach an addendum.

Notice to Buyer: The following representations are made by **Seller** and **not** by any real estate licensee. This disclosure is not a guaranty or warranty of any kind. It is not a substitute for any inspections, warranties, or professional advice you may wish to obtain. It is not a substitute for your own personal judgment and common sense. The following information is based only upon **Seller's** actual knowledge of the Property's condition. **Sellers** can disclose only what they actually know. **Seller** may not know about all material or significant items. You should have an independent, professional home inspection to verify the condition of the Property and determine the cost of repairs, if any. This disclosure is not a contract and is not intended to be a part of any contract for sale and purchase.

Seller makes the following disclosure regarding the property described as: 4684 Southern Valley Loop Brooksville FL 34601 (the "Property")

The Property is ☐ owner occupied ☐ tenant occupied ☑ unoccupied (If unoccupied, how long has it been since **Seller** occupied the Property? 3 months

	Yes	No	Don't Know
1. Structures; Systems; Appliances			
(a) Are the structures including roofs; ceilings; walls; doors; windows; foundation; and pool, hot tub, and spa, if any, structurally sound and free of leaks?	☑	☐	☐
(b) Is seawall, if any, and dockage, if any, structurally sound?	☑	☐	☐
(c) Are existing major appliances and heating, cooling, mechanical, electrical, security, and sprinkler systems, in working condition, i.e., operating in the manner in which the item was designed to operate?	☑	☐	☐
(d) Does the Property have aluminum wiring other than the primary service line?	☐	☐	☑
(e) Are any of the appliances leased? If yes, which ones: none	☐	☑	☐
(f) If any answer to questions 1(a) – 1(c) is no, please explain:			
2. Termites; Other Wood-Destroying Organisms; Pests			
(a) Are termites; other wood-destroying organisms, including fungi; or pests present on the Property or has the Property had any structural damage by them?	☐	☑	☐
(b) Has the Property been treated for termites; other wood-destroying organisms, including fungi; or pests?	☑	☐	☐
(c) If any answer to questions 2(a) - 2(b) is yes, please explain: HOA sprays around homes			
3. Water Intrusion; Drainage; Flooding			
(a) Has past or present water intrusion affected the Property?	☐	☑	☐
(b) Have past or present drainage or flooding problems affected the Property?	☐	☑	☐
(c) Is any of the Property located in a special flood hazard area?	☐	☑	☐
(d) Is any of the Property located seaward of the coastal construction control line?	☐	☑	☐
(e) Does your lender require flood insurance?	☐	☑	☐
(f) Do you have an elevation certificate? If yes, please attach a copy.	☐	☑	☐
(g) If any answer to questions 3(a) - 3(d) is yes, please explain:			

[1] *Johnson v. Davis*, 480 So.2d 625 (Fla. 1985).

Seller 08/23/26 08/25/26 and **Buyer** CB acknowledge receipt of a copy of this page, which is Page 1 of 4

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Sales Contract *(continued)*

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	Yes	No	Don't Know
4. Plumbing			
(a) What is your drinking water source? ☑public ☐private ☐well ☐other			
(b) Have you ever had a problem with the quality, supply, or flow of potable water?	☐	☐	☐
(c) Do you have a water treatment system? If yes, is it ☑owned ☐leased?	☐	☑	☐
(d) Do you have a ☑sewer or ☐septic system? If septic system, describe the location of each system: _____			
(e) Are any septic tanks, drain fields, or wells that are not currently being used located on the Property?	☐	☑	☐
(f) Are there or have there been any defects to the water system, septic system, drain fields or wells?	☐	☑	☐
(g) Have there been any plumbing leaks since you have owned the Property?	☐	☑	☐
(h) Are any polybutylene pipes on the Property?	☐	☑	☐
(i) If any answer to questions 4(b), 4(c), and 4(e) - 4(h) is yes, please explain:			
5. Roof and Roof-Related Items			
(a) To your knowledge, is the roof structurally sound and free of leaks?	☑	☐	☐
(b) The age of the roof is _____ years OR date installed 2017			
(c) Has the roof ever leaked during your ownership?	☐	☑	☐
(d) To your knowledge, has there been any repair, restoration, replacement (indicate full or partial) or other work undertaken on the roof? If yes, please explain: _____	☐	☑	☐
(e) Are you aware of any defects to the roof, fascia, soffits, flashings or any other component of the roof system? If yes, please explain: _____	☐	☑	☐
6. Pools; Hot Tubs; Spas			
Note: Florida law requires swimming pools, hot tubs, and spas that received a certificate of completion on or after October 1, 2000, to have at least one safety feature as specified by Section 515.27, Florida Statutes.			
(a) If the Property has a swimming pool, hot tub, or spa that received a certificate of completion on or after October 1, 2000, indicate the existing safety feature(s): ☐enclosure that meets the pool barrier requirements ☐approved safety pool cover ☐required door and window exit alarms ☐required door locks ☐none			
(b) Has an in-ground pool on the Property been demolished and/or filled?	☐	☑	☐
7. Sinkholes			
Note: When an insurance claim for sinkhole damage has been made by the seller and paid by the insurer, Section 627.7073(2)(c), Florida Statutes, requires the seller to disclose to the buyer that a claim was paid and whether or not the full amount paid was used to repair the sinkhole damage.			
(a) Does past or present settling, soil movement, or sinkhole(s) affect the Property or adjacent properties?	☐	☑	☐
(b) Has any insurance claim for sinkhole damage been made? If yes, was the claim paid? ☐yes ☐no If the claim was paid, were all the proceeds used to repair the damage? ☐yes ☐no	☐	☑	☐
(c) If any answer to questions 7(a) - 7(b) is yes, please explain:			

