Uniform Residential Appraisal Report

NAN1602288458
File # NAN96

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

SUBJECT

Property Address 2731 Green Bay Ln | City Jacksonville | State FL | Zip Code 32207
Borrower Ralph Debee | Owner of Public Record Debee Ralph John Iii & Lauren | County Duval
Legal Description 15-35 47-2S-26E 0.25 RIVER OAKS A R/P OF PT SAN JOSE PARK N1/2 LOT 11 LOT 12 BLK 6
Assessor's Parcel # 082355-0000 | Tax Year 2021 | R.E. Taxes $ 7,049
Neighborhood Name River Oaks | Map Reference 6425 | Census Tract 007.00
Occupant [X] Owner [ ] Tenant [ ] Vacant | Special Assessments $ 0 | [ ] PUD | HOA $ 0 [ ] per year [ ] per month
Property Rights Appraised [X] Fee Simple [ ] Leasehold [ ] Other (describe)
Assignment Type [ ] Purchase Transaction [X] Refinance Transaction [ ] Other (describe)
Lender/Client Cardinal Financial Company | Address 3701 Arco Corporation Dr, Suite 200, Charlotte, NC 28273
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? [ ] Yes [X] No
Report data source(s) used, offering price(s), and date(s). NEFMLS

CONTRACT

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

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

NEIGHBORHOOD

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

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing			Present Land Use %	
Location	[ ] Urban	[X] Suburban	[ ] Rural	Property Values	[X] Increasing	[ ] Stable	[ ] Declining	PRICE	AGE		One-Unit	85 %
Built-Up	[X] Over 75%	[ ] 25-75%	[ ] Under 25%	Demand/Supply	[X] Shortage	[ ] In Balance	[ ] Over Supply	$ (000)	(yrs)		2-4 Unit	0 %
Growth	[ ] Rapid	[X] Stable	[ ] Slow	Marketing Time	[X] Under 3 mths	[ ] 3-6 mths	[ ] Over 6 mths	700	Low	40	Multi-Family	0 %
Neighborhood Boundaries	The subjects immediate neighborhood University to the South, St Johns River							900	High	100	Commercial	15 %
to the West, St Johns River to the North, Phillips Hwy to the East								800	Pred.	80	Other	0 %

Neighborhood Description Located in the San Marco area of Jacksonville, The neighborhood is built up with single family dwellings ranging in living area from 1500 SQ FT TO 5000 SQ FT that typically range in lot area from 5,000sf to 20,000sf. There is reasonable access to neighborhood amenities.and no adverse factors noted.
Market Conditions (including support for the above conclusions) SEE 1004MC

SITE

Dimensions 0.25ac | Area 10890 sf | Shape rectangular | View N;Res;
Specific Zoning Classification RLD-60 | Zoning Description Single Family Residence
Zoning Compliance [X] Legal [ ] Legal Nonconforming (Grandfathered Use) [ ] No Zoning [ ] Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? [X] Yes [ ] No If No, describe

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	[X]	[ ]	Water	[X]	[ ]	Street ASPHALT	[X]	[ ]
Gas	[ ]	[ ] None	Sanitary Sewer	[X]	[ ]	Alley NONE	[ ]	[ ]

FEMA Special Flood Hazard Area [ ] Yes [X] No | FEMA Flood Zone X | FEMA Map # 12031C0367J | FEMA Map Date 11/02/2018
Are the utilities and off-site improvements typical for the market area? [X] Yes [ ] No If No, describe
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? [ ] Yes [X] No If Yes, describe
No adverse easements or encroachments noted upon inspection no special assessments. FLOOD ZONE SUBJECT TO SURVEY. No unfavorable factors noted at inspection.

IMPROVEMENTS

General Description		Foundation		Exterior Description	materials/condition	Interior	materials/condition
Units [X] One	[ ] One with Accessory Unit	[X] Concrete Slab	[ ] Crawl Space	Foundation Walls	conc/gd	Floors	laminent/ tile /good
# of Stories 1		[ ] Full Basement	[ ] Partial Basement	Exterior Walls	brick-frame /gd	Walls	drywall/gd
Type [X] Det.	[ ] Att. [ ] S-Det./End Unit	Basement Area 0 sq.ft.		Roof Surface	asphalt shingle/gd	Trim/Finish	wood/gd
[X] Existing	[ ] Proposed [ ] Under Const.	Basement Finish 0 %		Gutters & Downspouts	alum/gd	Bath Floor	tile/gd
Design (Style) DT1:Ranch		[ ] Outside Entry/Exit	[ ] Sump Pump	Window Type	insulated/gd	Bath Wainscot	ceramic/gd
Year Built 1936		Evidence of [ ] Infestation		Storm Sash/Insulated	none	Car Storage	[ ] None
Effective Age (Yrs) 10		[ ] Dampness	[ ] Settlement	Screens	yes/gd	[X] Driveway	# of Cars 2
Attic	[ ] None	Heating [X] FWA	[ ] HWBB [ ] Radiant	Amenities	[ ] Woodstove(s) # 0	Driveway Surface	paver
[ ] Drop Stair	[ ] Stairs	[X] Other HtPmp	Fuel elec	[X] Fireplace(s) # 1	[X] Fence rear	[ ] Garage	# of Cars 0
[ ] Floor	[X] Scuttle	Cooling [X] Central Air Conditioning		[X] Patio/Deck patio	[X] Porch entry	[ ] Carport	# of Cars 0
[ ] Finished	[ ] Heated	[ ] Individual	[ ] Other	[ ] Pool none	[X] Other SHOP	[ ] Att.	[ ] Det. [ ] Built-in

Appliances [X] Refrigerator [X] Range/Oven [X] Dishwasher [X] Disposal [X] Microwave [X] Washer/Dryer [ ] Other (describe)
Finished area **above** grade contains: 8 Rooms | 4 Bedrooms | 2.0 Bath(s) | 2,243 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.). fireplace, new master suite with deluxe master bath, large workshop
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-one to five years ago;Bathrooms-updated-one to five years ago;The Subject is has been properly maintained and was found to be in overall C3 condition. No functional or external inadequacies apparent.
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? [ ] Yes [X] No If Yes, describe
THERE ARE NO KNOWN PHYSICAL DEFICIENCIES OR ADVERSE CONDITIONS THAT AFFECT THE LIVABILITY, SOUNDNESS, OR STRUCTURAL INTEGRITY OF THE PROPERTY.
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? [X] Yes [ ] No If No, describe
THE PROPERTY GENERALLY CONFORMS TO THE NEIGHBORHOOD.

