SERVICELINK

BROKER PRICE OPINION

State Specific Language

Client Information

Client:	Happy to Lend Bank	Portfolio / Project Name:	
Order Number:		Alternate Loan Number:	
Loan Number:		Inspection Date:	5/15/2022
Owner / Borrower:	Home Owner	Inspection Type:	
Contact:		Contact Phone:	
Subj. Address as Provided:	100 Bluebird Way# Palm Coast#, FL# 32164#	Standardized Subj. Address:	
Subject County:	Flagler	Subject County:	
Preparer's Name:		Subject APN:	
Preparer's License Number:		Company Name:	
Preparer's Years Experience:		Broker's Name:	
Preparer's Contact Number:			
Preparer's Distance from the Subject (Driving):		Broker's License Number:	

Neighborhood Information

Homes in the area are:		Average Market Time of Sales:	
Demand & Supply:		Price Range (Low to High):	$ to $
No. of Homes in Direct Competition:		Property Values Trend:	% annually
Zoning:		Market Rent:	$
Density:		Market Rent Trend:	% annually
Property Maintenance:		New Construction:	
Homes Sold Prior Month:		Percent Owner Occupied:	%

Market / Neighborhood Comments:

Subject Property

Condo or PUD:		Listed in Last 12 Months:	
APN:		Most recent list price in Last 12 months:	$
Development Name:		Most recent DOM in Last 12 months:	
Homeowners Association Fees:	$ Frequency:	Currently Listed:	
Curb Appeal:		List Price:	$
Guest House:		Listing Agent Name:	
Guest House Square Footage:	Sq.Ft.	Listing Agent Phone:	
EST. Lot Price (Low to High):	$ to $	Days on Market:	
Est. Land Price:	$	Vacant:	
Secured:		Visible from the street?	
Occupied by:		Conforming to Neighborhood:	
Is Subject Currently for Rent:		Mobile Home Permanently Attached and	
Rental Contact Phone Number:		Taxed as Real Estate:	
For Rent by:		Road Type:	

Problem for Resale:

Environmental Problem:

Subject Data Source(s): ☐ Tax Records ☐ SiteXdata ☐ MLS # ☐ RealQuest ☐ REDLINK ☐ Estimated ☐ Other

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Order #: Loan #: Client: Happy to Lend Bank

Subject Property

Explanation of Estimated or Other Sources:

Positive Subject Comments:

Negative Subject Comments:

Subject Property Sales History

Sales History Index 1	List Price: $ Sold Price: $	List Date: Sold Date:
Comments:		
Sales History Index 2	List Price: $ Sold Price: $	List Date: Sold Date:
Comments:		
Sales History Index 3	List Price: $ Sold Price: $	List Date: Sold Date:
Comments:		

Subject Property Deferred Maintenance

Comments	Cost To Repair
1. Roof	$
2. Exterior Siding/Windows	$
3. Foundation	$
4. Construction in progress	$
5. Outbuildings	$
6. Yard Maintenance	$
7. Other	$

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Comparative Sale Information

	SUBJECT	COMPARABLE 1	COMPARABLE 2	COMPARABLE 3
Street Address:	100 Bluebird Way#	100 Bluebird Way	100 Bluebird Way	
City, State, Zip:	Palm Coast#, FL# 32164#	Palm Coast, FL 32164	Palm Coast, FL 32164	
Property Type:	Property Type	Property Type	Property Type	
Ownership Type:	Ownership Type	Ownership Type	Ownership Type	
If multi family, is subject partially vacant:	Partially Vacant	Partially Vacant	Partially Vacant	
Construction Started:	Construction Started	Construction Started	Construction Started	
Property Style:	Property Style	Property Style	Property Style	
Number of Units:	Number of Units	Number of Units	Number of Units	
Proximity to Subject:		Proximity Units	Proximity Units	
Sale Date:	Sale Date	Sale Date	Sale Date	
Sold Price:	$ 125,000	$ 125,000	$ 125,000	$
Price Per Sq.Ft.:	$ 78.13	$ 83.33	$ 83.33	$
Sales or Financing Concessions:	$ Concessions	$ Concessions	$ Concessions	$
Financing Type:	Financing Type	Financing Type	Financing Type	
Sale Type:	Sale Type	Sale Type	Sale Type	
Days on Market:		Days on Market	Days on Market	
Original List Date:	Original List Date	Original List Date	Original List Date	
Original Listing Price:	$ Original List Price	$ Original List Price	$ Original List Price	$
Location:	Location	Location	Location	
Lot Size:	Lot Size Units	Lot Size Units	Lot Size Units	
Age in Years:	Age in Years	Age in Years	Age in Years	
Condition:	Condition	Condition	Condition	
Total Rooms:	Total Rooms	Total Rooms	Total Rooms	
Bedrooms:	Bedrooms	Bedrooms	Bedrooms	
Bathrooms:	FBat Full HBat Half	FBat Full HBat Half	FBat Full HBat Half	Full Half
Above Grade Sq. Footage:	1,600 sq.ft.	1,500 sq.ft.	1,500 sq.ft.	sq.ft.
Total Below Grade Sq.Ft.:	0 sq.ft.	0 sq.ft.	0 sq.ft.	sq.ft.
Below Grade Finished Sq.Ft.:	N/A sq.ft.	N/A sq.ft.	N/A sq.ft.	sq.ft.
Garage:	2 Car Garage	2 Car Garage	2 Car Garage	Car
Carport:	2 Car Carport	2 Car Carport	2 Car Carport	Car
Pool:	Pool	Pool	Pool	
View:	View	View	View	
Comparision to Subject:		Comparison to Subject	Comparison to Subject	
Comparable Data Source:		Data Source	Data Source	
MLS Listing Number:		MLS Listing Number	MLS Listing Number	
Agent/Broker Inspected (last 3 months):	Agent Inspected	Agent Inspected	Agent Inspected	
	Property Most Comparable to Subject:	☐	☒	☐