Seller [illegible] 08/23/26 [illegible] 08/25/26 and Buyer CB acknowledge receipt of a copy of this page, which is Page 2 of 4

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	Yes	No	Don't Know
8. Homeowners' Association Restrictions; Boundaries; Access Roads			
(a) Is membership in a homeowner's association mandatory or do any covenants, conditions or restrictions (CCRs) affect the Property? (CCRs include deed restrictions, restrictive covenants and declaration of covenants.) **Notice to Buyer:** If yes, you should read the association's official records and/or the CCRs before making an offer to purchase. These documents contain information on significant matters, such as recurring dues or fees; special assessments; capital contributions, penalties; and architectural, building, landscaping, leasing, parking, pet, resale, vehicle and other types of restrictions.	☑	☐	☐
(b) Are there any proposed changes to any of the restrictions?	☐	☑	☐
(c) Are any driveways, walls, fences, or other features shared with adjoining landowners?	☐	☑	☐
(d) Are there any encroachments on the Property or any encroachments by the Property's improvements on other lands?	☐	☑	☐
(e) Are there boundary line disputes or easements affecting the Property?	☐	☑	☐
(f) Are you aware of any existing, pending or proposed legal or administrative action affecting homeowner's association common areas (such as clubhouse, pools, tennis courts or other areas)?	☐	☑	☐
(g) Have any subsurface rights, as defined by Section 689.29(3)(b), Florida Statutes, been severed from the Property? If yes, is there a right of entry? ☐yes ☐no	☐	☑	☐
(h) Are access roads ☑private ☐public? If private, describe the terms and conditions of the maintenance agreement: HOA management			
(i) If any answer to questions 8(a) - 8(g) is yes, please explain:			
9. Environmental			
(a) Was the Property built before 1978? If yes, please see Lead-Based Paint Disclosure.	☐	☑	☐
(b) Does anything exist on the Property that may be considered an environmental hazard, including but not limited to, lead-based paint; asbestos; mold; urea formaldehyde; radon gas; methamphetamine contamination; defective drywall; fuel, propane, or chemical storage tanks (active or abandoned); or contaminated soil or water?	☐	☑	☐
(c) Has there been any damage, clean up, or repair to the Property due to any of the substances or materials listed in subsection (b) above?	☐	☑	☐
(d) Are any mangroves, archeological sites, or other environmentally sensitive areas located on the Property?	☐	☑	☐
(e) If any answer to questions 9(b) - 9(d) is yes, please explain:			
10. Governmental, Claims and Litigation			
(a) Are there any existing, pending or proposed legal or administrative claims affecting the Property?	☐	☑	☐
(b) Are you aware of any existing or proposed municipal or county special assessments affecting the Property?	☐	☑	☐
(c) Is the Property subject to any Qualifying Improvements assessment per Section 163.081, Florida Statutes?	☐	☑	☐
(d) Are you aware of the Property ever having been, or is it currently, subject to litigation or claim, including but not limited to, defective building products, construction defects and/or title problems?	☐	☑	☐
(e) Have you ever had any claims filed against your homeowner's Insurance policy?	☐	☑	☐

Seller RS 08/23/26 KS 08/25/26 and **Buyer** CB acknowledge receipt of a copy of this page, which is Page 3 of 4

SPDR-4:13 PM dotloop verified 25 AUG 26 dotloop verified

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Prior Sale and Transfer History

Subject Transfer History

Prior sales and/or transfers of the subject property (minimum 3 year look back)

Prior Sales or Transfers	None
Data Source	Assessor Record

Analysis of Prior Sale and Transfer History of Subject Property 02/22/2019, WD, Doc#3703-1545, Stephen & Katherine Young to Derek & Kelly L. Shepard.

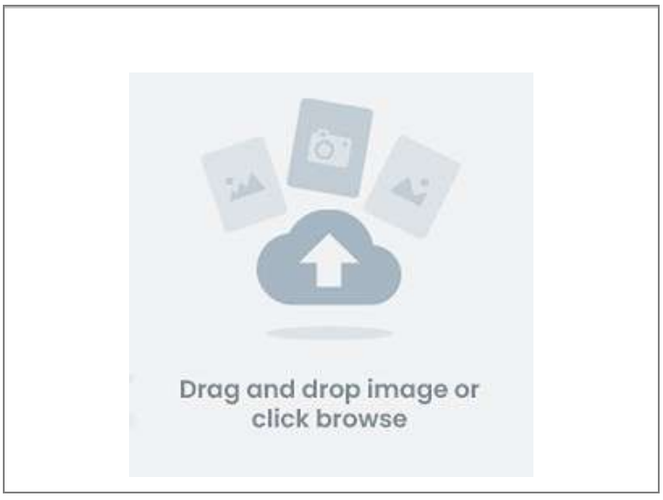
Comparable Transfer History

Prior sales and/or transfers of the comparable properties from the 'Sales Comparison Approach' section (minimum 1 year look back)