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There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 700,000 to $ 900,000 .

There are 14 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 700,000 to $ 900,000 .

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	2731 Green Bay Ln Jacksonville, FL 32207	825 Granada Blvd S Jacksonville, FL 32207		1006 Alhambra Dr S Jacksonville, FL 32207		1117 Vale Orchard Ln Jacksonville, FL 32207	
Proximity to Subject		1.02 miles SW		1.07 miles SW		0.33 miles SW	
Sale Price	$		$ 851,000		$ 787,000		$ 875,000
Sale Price/Gross Liv. Area	$ 236.97 sq.ft.	$ 226.21 sq.ft.		$ 315.81 sq.ft.		$ 355.40 sq.ft.	
Data Source(s)		NEFMLS#1133906;DOM 15		NEFMLS#1140113;DOM 48		NEFMLS#1141568;DOM 19	
Verification Source(s)		Tax Records		Tax Records		Tax Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth Cash;0	-4,500	ArmLth Conv;0		ArmLth Conv;2435	-2,435
Date of Sale/Time		s11/21;c10/21	+39,146	s01/22;c12/21		s12/21;c12/21	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	10890 sf	18732 sf	-7,842	13504 sf	-2,614	24395 sf	-13,505
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Ranch	DT1;Ranch		DT2;Trad	0	DT1;Ranch	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	86	68	0	82	0	49	0
Condition	C3	C3		C3		C3	
Above Grade Room Count (Total / Bdrms. / Baths)	8 / 4 / 2.0	8 / 4 / 3.1	-15,000	8 / 3 / 2.1	-5,000	8 / 3 / 2.1	-5,000
Gross Living Area	2,243 sq.ft.	3,762 sq.ft.	-75,950	2,492 sq.ft.	-12,450	2,462 sq.ft.	-10,950
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2dw	2ga2dw	-10,000	2ga2dw	-10,000	2ga2dw	-10,000
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Patio		Porch/Patio	
Pool/Spa	None	Pool basic	-20,000	None		Pool Package	-40,000
Fireplace	1 Fireplace	1 Fireplace		None	+2,000	1 Fireplace	
shop	SHOP	none	+5,000	none	+5,000	none	+5,000
Net Adjustment (Total)		☐ + ☒ -	$ -89,146	☐ + ☒ -	$ -23,064	☐ + ☒ -	$ -76,890
Adjusted Sale Price of Comparables		Net Adj. 10.5 % Gross Adj. 20.9 %	$ 761,854	Net Adj. 2.9 % Gross Adj. 4.7 %	$ 763,936	Net Adj. 8.8 % Gross Adj. 9.9 %	$ 798,110

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

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

Data Source(s) NEFARMLS/TAX RECORDS

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

Data Source(s) NEFARMLS/TAX RECORDS

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

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	09/24/2020			
Price of Prior Sale/Transfer	$575,000			
Data Source(s)	MMT	MMT	MMT	MMT
Effective Date of Data Source(s)	01/31/2022	01/31/2022	01/31/2022	01/31/2022

Analysis of prior sale or transfer history of the subject property and comparable sales Tthe subject was purchased apprx 1.5 years ago by current owner/occupant that have invested some 75K in updates and upgrades, the comps have no history in the past year

Summary of Sales Comparison Approach Note comments under comps 4 5 6

Indicated Value by Sales Comparison Approach $ 775,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 775,000 **Cost Approach (if developed) $** 774,019 **Income Approach (if developed) $**

THE MARKET APPROACH WAS GIVEN THE GREATEST CONSIDERATION AS IT REFLECTS THE ACTIONS OF BUYERS AND SELLERS IN THE MARKETPLACE. THE COST APPROACH SUPPORTS VALUE. THE INCOME APPROACH WAS NOT CONSIDERED APPLICABLE FOR THE SUBJECT PROPERTY.

This appraisal is made ☒ "as is", ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: AS-IS, no repairs or damage

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 775,000 **, as of** 01/31/2022 **, which is the date of inspection and the effective date of this appraisal.**

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ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) SITE VALUE IS BASED ON THE EXTRACTION METHOD. Cost approach supports value, not a rental area so income approach not used,, NOTE: The San Marco area is a very desirable area where property values contribute significantly to overall property value

COST APPROACH

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW

Source of cost data marshals valuation

Quality rating from cost service GD Effective date of cost data 8/20

Comments on Cost Approach (gross living area calculations, depreciation, etc.)

renovated and in good condition, large workshop

OPINION OF SITE VALUE				=$ 500,000
DWELLING	2,243 Sq.Ft. @ $	116.00		=$ 260,188
	0 Sq.Ft. @ $			=$
porch's shop				=$ 40,000
Garage/Carport	Sq.Ft. @ $			=$
Total Estimate of Cost-New				=$ 300,188
Less Depreciation	Physical 46,169	Functional	External	=$(46,169)
Depreciated Cost of Improvements				=$ 254,019
"As-is" Value of Site Improvements				=$ 20,000
INDICATED VALUE BY COST APPROACH				**=$** 774,019

Estimated Remaining Economic Life (HUD and VA only) 55 Years

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

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

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project

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

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

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

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

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

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

Describe common elements and recreational facilities.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

APPRAISER

Signature William Faries
Name William Faries
Company Name Faries & Associates
Company Address 4730 San Jose Manor Dr W # 4
Jacksonville FL 32217
Telephone Number 904-422-4356
Email Address billfaries@yahoo.com
Date of Signature and Report 01/31/2022
Effective Date of Appraisal 01/31/2022
State Certification # RZ1741
or State License #
or Other (describe) State #
State FL
Expiration Date of Certification or License 11/30/2022

ADDRESS OF PROPERTY APPRAISED
2731 Green Bay Ln
Jacksonville, FL 32207
APPRAISED VALUE OF SUBJECT PROPERTY $ 775,000

LENDER/CLIENT
Name Nationwide Appraisal Network
Company Name Cardinal Financial Company
Company Address 3701 Arco Corporation Dr, Suite 200,
Charlotte, NC 28273
Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