Explanation of Estimated or Other responses above:

Comments on Comparable 1:

Comments on Comparable 2:

Comments on Comparable 3:

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SERVICELINK

BROKER PRICE OPINION

Order #: Loan #: Client: Happy to Lend Bank

Comparative Listing Information

	SUBJECT	COMPARABLE 1	COMPARABLE 2	COMPARABLE 3
Street Address:	100 Bluebird Way#	100 Bluebird Way	100 Bluebird Way	
City, State, Zip:	Palm Coast#, FL# 32164#	Palm Coast, FL 32164	Palm Coast, FL 32164	
Property Type:	Property Type	Property Type	Property Type	
Property Style:	Property Style	Property Style	Property Style	
Number of Units:	Number of Units	Number of Units	Number of Units	
Proximity to Subject:		Proximity Units	Proximity Units	
Listing Date:	05/11/2022	05/11/2022	05/11/2022	
Listing Price:	$ 150,000	$ 150,000	$ 150,000	$
Price Per Sq.Ft.:	$ 93.75	$ 93.75	$ 93.75	$
Listing Type:	Listing Type	Listing Type	Listing Type	
Days on Market:		Days on Market	Days on Market	
Original Listing Price:		$ Original Listing Price	$ Original Listing Price	$
Location:	Location	Location	Location	
Lot Size:	Lot Size Units	Lot Size Units	Lot Size Units	
Age in Years:	Age in Years	Age in Years	Age in Years	
Condition:	Condition	Condition	Condition	
Total Rooms:	Total Rooms	Total Rooms	Total Rooms	
Bedrooms:	Bedrooms	Bedrooms	Bedrooms	
Bathrooms:	FBat Full HBat Half	FBat Full HBat Half	FBat Full HBat Half	Full Half
Above Grade Sq. Footage:	1,600 sq.ft.	1,600 sq.ft.	1,600 sq.ft.	sq.ft.
Total Below Grade Sq.Ft.:	0 sq.ft.	0 sq.ft.	0 sq.ft.	sq.ft.
Below Grade Finished Sq.Ft.:	N/A sq.ft.	N/A sq.ft.	N/A sq.ft.	sq.ft.
Garage:	2 Car Garage	2 Car Garage	2 Car Garage	Car
Carport:	2 Car Carport	2 Car Carport	2 Car Carport	Car
Pool:	Pool	Pool	Pool	
View:	View	View	View	
Comparison to Subject:		Comparison to Subject	Comparison to Subject	
Comparable Data Source:		Data Source	Data Source	
MLS Listing Number:		MLS Listing Number	MLS Listing Number	
Agent/Broker Inspected (last 3 months):	Agent Inspected	Agent Inspected	Agent Inspected	
	Property Most Comparable to Subject:	☐	☒	☐

Explanation of Estimated or Other responses above:

Comments on Comparable 1:

Comments on Comparable 2:

Comments on Comparable 3:

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Comments

Any Additional comments regarding market area, conditions, area growth or decline, crime activity, hazards, repairs and the like.