#	Transfer Terms	Date	Amount	Data Source
1	Affidavit	05/12/2026	$0	Assessor Record
2	None			Assessor Record
3	None			Assessor Record
4	None			Assessor Record
5	None			Assessor Record
6	None			Assessor Record

Analysis of Prior Sale and Transfer History of Comparable Sales Sale#1 - Affidavit, Doc# 4709-1827. All other sales in the report had not sales or transfers in the last 12 months

Prior Sale and Transfer History Exhibits



Sales Comparison Approach

	Subject Property	Comparable #1		Comparable #2		Comparable #3	
General Information							
Property Address	4684 Southern Valley Loop Brooksville, FL 34601-6482	19432 Forest Garden Ct Brooksville, FL 34601-6546		19441 Forest Garden Ct Brooksville, FL 34601-6546		19863 Tattnall Way Brooksville, FL 34601-6476	
							
Data Source		Assessor Record 4709-1628 | MLS 7881318		Assessor Record 4718-631 | MLS TB8474067		Assessor Record 2912-365 | MLS W7884480	
Proximity to Subject		0.29 Miles NW		0.48 Miles N		0.45 Miles NW	
List Price	$439,900	$423,500		$449,990		$439,900	
Listing Status	Pending	Settled Sale		Settled Sale		Settled Sale	
Contract Price	$439,900	—		—		—	
Sale Price		$419,000		$442,490		$430,000	
Transfer Terms		Typically Motivated	$0	Typically Motivated	$0	Typically Motivated	$0
Financing Type		VA	$0	Cash	$0	Cash	$0
Sales Concessions	No	$0	$0	$10,000	$(10,000)	No	
Contract Date	09/12/2026	04/10/2026	$8,364	03/30/2026	$10,664	08/10/2026	$1,737
Sale Date		05/13/2026	$0	05/29/2026	$0	08/29/2026	$0
Days on Market	17	75		49		115	
Attached/Detached	Detached	Detached		Detached		Detached	$0
Property Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Project Information							
Common Amenities/Services	Clubhouse | Gated Community | Grounds Maintenance | Inground Pool | Recreation Area	Clubhouse | Gated Community | Grounds Maintenance | Inground Pool | Recreation Area		Clubhouse | Gated Community | Grounds Maintenance | Inground Pool | Recreation Area		Clubhouse | Gated Community | Grounds Maintenance | Inground Pool | Recreation Area	
Site							
Site Size	10,980 Sq. Ft.	7,919 Sq. Ft.	$12,200	7,971 Sq. Ft.	$12,200	9,120 Sq. Ft.	$7,400
Site Influence (Location)	Residential	Residential		Residential		Residential	
View | Range	Golf Course | Full	Golf Course | Full		Woods | Full	$0	Lake | Full	$0
Dwelling(s)							
Year Built	2013	2022	$2,250	2026	$(3,250)	2022	$2,250
Construction Method	Site Built	Site Built		Site Built		Site Built	
Heating	Forced Warm Air | Electric	Forced Warm Air | Electric		Forced Warm Air | Electric		Forced Warm Air | Electric	
Unit(s)							
Bedrooms	3	3		3		3	
Baths - Full | Half	2 | 0	2 | 1	$(5,000)	2 | 1	$(5,000)	2 | 1	$(5,000)
Finished Area Above Grade	2,307 Sq. Ft.	2,002 Sq. Ft.	$12,200	2,092 Sq. Ft.	$8,600	2,342 Sq. Ft.	$(1,400)
Unfinished Area Above Grade	488 Sq. Ft.	157 Sq. Ft.	$3,300	488 Sq. Ft.	$0	498 Sq. Ft.	$0
Finished Area Below Grade	0 Sq. Ft.	0 Sq. Ft.	$0	0 Sq. Ft.		0 Sq. Ft.	
Finished Area Below Grade (Nonstandard)	0 Sq. Ft.	0 Sq. Ft.	$0	0 Sq. Ft.	$0	0 Sq. Ft.	$0
Unfinished Area Below Grade	0 Sq. Ft.	0 Sq. Ft.	$0	0 Sq. Ft.	$0	0 Sq. Ft.	$0

Sales Comparison Approach *(continued)*

	Subject Property	Comparable #1	Comparable #2	Comparable #3
Property Address	4684 Southern Valley Loop Brooksville, FL 34601-6482	19432 Forest Garden Ct Brooksville, FL 34601-6546	19441 Forest Garden Ct Brooksville, FL 34601-6546	19863 Tattnall Way Brooksville, FL 34601-6476
Quality and Condition (Ratings: 1-6, 1 is highest)				
Exterior Quality and Condition				
Quality	**Q3**	**Q3**	**Q3**	**Q3**
Condition	**C3**	**C3**	**C1**	**C3**
Interior Quality and Condition				
Quality	**Q3**	**Q3**	**Q3**	**Q3**
Condition	**C3**	**C3**	**C1**	**C3**

Overall Quality and Condition (Ratings: 1-6, 1 is highest)							
Quality	**Q3**	**Q3**	**$0**	**Q3**	**$0**	**Q3**	**$0**
Condition	**C3**	**C3**	**$0**	**C1**	**$(10,000)**	**C3**	**$0**

Vehicle Storage		**$0**	**$(1,600)**	**$(11,240)**
Type | Spaces | Detail	Garage | 2 | Built-in 419 Sq. Ft.	Garage | 2 | Built-in 419 Sq. Ft.	Garage | 2 | Built-in 456 Sq. Ft.	Garage | 3 | Built-in 700 Sq. Ft.