SUBJECT PROPERTY

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

COMPARABLE SALES

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

Uniform Residential Appraisal Report

NAN1602288458
File # NAN96

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	2731 Green Bay Ln Jacksonville, FL 32207	706 Alhambra Dr N Jacksonville, FL 32207		1011 Alhambra Dr S Jacksonville, FL 32207		921 Oriental Gardens Rd Jacksonville, FL 32207	
Proximity to Subject		0.65 miles SW		1.01 miles SW		0.34 miles SW	
Sale Price	$		$ 772,000		$ 799,500		$ 850,000
Sale Price/Gross Liv. Area	$ 236.97 sq.ft.	$ 286.67 sq.ft.		$ 308.21 sq.ft.		$ 323.44 sq.ft.	
Data Source(s)		NEFMLS#1122736;DOM 15		NEFMLS#1132801;DOM 119		NEFMLS#1151409;DOM 3	
Verification Source(s)		Tax Records		Tax Records		Tax Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment	DESCRIPTION	+(-) $ Adjustment
Sales or Financing Concessions		ArmLth Conv;1815	-1,815	Listing		Listing	
Date of Sale/Time		s10/21;c08/21	+71,024	Active		Active	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	10890 sf	10455 sf	+435	13068 sf	-2,178	12633 sf	-1,743
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Ranch	DT2;Trad	0	DT2;Trad	0	DT1;Ranch	
Quality of Construction	Q3	Q3		Q3		Q3	
Actual Age	86	72	0	85	0	59	0
Condition	C3	C3		C3		C3	
Above Grade Room Count (Total / Bdrms. / Baths)	8 / 4 / 2.0	8 / 4 / 3.1	-15,000	8 / 3 / 2.1	-5,000	8 / 3 / 2.1	-5,000
Gross Living Area	2,243 sq.ft.	2,693 sq.ft.	-22,500	2,594 sq.ft.	-17,550	2,628 sq.ft.	-19,250
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2dw	2ga2dw	-10,000	2dw		2ga2dw	-10,000
Porch/Patio/Deck	Porch/Patio	Porch/Patio		Porch/Patio		Porch/Patio	
Pool/Spa	None	None		None		Pool Package	-40,000
Fireplace	1 Fireplace	1 Fireplace		1 Fireplace		1 Fireplace	
shop	SHOP	none	+5,000	none	+5,000	none	+5,000
Net Adjustment (Total)		☒ + ☐ -	$ 27,144	☐ + ☒ -	$ -19,728	☐ + ☒ -	$ -70,993
Adjusted Sale Price of Comparables		Net Adj. 3.5 % Gross Adj. 16.3 %	$ 799,144	Net Adj. 2.5 % Gross Adj. 3.7 %	$ 779,772	Net Adj. 8.4 % Gross Adj. 9.5 %	$ 779,007

SALE HISTORY

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

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer	09/24/2020			
Price of Prior Sale/Transfer	$575,000			
Data Source(s)	MMT	MMT	MMT	MMT
Effective Date of Data Source(s)	01/31/2022	01/31/2022	01/31/2022	01/31/2022

Analysis of prior sale or transfer history of the subject property and comparable sales: Tthe subject was purchased apprx 1.5 years ago by current owner/occupant that have invested some 75K in updates and upgrades, the comps have no history in the past year

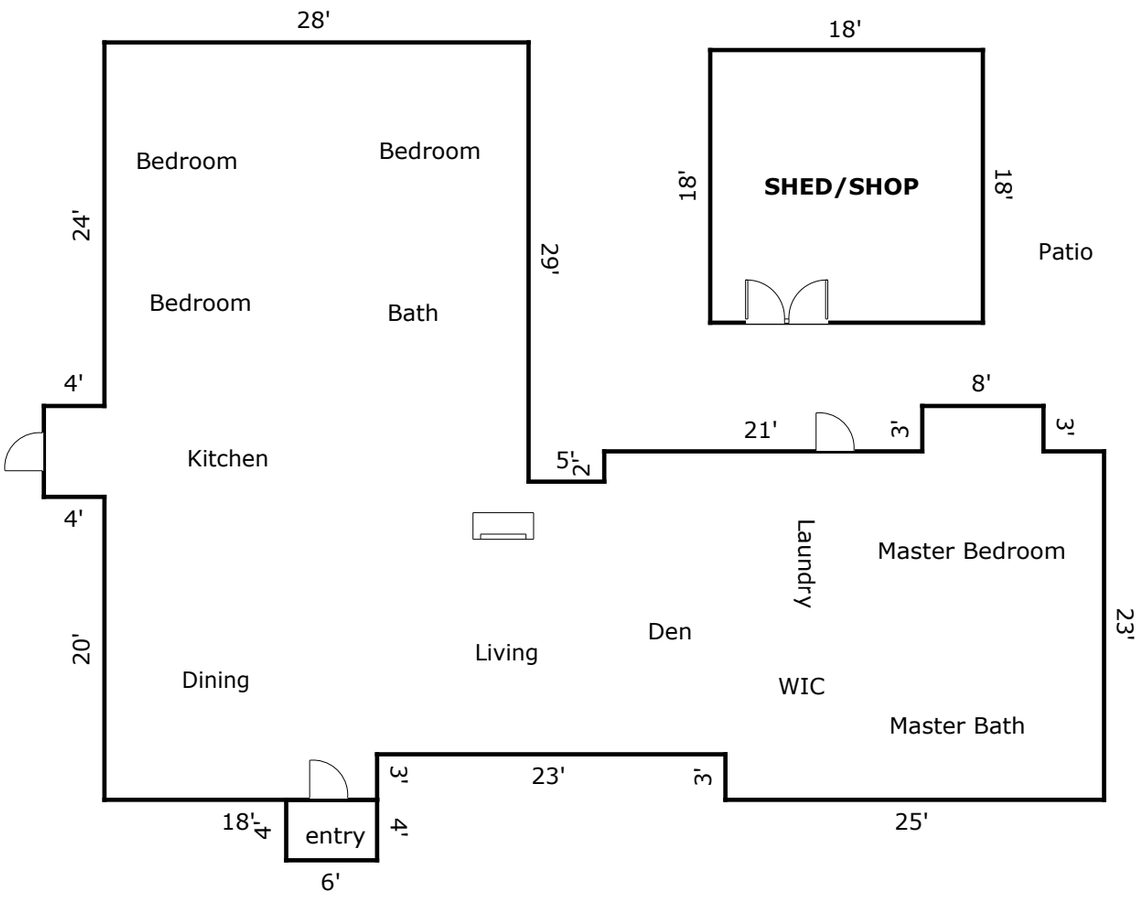
ANALYSIS / COMMENTS

Analysis/Comments: The comps are all in the San Marco area that is a narrow corridor running north and south along the river so a couple of the comps are a little over a mile but in the same age and size range of the subject. The comps were adjusted for diff in GLA, land size, bath count and garage count, pools and FPs. Comp 1 has a basic open pool, comps 3 and 6 have superior pool packages. The subject is a little smaller than the comps and the smaller of the houses in the market area in this location. Comps 3 & 4 had seller concessions that were considered against their sales price, Comps 5 & 6 are active listing and not adjusted for their status based on the MC sheet.and the escalating market, The subject has a large storage/shop that is similar in size to a 2 car garage and was given a modest adjustment across the board. According to local MLS and local Board of Realtors the market has increased year over year by 27.6% and the comps were adjusted accordingly. The San Marco area has very high land value where there are many multi-million dollar houses on riverfront so the land value plays a significant roll in overall value. The comps bracket in all areas and adjusted to within 4% of each other.