Estimates of Price

List any deferred maintenance noted:

As Is Price Opinion:	$	As Repaired Price Opinion:	$
As Is Quick Sale:	$	As Repaired Quick Sale:	$
As Is Suggested List:	$	As Repaired Suggested List:	$
Land Only Price Opinion:	$		
Probable Purchaser:		Estimated Cost to Repair:	$
Average Market Time of Sale (listing date to contract date):		Probable Financing:	
		Preparer's Distance from subject (in miles):	

State Specific Language

ServiceLink Valuation Solutions, LLC's ("ServiceLink") Broker Price Opinion offers an opinion derived from analysis based on inspection of the subject property and analysis of the local market data as performed by a licensed real estate professional. Information in this report may be gathered from multiple sources, including, but not limited to, multiple listing services (MLS), public records, public records data services, city/county office websites, proprietary files, mapping services, or may be provided by the client. In some cases, information on the subject property may be limited or unavailable, and, in some instances, may be derived from an inspection of the property. The information provided assumes, unless otherwise stated in this report, the subject property is in average condition, contains no health, safety, environmental, structural, or title related defects, the real property interests are fee simple, and the information relied upon is accurate. This report is based upon data that is deemed generally acceptable for products of this type. The analysis of an interest in real property for ownership or collateral purposes is prepared for the above named client only. The intended use is to assist the designated client in making an independent, internal decision regarding the subject property. The use of this report by anyone other than the client for any purpose is not permitted or authorized by ServiceLink, including its subsidiaries and affiliates. Any other use of this report by any other party is prohibited. This report is not an appraisal. This report is provided "AS IS," and no guarantee or warranty is provided. ServiceLink will not be liable for any loss, damage, or injury arising out of, or in conjunction with, the client's utilization of the information contained in this report. If this report is intended to be used for "lending collateral analysis" or "default collateral analysis," the loan transaction value must be less than $400,000.00. (Rev. 04/2025)

Notwithstanding any preprinted language to the contrary, this opinion is not an appraisal of the market value of the property. If an appraisal is desired, the services of a licensed or certified appraiser must be obtained.

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Compliance Inspection Report

Note: Reports of Final and Repair Compliance Inspections left at site always require reviewer's signature to be Official. Consult mortgagee for official reports.

U.S. Department of Housing and Urban Development
Office of Housing
Federal Housing Commissioner

OMB No. 2502-0189
(exp. 01/31/2024)

File No. gk_slbpofmac_22_1#
Case No. case number#

Builder's Name and Address	a. ☐ Report not left at site. b. ☐ Report not official without reviewer's signature.	FHA Case Number Date of Inspection (mm/dd/yyyy) 5/15/2022
Mortgagee's Name and Address	Property Address 100 Bluebird Way# Palm Coast#, FL# 32164#	

I. Inspection of On-Site Improvements Reveals

1. Construction ☐ was ☐ was not begun prior to the date of mortgage insurance approval shown in the commitment, statement of appraisede value or "Early Start" letter. (Applies to the initial report on new construction).
2. ☐ Builder other than named in application
3. ☐ Unable to make inspection. (Explain below)
4. ☐ Accepted construction exhibits not available at site.
5. ☐ Individual Sewage disposal system; ☐ Individual Water Supply system
   ☐ No noncompliance ☐ Correction essential as explained below.
   ☐ Submit Health Department letter
6. ☐ Correction req'd. by rprt. dated _____ not acceptably completed.
7. ☐ Repairs required by form HUD-92800.5B not acceptably completed.
8. ☐ Correction essential as explained below:
   ☐ a. Will examine at next inspection
   ☐ b. Do not conceal until reinspected.
9. ☐ No noncompliance observed
10. ☐ Acceptable variations as described below (Request for Change, form HUD-92577, may be submitted).
11. ☐ Extensive noncompliance as explained below (see IV.A below).
12. ☐ On-site improvements acceptably completed subject to receipt of certification that mortgagee's inspection reveals satisfactory completion of all items listed below.
13. ☐ On-site improvements acceptably completed except items listed below, completion of which is delayed by conditions beyond control of the builder (see IV.B below).
14. ☐ On-site improvements acceptably completed.
15. ☐ Off-site improvements
    ☐ a. Correction/Completion essential as explained below.
    ☐ b. Completion assured by escrow agreement or governing authority.
    ☐ c. Acceptably completed.

II. Explanation of statements checked in Parts I and III

☐ Initial Inspection ☐ Framing Inspection ☐ Final Inspection ☐ Other (explain) ☐ Repair Inspection

Inspection Number

No.		No.	