Summary				
List Price	$439,900	$423,500	$449,990	$439,900
Contract Price	$439,900	—	—	—
Sale Price		$419,000	$442,490	$430,000
Net Adjustment Total		$33,314	$1,614	$(6,253)
Adjusted Price		$452,314	$444,104	$423,747
Comparable Weight		Most	Most	Less
Indicated Value by Sales Comparison Approach				
Indicated Value	$445,000			

Sales Comparison Approach *(continued)*

	Subject Property	Comparable #4		Comparable #5		Comparable #6	
General Information							
Property Address	4684 Southern Valley Loop Brooksville, FL 34601-6482	19770 Tattnall Way Brooksville, FL 34601-6477		4910 Southern Valley Loop Brooksville, FL 34601-6479		4926 SOUTHERN VALLEY LOOP Brooksville, FL .34601	
							
Data Source		Assessor Record 4728-1296 | MLS W7879299		Assessor Record 4701-490 | MLS W7881542		Assessor Record 3022-1647 | MLS TB8511734	
Proximity to Subject		0.49 Miles NW		0.13 Miles NW		0.17 Miles N	
List Price	$439,900	$465,000		$499,000		$499,000	
Listing Status	Pending	Settled Sale		Settled Sale		Active	
Contract Price	$439,900	—		—		—	
Sale Price		$465,000		$495,000		—	
Transfer Terms		Typically Motivated	$0	Typically Motivated	$0	—	
Financing Type		FHA	$0	Conventional	$0	—	$0
Sales Concessions	No	$0	$0	$0	$0	—	$0
Contract Date	09/12/2026	05/05/2026	$7,347	02/28/2026	$13,797	—	$0
Sale Date		06/26/2026	$0	04/29/2026	$0	—	$0
Days on Market	17	218		197		101	
Attached/Detached	Detached	Detached		Detached		Detached	
Property Rights Appraised	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Project Information							
Common Amenities/Services	Clubhouse | Gated Community | Grounds Maintenance | Inground Pool | Recreation Area	Clubhouse | Gated Community | Grounds Maintenance | Inground Pool | Recreation Area		Clubhouse | Gated Community | Grounds Maintenance | Inground Pool | Recreation Area		Clubhouse | Gated Community | Grounds Maintenance | Inground Pool | Recreation Area	
Site							
Site Size	10,980 Sq. Ft.	9,820 Sq. Ft.	$4,600	15,240 Sq. Ft.	$17,000	15,550 Sq. Ft.	$(18,200)
Site Influence (Location)	Residential	Residential		Residential		Residential	
View | Range	Golf Course | Full	Lake | Full	$0	Golf Course | Full	$0	Golf Course | Full	$0
Dwelling(s)							
Year Built	2013	2018	$(1,250)	2017	$1,000	2017	$1,000
Construction Method	Site Built	Site Built		Site Built		Site Built	
Heating	Forced Warm Air | Electric	Forced Warm Air | Electric		Forced Warm Air | Electric		Forced Warm Air | Electric	
Unit(s)							
Bedrooms	3	3	$0	3		3	
Baths - Full | Half	2 | 0	2 | 0	$5,000	3 | 1	$(10,000)	2 | 2	$(5,000)
Finished Area Above Grade	2,307 Sq. Ft.	2,024 Sq. Ft.	$11,320	2,344 Sq. Ft.	$(1,480)	1,951 Sq. Ft.	$14,240
Unfinished Area Above Grade	488 Sq. Ft.	207 Sq. Ft.	$2,800	192 Sq. Ft.	$2,900	442 Sq. Ft.	$0
Finished Area Below Grade	0 Sq. Ft.	0 Sq. Ft.		0 Sq. Ft.		0 Sq. Ft.	
Finished Area Below Grade (Nonstandard)	0 Sq. Ft.	0 Sq. Ft.	$0	0 Sq. Ft.		0 Sq. Ft.	
Unfinished Area Below Grade	0 Sq. Ft.	0 Sq. Ft.	$0	0 Sq. Ft.		0 Sq. Ft.	