Years ago I developed a spreadsheet where all the subject and comp data is arrayed on a grid like the grids in the appraisal, all the values for the diff categories of adjustment are down the left edge of the spread sheet where you can plug and float the values while you watch the gap between the bottom narrow and widen thereby doing a paired sales analysis of all the comps.

Building Sketch

Borrower	Ralph Debee						
Property Address	2731 Green Bay Ln						
City	Jacksonville	County	Duval	State	FL	Zip Code	32207
Lender/Client	Cardinal Financial Company						



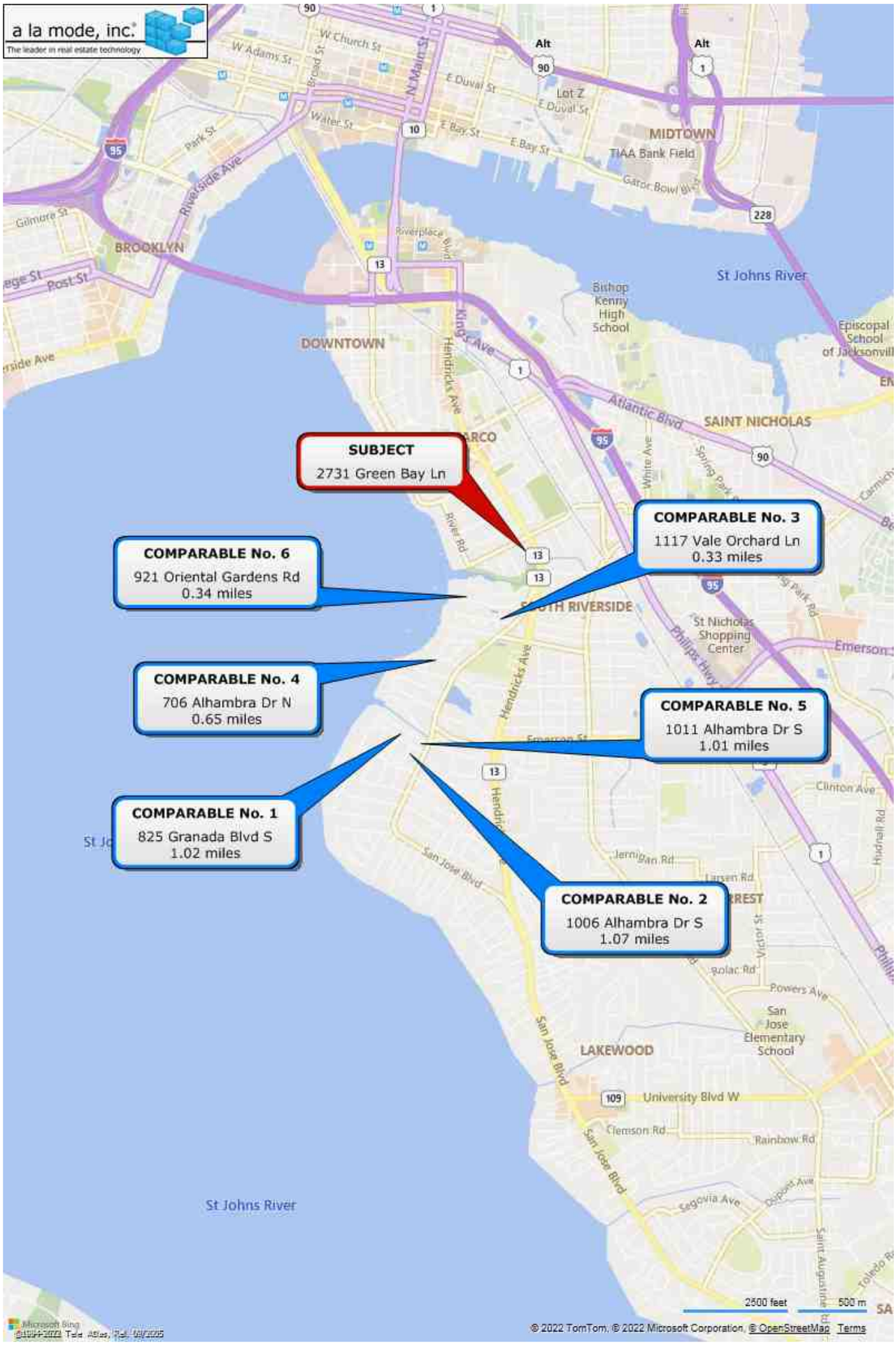
TOTAL Sketch by a la mode, inc.