Certification: I certify that the information provided on this form and in any accompanying documentation is true and accurate. I have carefully inspected this property on this date. I have no personal interest, present or prospective, in the property, applicant, or proceeds of the mortgage. To the best of my knowledge I have reported all noncompliance, work requiring correction, and unacceptable work.
Warning: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil penalties (18 U.S.C. §§ 287, 1001, 1010, 1012; 31 U.S.C. §3729, 3802)

Signature	Date (mm/dd/yyyy)	☐ Fee Inspector ☐ Appraiser ☐ DE Staff Inspector ☐ HUD Inspector	ID Number

III. Specific Conditions Required by the HUD-92800.5B, Not Requiring Field Inspection

16. ☐ Submit items or resubmit incomplete items as noted above.
17. ☐ Acceptable Compliance with all specific conditions not requiring field inspection.
18. ☐ Submit Termite Soil Treatment Guarantee. ☐ None

Approved: ☐ as modified by me	Signature	Date (mm/dd/yyyy) ☐ Direct Endorsement Underwriter ☐ Chief Architect ☐ Deputy	ID Number

IV. To Mortgagee: When signed below, refer to the statement on the back corresponding to the designation checked.

☐ A. Noncompliance ☐ (a) Variations from exhibits. ☐ (b) Unacceptable construction. ☐ (c) Premature construction.	☐ B. Compliance -Incomplete Items. "Mortgagee's Assurance of Completion", HUD-92300, may be submitted. for completion not later than: $ (mm/dd/yyyy)	☐ C . Final Acceptance. Closing papers may be submitted provided mortgage credit analysis is acceptable.

Signature	Date (mm/dd/yyyy)	☐ Direct Endorsement Underwriter ☐ Director of Housing Development ☐ Deputy	ID Number

For HUD Use Only for concurrence of Direct Endorsement Processing of this Compliance Inspection Report. If signed, this final report is considered processed by HUD and, thereby, convertible to the Veterans Administration.	Signature of HUD Authorized Agent	Date (mm/dd/yyyy)

Compliance Inspection Report

Note: Reports of Final and Repair Compliance Inspections left at site always require reviewer's signature to be Official. Consult mortgagee for official reports.

U.S. Department of Housing and Urban Development
Office of Housing
Federal Housing Commissioner

OMB No. 2502-0189
(exp. 01/31/2024)

File No. gk_slbpofmac_22_1#
Case No. case number#

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection information unless that collection displays a valid OMB control number. The information requested is required to obtain a benefit. This form is used in the inspection process to ensure newly built homes financed with FHA mortgage insurance are constructed in accordance with acceptable building standards and that deficiencies found in newly constructed and existing dwellings are corrected. There are no assurances of confidentiality.

See the statement below that corresponds to the designation checked on the front of the form under section "IV. To Mortgagee".

A. Noncompliance. Construction is not acceptable or all specific conditions have not been fulfilled in accordance with the terms of the related commitment because of :

(a) Variations from Exhibits. Inspection reveals extensive non compliance, involving variations from accepted construction exhibits. The property will be considered ineligible for mortgage insurance (1) unless the work has been corrected so as to effect compliance, or (2) unless reprocessing is requested on the basis of the mortgage security as it is now being constructed, and this is found to be acceptable. Requests for reprocessing must be accompanied by a letter, in duplicate, fully describing the work as now being constructed, signed by the mortgagor and approved by the mortgagee. Where the plan arrangement, or either the exterior or interior appearance is affected, the mortgagor's letter must be accompanied by drawings, in duplicate, fully indicating the variations and signed by both the mortgagor and the mortgagee.

(b) Unacceptable Construction. Construction reveals extensive noncompliance with applicable FHA requirements or good construction practice. The property will be considered ineligible for mortgage insurance until construction has been corrected so as to effect compliance.

(c) Premature Construction. Inspection reveals that construction was begun prior to the date of approval for mortgage insurance (in noncompliance with the commitment or statement of appraised value).

B. Compliance. (with incomplete items)
Construction of on-site improvements has been acceptably completed except for any items listed on the front of this form. Completion of those items is delayed by conditions beyond the parties' control. The property will considered acceptable for mortgage insurance and closing papers may be submitted provided:

(a) All required off-site improvements have been acceptably completed and so reported, or their completion has been assured by an acceptable "Mortgagee's Assurance of Completion" form, and;

(b) All specific conditions not requiring field inspection as indicated on the front of this form have been acceptably fulfilled or evidence of compliance is submitted with the closing papers, and;

(c) The closing papers are accompanied by form HUD-92300, "Mortgagee's Assurance of Completion," properly executed and providing for withholding the sum indicated, or by indicating the sum is available on a commercial letter of credit, and for completion of construction not later than the date stated on the front of this form.

C. Final Acceptance
Construction has been completed and all specific conditions have been acceptably fulfilled. Closing papers may be submitted provided the mortgagee's credit analysis of the borrower is acceptably com-. pleted Evidence of compliance with specific conditions not requiring field inspection as indicated on the front of this form may be submitted with the closing papers.