Sales Comparison Approach *(continued)*

	Subject Property	Comparable #4	Comparable #5	Comparable #6
Property Address	4684 Southern Valley Loop Brooksville, FL 34601-6482	19770 Tattnall Way Brooksville, FL 34601-6477	4910 Southern Valley Loop Brooksville, FL 34601-6479	4926 SOUTHERN VALLEY LOOP Brooksville, FL .34601
Quality and Condition (Ratings: 1-6, 1 is highest)				
Exterior Quality and Condition				
Quality	**Q3**	**Q3**	**Q3**	**Q3**
Condition	**C3**	**C3**	**C3**	**C3**
Interior Quality and Condition				
Quality	**Q3**	**Q3**	**Q3**	**Q3**
Condition	**C3**	**C3**	**C3**	**C3**

Overall Quality and Condition (Ratings: 1-6, 1 is highest)							
Quality	**Q3**	**Q3**	**$0**	**Q3**	**$0**	**Q3**	**$0**
Condition	**C3**	**C3**	**$0**	**C3**	**$0**	**C3**	**$0**

Vehicle Storage		**$(6,480)**	**$(7,560)**	**$(3,960)**
Type | Spaces | Detail	Garage | 2 | Built-in 419 Sq. Ft.	Garage | 2 | Built-in 563 Sq. Ft.	Garage | 2 | Built-in 587 Sq. Ft.	Garage | 2 | Built-in 507 Sq. Ft.

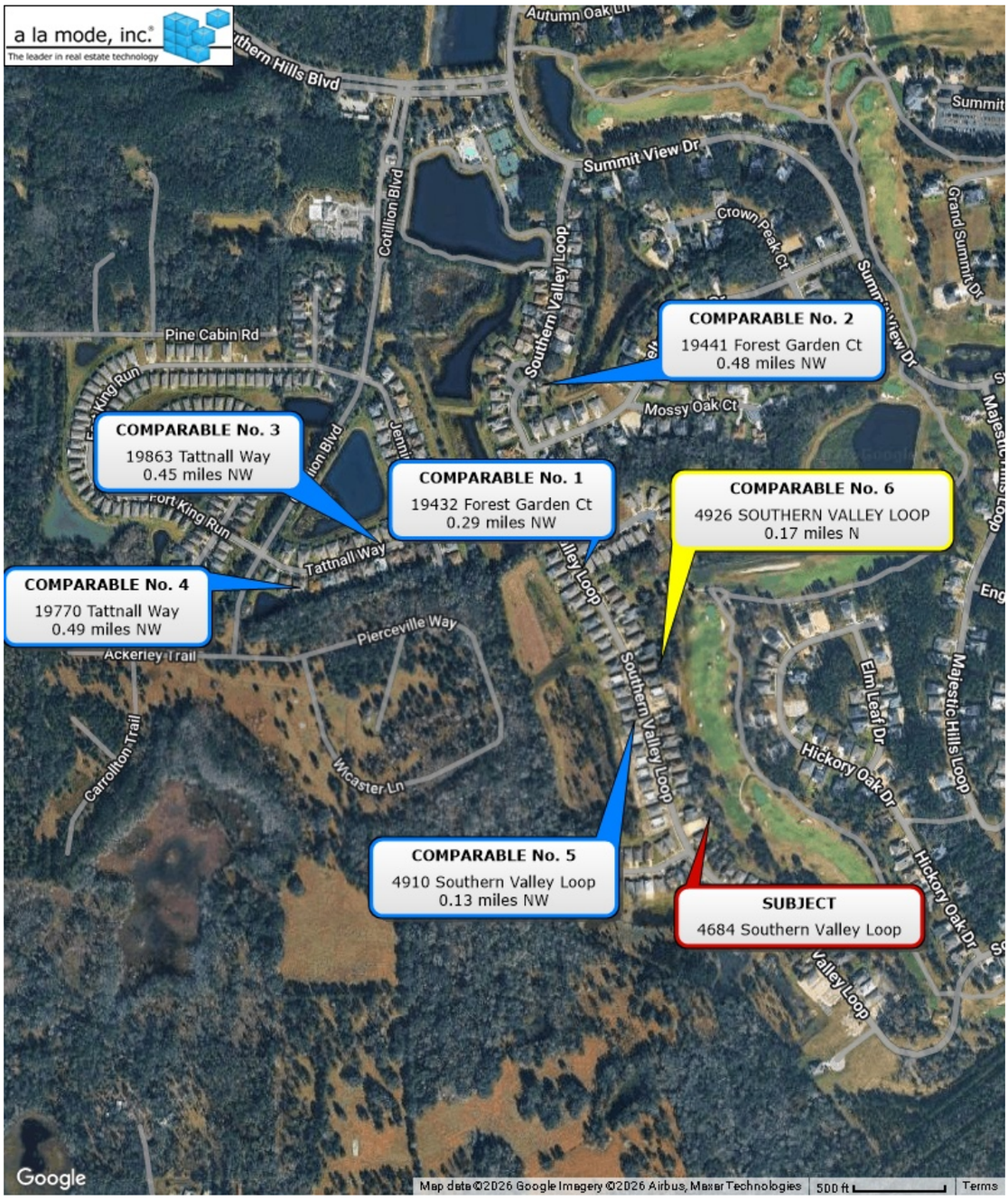
Summary				
List Price	$439,900	$465,000	$499,000	$499,000
Contract Price	$439,900	—	—	—
Sale Price		$465,000	$495,000	—
Net Adjustment Total		$23,337	$15,657	$(11,920)
Adjusted Price		$488,337	$510,657	$487,080
Comparable Weight		Less	Less	Most
Indicated Value by Sales Comparison Approach				
Indicated Value	$445,000			

Reconciliation of Sales Comparison Approach

Reconciliation. The adjustments were derived using a "matched pairs " analysis for the bedrooms, baths, and property characteristics.The subject was compatible to the neighborhood. All sales were closed sales and share similar amenities with the subject. All sales were considered good indicators of value for the subject. The cost approach was completed. The income approach was not completed due to a lack of data. This is not going to be income producing property. Based on MLS data, Public Records and exterior inspections, the comparable sales were considered to be in similar condition to the subject except as noted. The adjustments were derived using matched pairs analysis. All sales were considered good indicators of value for the subject and within a mile radius and 12 months or less. The sales comparison approach was based on MLS data, public records and exterior inspections. The comparable sales were considered to be in similar condition to the subject except as noted. The subject size has been bracketed. Due to overall similarities and net adjustments, the most weight is given to sales #1 & #2.