Area Calculations Summary

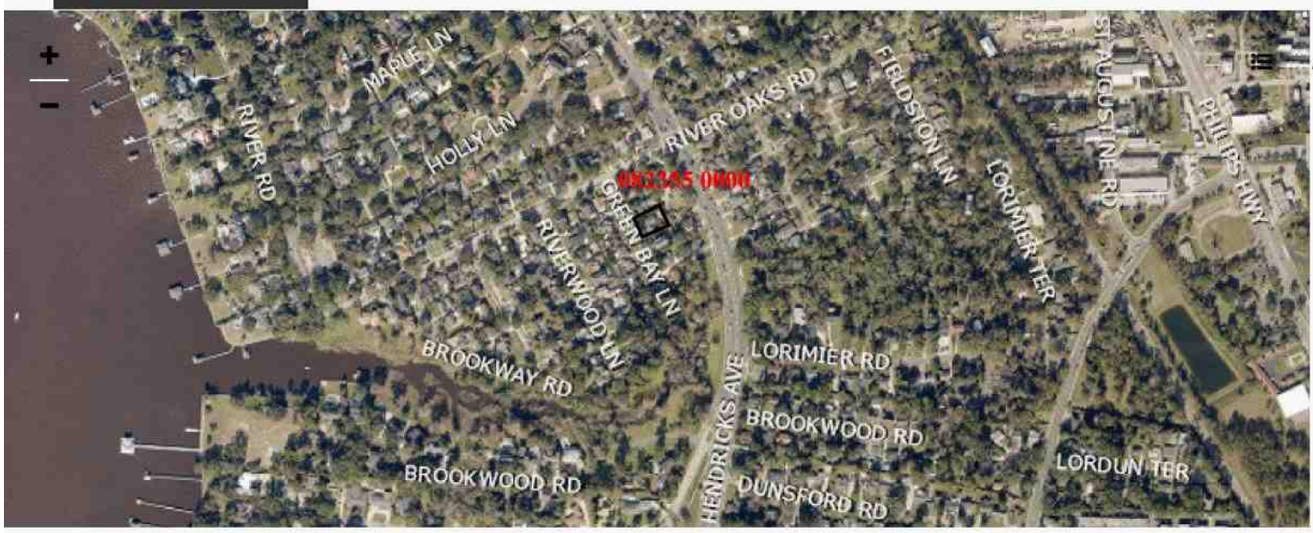
Living Area		**Calculation Details**
First Floor	2243 Sq ft	8 × 3 = 24
		6 × 4 = 24
		28 × 29 = 812
		23 × 25 = 575
		21 × 18 = 378
		18 × 15 = 270
		8 × 20 = 160
Total Living Area (Rounded):	**2243 Sq ft**	
Non-living Area		
Entry Porch	24 Sq ft	6 × 4 = 24
SHED/SHOP	324 Sq ft	18 × 18 = 324

Location Map

Borrower	Ralph Debee						
Property Address	2731 Green Bay Ln						
City	Jacksonville	County	Duval	State	FL	Zip Code	32207
Lender/Client	Cardinal Financial Company						



Overhead shot of neighborhood and subject



Subject Photo Page

Borrower	Ralph Debee						
Property Address	2731 Green Bay Ln						
City	Jacksonville	County	Duval	State	FL	Zip Code	32207
Lender/Client	Cardinal Financial Company						



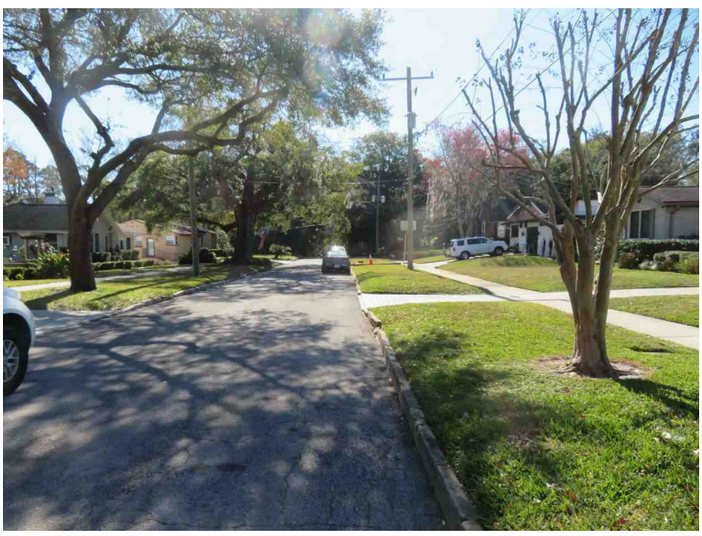
Subject Front

2731 Green Bay Ln

Sales Price	
Gross Living Area	2,243
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	10890 sf
Quality	Q3
Age	86



Subject street



Subject Street

Subject Photo Page

Borrower	Ralph Debee						
Property Address	2731 Green Bay Ln						
City	Jacksonville	County	Duval	State	FL	Zip Code	32207
Lender/Client	Cardinal Financial Company						



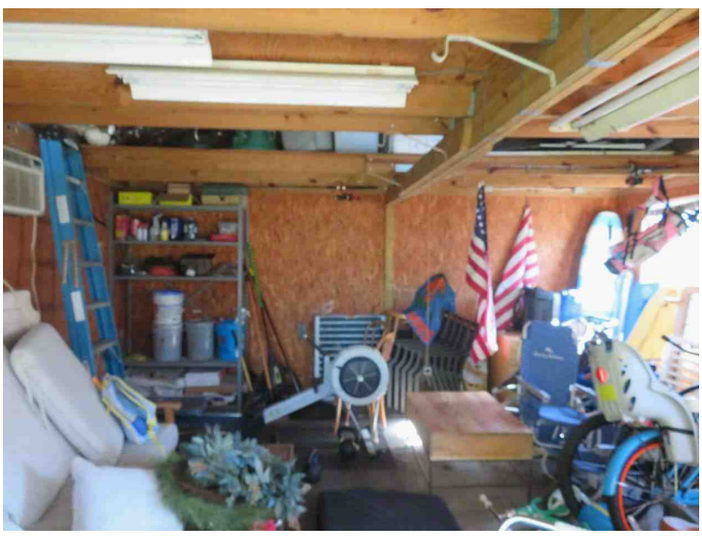
Subject Rear

2731 Green Bay Ln

Sales Price	
Gross Living Area	2,243
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	10890 sf
Quality	Q3
Age	86



shop



inside shop

Subject Photo Page

Borrower	Ralph Debee						
Property Address	2731 Green Bay Ln						
City	Jacksonville	County	Duval	State	FL	Zip Code	32207
Lender/Client	Cardinal Financial Company						



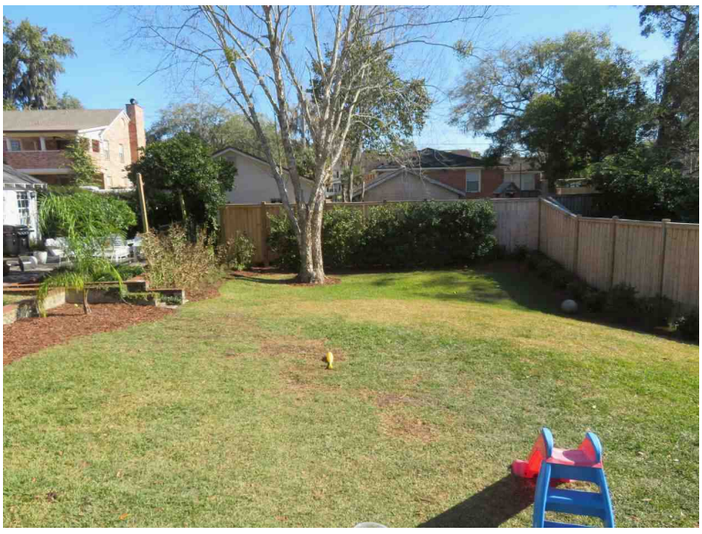
patio

2731 Green Bay Ln

Sales Price	
Gross Living Area	2,243
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	10890 sf
Quality	Q3
Age	86