Sales Comparison Approach *(continued)*

Sales Comparison Map



Sales Comparison Approach Exhibits

Comparable #1 - Stellar MLS#W7881318



Comparable #2 - Stellar MLS#TB8474067



Sales Comparison Approach *(continued)*

Comparable #3 - Stellar MLS#W7884480



Comparable #4 - Stellar MLS#W7879299



Comparable #5 - Stellar MLS#W7881542



Comparable #6 - Stellar MLS#TB8511734



Cost Approach

Indicated Value by Cost Approach $400,530

Depreciated Cost of Dwellings	$314,530
As Is Value of Site Improvements	$10,000
Opinion of Site Value	$76,000

Depreciated Cost - Dwelling

Above Grade Finished Area	2,307	Sq. Ft. @	$140	$322,980
Built-in Garage	420	Sq. Ft. @	$45	$18,900
Physical Depreciation	8.3%			$(27,350)
Functional Depreciation	0%			$0
External Depreciation	0%			$0
			Total	**$314,530**

Remaining Economic Life	55 years
Effective Age	60 years

Commentary on Remaining Economic Life The subject shows little to no wear and tear.

Commentary on Effective Age The subject is in like new condition

As Is Value of Site Improvements

Description	Amount
Driveway, fence	$10,000
Total	**$10,000**

Cost Approach *(continued)*

Site Value

Primary Site Valuation Method	Extraction	Opinion of Site Value	$76,000

Reconciliation of Site Value .Land Value arrived at by Market Extraction.

General Description

Cost Type	Replacement	**Cost Method**	Comparative Unit
Cost Data Source	Marshall & Swift	**Depreciation Method**	Economic Age-Life
Quality Rating	Good		
Effective Date	01/01/2026		

Cost Approach Commentary

Costs were taken from known local builders prices and Building-cost.net. Dep. was arrived @ by AGE/LIFE METHOD * Total Life Expectancy = 60 Years * Est. Remaining life = 55 years * Square foot Calculations- See Attached Floor Plan Addendum. Land Value arrived at by Market Extraction.

Reconciliation

Approaches to Value

	Sales Comparison Approach	Income Approach	Cost Approach
Indicated Value	$445,000		$400,530
Reason for Exclusion		Not Necessary for Credible Results	

Appraisal Summary

Contract Price	$439,900	**Reasonable Exposure Time**	0-90 days
Opinion of Market Value	$445,000	**Effective Date of Appraisal**	09/19/2026
Market Value Condition	As Is		

Reconciliation of Market Value

The subject was compatible to the neighborhood. All sales were closed sales and share similar amenities with the subject. All sales were considered good indicators of value for the subject. The cost approach was completed. The income approach was not completed due to a lack of data. This is not going to be income producing property. Based on MLS data, Public Records and exterior inspections, the comparable sales were considered to be in similar condition to the subject except as noted. The adjustments were derived using matched pairs analysis. All sales were considered good indicators of value for the subject and within a mile radius and 12 months or less. The sales comparison approach was based on MLS data, public records and exterior inspections. The comparable sales were considered to be in similar condition to the subject except as noted. Indicated Weight Value, Estimated indicated value is determined by using the Gross Adjustment of sale price for each comparable as a measure of the relative quality of the comp. The Indicated Value is derived by multiplying the weight of each comp by the Adjusted Sale Price of that comp, repeating for each property, then adding them all together. This weighted average is used as the indicated value of the subject.As with any method, this technique is not perfect.However, it does do a very good job of giving more weight to the most similar comps while at the same time minimizing values near the extremes of the indicated value range.

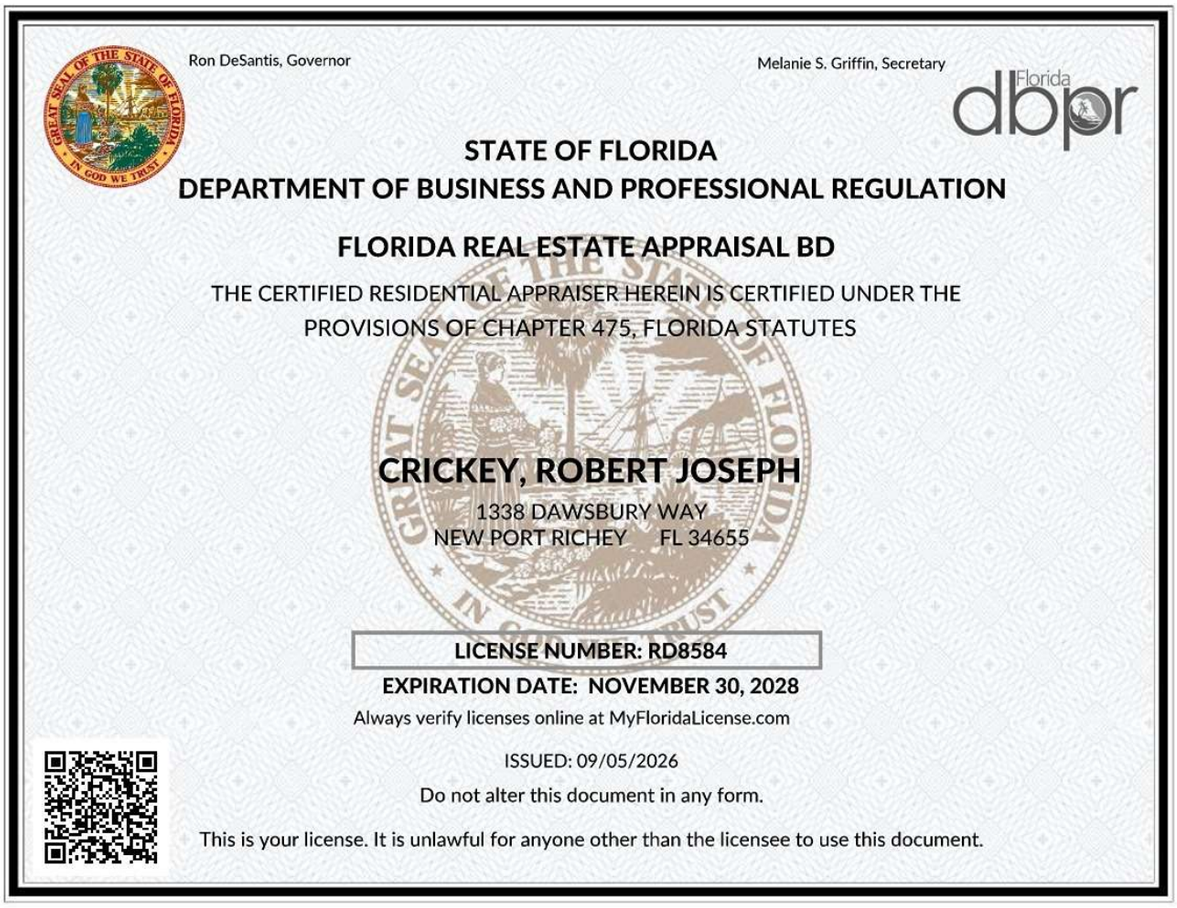
Apparent Defects, Damages, Deficiencies

None

Supplemental Information

Supplemental Information Exhibits

Florida License Expire 11/30/2028



Ron DeSantis, Governor

Melanie S. Griffin, Secretary

Florida dbpr

STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

FLORIDA REAL ESTATE APPRAISAL BD

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

CRICKEY, ROBERT JOSEPH
1338 DAWSBURY WAY
NEW PORT RICHEY FL 34655

LICENSE NUMBER: RD8584
EXPIRATION DATE: NOVEMBER 30, 2028

Always verify licenses online at MyFloridaLicense.com

ISSUED: 09/05/2026

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.

Supplemental Information *(continued)*

E&O Insurance Expires 05/10/2027

Accelerant National Insurance Company
(A Stock Company)
400 Northridge Road, Suite 800
Sandy Springs, GA 30350

REAL ESTATE APPRAISERS
ERRORS AND OMISSIONS INSURANCE POLICY
DECLARATIONS

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NAX40PL101433-03 **Renewal of: NAX40PL101433-02**

1. **Named Insured: Robert Crickey**

2. **Address:** 1338 Dawsbury Way
New Port Richey, FL 34655

3. **Policy Period:** **From: May 10, 2026** **To: May 10, 2027**
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in item **2.** Above.

4. **Limit of Liability:**

	Each **Claim**	Policy Aggregate
Damages Limit of Liability	**4A. $ 1,000,000**	**4C. $ 1,000,000**
Claim Expenses Limit of Liability	**4B. $ 1,000,000**	**4D. $ 1,000,000**

5. **Deductible** (Inclusive of **Claims Expenses**):

Each **Claim**	Aggregate
5A. $500	**5B. $1,000**

6. **Policy Premium: $ 691** **State Taxes/Surcharges: $ 6.91**

7. **Retroactive Date: May 10, 2022**

8. **Notice to Company:** Notice of a **Claim** or Potential **Claim** should be sent to:
OREP Insurance Services: info@orep.org
6353 El Cajon Blvd, Suite 124-605
San Diego, CA 92115

9. **Program Administrator:** OREP Insurance Services, LLC – appraisers@orep.org

10. **Forms and Endorsements Attached at Policy Inception:** See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: March 31, 2026 By: Isaac Peck
Authorized Representative

N DEC 40000 04 22 Page 1 of 1

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 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 Intended Use, Intended User, and the certifications are also not permitted. However, additional Intended Use, Intended User, and 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 assignment is based on the applicable assignment elements, including: the client and any other intended users, the intended use, the definition of market value that follows, the effective date, the subject property and its relevant characteristics, and the applicable assignment conditions. The appraiser must, at a minimum: (1) obtain and review adequate and reliable information for the subject property; (2) research, verify, and analyze adequate and reliable data for the subject market area including data for each comparable property reported; and (3) report his or her analyses, opinions, and conclusions in this appraisal report.