Laundry



rear yard new fence

Subject Photo Page

Borrower	Ralph Debee						
Property Address	2731 Green Bay Ln						
City	Jacksonville	County	Duval	State	FL	Zip Code	32207
Lender/Client	Cardinal Financial Company						



hall bath

2731 Green Bay Ln

Sales Price	
Gross Living Area	2,243
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	10890 sf
Quality	Q3
Age	86



bed



bed

Subject Photo Page

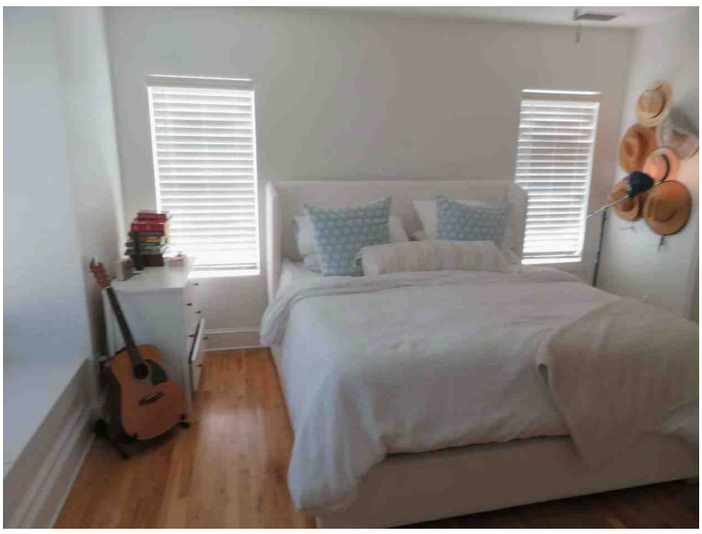
Borrower	Ralph Debee						
Property Address	2731 Green Bay Ln						
City	Jacksonville	County	Duval	State	FL	Zip Code	32207
Lender/Client	Cardinal Financial Company						



bed

2731 Green Bay Ln

Sales Price	
Gross Living Area	2,243
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	10890 sf
Quality	Q3
Age	86



Master Bed



WIC

Subject Photo Page

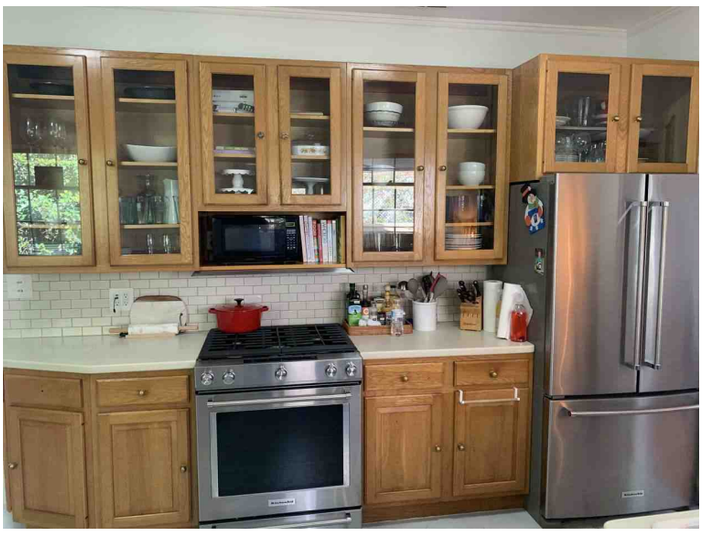
Borrower	Ralph Debee						
Property Address	2731 Green Bay Ln						
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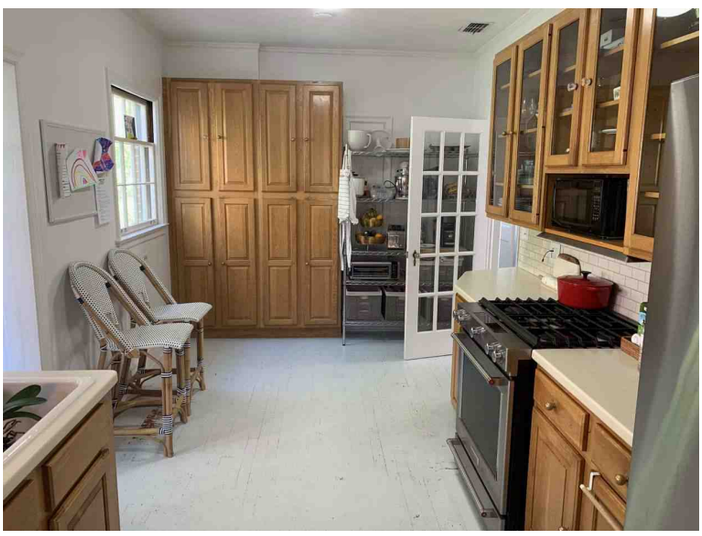
master bath

2731 Green Bay Ln

Sales Price	
Gross Living Area	2,243
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	10890 sf
Quality	Q3
Age	86



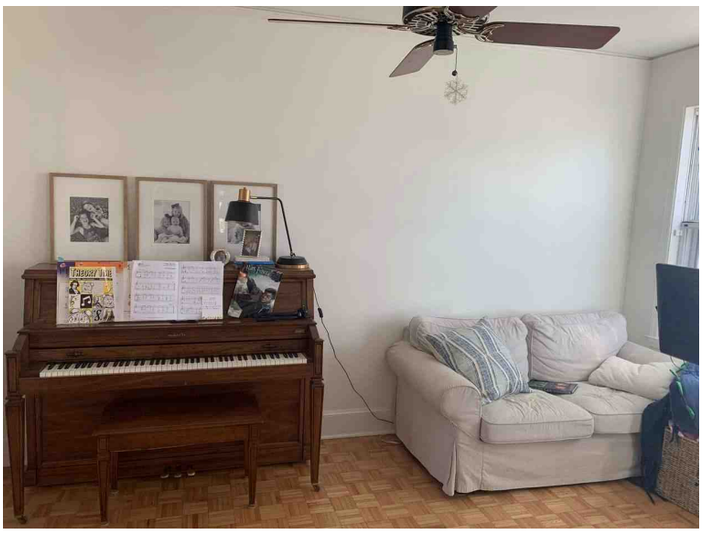
kitchen



kitchen

Subject Photo Page

Borrower	Ralph Debee						
Property Address	2731 Green Bay Ln						
City	Jacksonville	County	Duval	State	FL	Zip Code	32207
Lender/Client	Cardinal Financial Company						