Intended Use

The intended use of the opinions and conclusions contained in this appraisal report is for the intended user to evaluate the property that is the subject of this appraisal for a mortgage finance transaction or related activities.

Intended User

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

Additional Intended Users cannot be contrary to the original Intended User.

Legend Lending Corporation

Definition of Market Value

The most probable price that a property should bring in a competitive and open market under all conditions requisite to a fair sale with the buyer and seller each acting prudently and 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 costs that are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable because 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 assumes that the title is good and marketable unless he or she becomes aware of information to the contrary.

If the appraiser has included a sketch or floor plan in this appraisal report, it shows the approximate dimensions and is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

The appraiser has relied on data provided by third parties in this appraisal report. Such data may include, but is not limited to, floor plans, flood maps, multiple listing real estate services, tax assessment records, public land records, satellite imagery, virtual street views, property data services, surveys, engineering reports, and property data aggregations. After examination of the data and data sources, the appraiser has used only the data he or she considers reliable. The appraiser assumes there are no material omissions in the data relied upon and makes no guarantees, express or implied, regarding their accuracy. If the source date is prior to the effective date of the appraisal, the appraiser assumes the property characteristics and supporting information have not changed in the interim.

The appraiser will not be required to 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.

The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) that the appraiser became aware of during the development of this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and assumes 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.

Certifications

Appraiser Certifications

The Appraiser certifies and agrees that:

1. I have no present or prospective interest in the property that is the subject of this report, or relationship with the present or prospective owners or occupants of the subject property, or other parties involved in this transaction.

2. I performed this assignment without bias with respect to the parties involved in this transaction, the property that is the subject of this report, or the demographics of the area where the property is located.

3. I am aware of and have complied with all applicable laws and regulations including antidiscrimination laws, rules, and requirements that apply to the appraiser and to the assignment.

4. I did not base any part of my appraisal on the actual or perceived race, color, religion, sex (including sexual orientation or gender identity), age (other than as applicable for legally age-restricted communities), marital status, disability, familial status, or national origin of the present or prospective owners or occupants of either the subject property or properties in the area of the subject property or on any other basis prohibited by the Fair Housing Act or the Equal Credit Opportunity Act, or any other basis prohibited by law.

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

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

7. I meet the credential requirements for this assignment as of the date of this appraisal report and have knowledge and experience in appraising this type of property in this market area.

8. 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.

9. 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.

10. I personally performed an onsite inspection of the interior and exterior areas of the subject property. I reported the readily observable condition of the improvements in factual, specific terms. I identified and reported any known physical deficiencies that could affect the soundness or structural integrity of the property.

11. 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 transmitted.

12. Using information available in the normal course of business, 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.

13. Using information available in the normal course of business, 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.

14. I based my valuation on the available properties that are most similar to the subject property.

15. 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.

16. I have identified the differences between the subject and comparable properties, analyzed the market reaction to those differences, and reflected those differences in the analysis.

17. To the extent possible, 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.

18. I have taken into consideration the factors that have an impact on value with respect to the subject property, and its location, including its proximity 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.) that I became aware of during the development of 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.

19. 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.

20. 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 analyses 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).

21. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. No one provided significant real property appraisal assistance.

22. 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.

23. 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.

24. I am aware that any disclosure or distribution of this appraisal report or any of its contents by me or by 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.

Certifications *(continued)*

25. 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. Any of the foregoing persons or entities who receive this appraisal report may choose to store, copy, reproduce, analyze, use and distribute the data in the appraisal report for internal or external purposes without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. 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). A person or entity who receives a copy of an appraisal report does not become an intended user, unless the appraiser identifies such person as an intended user. The appraiser and supervisory appraiser (if applicable) shall have no liability for any use of this appraisal report not related to the mortgage finance transaction and related activities for which this appraisal report was prepared.

26. 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 choose to rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties. A person or entity who receives a copy of an appraisal report does not become an intended user, unless the appraiser identifies such person as an intended user. The appraiser and supervisory appraiser (if applicable) shall have no liability for any use of this appraisal report not related to the mortgage finance transaction and related activities for which this appraisal report was prepared.

27. If this 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 report containing a copy or representation of my signature, I agree that my electronic signature has the same force and effect as my manual handwritten signature, and that the report is enforceable and valid as a paper version of this report would be if delivered containing my manual handwritten signature.

28. 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.

29. I have not performed any service regarding the subject property within the three years preceding the agreement to perform this assignment.

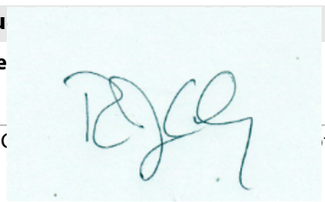
Additional Appraiser Certifications

Additional Appraiser Certifications cannot be contrary to the original Appraiser Certifications.

1. None

Signatu

Appraise



09/23/2026

Robert J C f Signature and Report

Level	Certified Residential
ID	RD8584
State	FL
Expires	11/30/2026