DEN

2731 Green Bay Ln

Sales Price	
Gross Living Area	2,243
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	10890 sf
Quality	Q3
Age	86



dining



living

Comparable Photo Page

Borrower	Ralph Debee						
Property Address	2731 Green Bay Ln						
City	Jacksonville	County	Duval	State	FL	Zip Code	32207
Lender/Client	Cardinal Financial Company						



Comparable 1

825 Granada Blvd S

Prox. to Subject	1.02 miles SW
Sales Price	851,000
Gross Living Area	3,762
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;
View	N;Res;
Site	18732 sf
Quality	Q3
Age	68



Comparable 2

1006 Alhambra Dr S

Prox. to Subject	1.07 miles SW
Sales Price	787,000
Gross Living Area	2,492
Total Rooms	8
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	13504 sf
Quality	Q3
Age	82



Comparable 3

1117 Vale Orchard Ln

Prox. to Subject	0.33 miles SW
Sales Price	875,000
Gross Living Area	2,462
Total Rooms	8
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	24395 sf
Quality	Q3
Age	49

Comparable Photo Page

Borrower	Ralph Debee						
Property Address	2731 Green Bay Ln						
City	Jacksonville	County	Duval	State	FL	Zip Code	32207
Lender/Client	Cardinal Financial Company						



Comparable 4

706 Alhambra Dr N

Prox. to Subject	0.65 miles SW
Sale Price	772000
Gross Living Area	2693
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;
View	N;Res;
Site	10455 sf
Quality	Q3
Age	72



Comparable 5

1011 Alhambra Dr S

Prox. to Subject	1.01 miles SW
Sale Price	799500
Gross Living Area	2594
Total Rooms	8
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	13068 sf
Quality	Q3
Age	85



Comparable 6

921 Oriental Gardens Rd

Prox. to Subject	0.34 miles SW
Sale Price	850000
Gross Living Area	2628
Total Rooms	8
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	6970 sf
Quality	Q3
Age	59

NAN1602288458

Market Conditions Addendum to the Appraisal Report

File No. NAN96

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 2731 Green Bay Ln City Jacksonville State FL ZIP Code 32207

Borrower Ralph Debee

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

MARKET RESEARCH & ANALYSIS

Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend
Total # of Comparable Sales (Settled)	7	5	2	☐ Increasing ☒ Stable ☐ Declining
Absorption Rate (Total Sales/Months)	1.17	1.67	0.67	☐ Increasing ☒ Stable ☐ Declining
Total # of Comparable Active Listings	3	3	2	☐ Declining ☒ Stable ☐ Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.6	1.8	3.0	☐ Declining ☒ Stable ☐ Increasing

Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Overall Trend
Median Comparable Sale Price	748,000	766,000	788,000	☒ Increasing ☐ Stable ☐ Declining
Median Comparable Sales Days on Market	66	64	76	☐ Declining ☒ Stable ☐ Increasing
Median Comparable List Price	766,000	772,000	804,000	☒ Increasing ☐ Stable ☐ Declining
Median Comparable Listings Days on Market	36	27	18	☐ Declining ☒ Stable ☐ Increasing
Median Sale Price as % of List Price	100%	100%	100%	☐ Increasing ☒ Stable ☐ Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent? ☐ Yes ☒ No				☐ Declining ☒ Stable ☐ Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). The NEFMLS MLS indicates there were 14 closed sales during the past 12 months and 4 of those sales contained seller concession though they were modest in the way of closing cost and 2 of the comps in this report had concessions

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

Cite data sources for above information. The NEFMLS MLS was the data source used to complete the Market Conditions Addendum. Effective Date: JAN 27, 2022

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

This market is increasing by 27.7% year over year in this area according to local MLS and Board of Realtors

CONDO/CO-OP PROJECTS

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

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

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

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

APPRAISER

Signature William Faries	Signature
Appraiser Name William Faries	Supervisory Appraiser Name
Company Name Faries & Associates	Company Name
Company Address 4730 San Jose Manor Dr W # 4, Jacksonville FL 32	Company Address
State License/Certification # RZ1741 State FL	State License/Certification # State
Email Address billfaries@yahoo.com	Email Address

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

USPAP Compliance Addendum

Loan # NAN1602288458
File # NAN96

Borrower	Ralph Debee				
Property Address	2731 Green Bay Ln				
City	Jacksonville	County	Duval	State FL	Zip Code 32207
Lender/Client	Cardinal Financial Company				

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

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

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

ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

☒ I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

☐ I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

☐ I have NOT made a personal inspection of the property that is the subject of this report.

☒ I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

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

ADDITIONAL COMMENTS

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

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

☒ A reasonable marketing time for the subject property is 60 day(s) utilizing market conditions pertinent to the appraisal assignment.

☒ A reasonable exposure time for the subject property is 60 day(s).

APPRAISER

Signature: William Faries
Name: William Faries
Date of Signature: 01/31/2022
State Certification #: RZ1741
or State License #:
State: FL
Expiration Date of Certification or License: 11/30/2022

Effective Date of Appraisal: 01/31/2022

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

Supervisory Appraiser Inspection of Subject Property

☐ Did Not ☐ Exterior-only from Street ☐ Interior and Exterior

Form ID14EC - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Borrower	Ralph Debee						
Property Address	2731 Green Bay Ln						
City	Jacksonville	County	Duval	State	FL	Zip Code	32207
Lender/Client	Cardinal Financial Company						

No employee, director, officer or agent of the lender, or any other third party acting as a joint venture partner, independent contractor, appraisal management company, or partner in behalf of the lender has influenced or attempted to influence the development, reporting, result or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner. I have not been contacted by anyone other than the intended user (lender/ client as identified on the first page of the report), borrower or designated contact to make an appointment to enter the property. I agree to immediately report any unauthorized contacts either personally by phone or electronically to partner management.

Measurements taken from the exterior of the subject property to determine the gross living area. Interior dimensions are used for condominiums and townhouses. Only attached areas with continuous interior access, suitable for year round occupancy with a central heat system were included in Gross Living Area (GLA).

¦ There is no external Obsolescence.
¦ There is no Functional Obsolescence.

Number of Stories - Single story and two story homes were analyzed in this report in order to bracket the square footage of the subject. No adjustment was made for single story Vs two story homes as market data does not suggest a buyer preference.

Utilities - The subject's utilities were on and all mechanicals and appliances were functioning properly at the time of the inspection other than one toilet that was being installed in the master bath remodel.

The appraiser is competent according to USPAP standards, recognizes and agrees to comply with laws and regulations that apply to the appraiser and to the assignment, assignment conditions, and the scope of work outlined by the client. The appraiser has access to the records necessary to complete a credible appraisal, including:

Multiple Listing Service data (NEFAR MLS and MLS Advantage)
County Records

Mechanicals / Kitchen Sink - The subject's mechanicals and kitchen sink were all in working order. All appliances, including hot water and the HVAC system were working properly.

I have not performed any services, as an appraiser or in any other capacity, on the subject property within the three-year period immediately preceding acceptance of this assignment.

Highest and Best Use, the subject property at its best use based on its zoning, surrounding zoning and conformity to its surrounding uses.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

C3

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

C4

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

C5

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

C6

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

Quality Ratings and Definitions

Q1

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

Q2

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

Q3

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

Q4

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

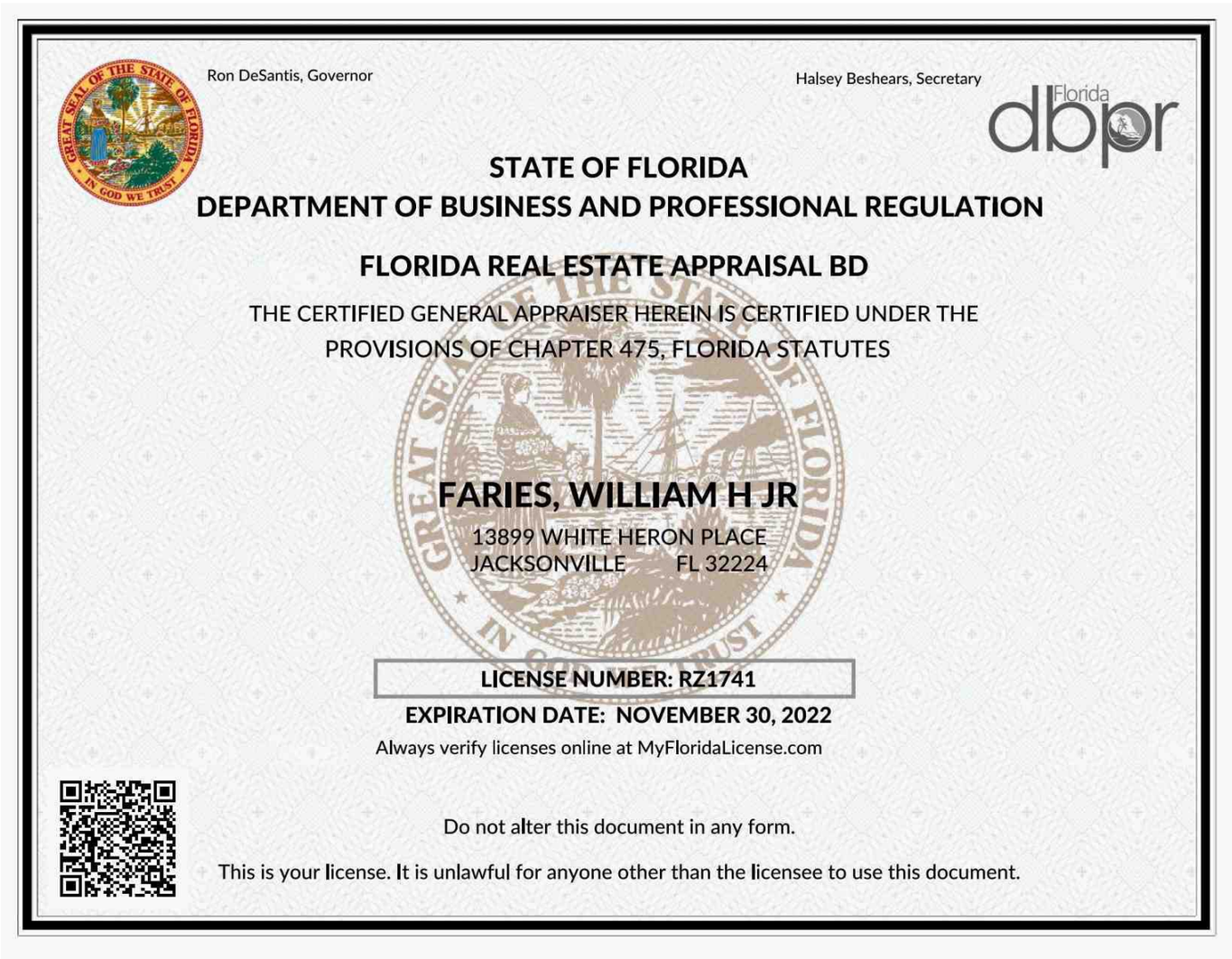
Abbreviations Used in Data Standardization Text

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

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

License



Ron DeSantis, Governor

Halsey Beshears, Secretary

Florida dbpr

STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

FLORIDA REAL ESTATE APPRAISAL BD

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

FARIES, WILLIAM H JR

13899 WHITE HERON PLACE
JACKSONVILLE FL 32224

LICENSE NUMBER: RZ1741

EXPIRATION DATE: NOVEMBER 30, 2022

Always verify licenses online at MyFloridaLicense.com

Do not alter this document in any form.

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

AIG SPECIALTY INSURANCE COMPANY

Administrative Offices - 175 Water Street, 18th Floor, New York, NY 10038

Certificate Number: **026244964-01**

This Certificate forms a part of Master Policy Number: **035908521-01**
Renewal of Master Policy Number : **035908521-00**

NOTICE: THIS INSURANCE IS WRITTEN ON A CLAIMS MADE AND REPORTED BASIS AND ONLY APPLIES TO CLAIMS FIRST MADE AGAINST THE CERTIFICATE HOLDER DURING THE CERTIFICATE PERIOD. NO COVERAGE EXISTS FOR CLAIMS FIRST MADE AGAINST THE CERTIFICATE HOLDER AFTER THE END OF THE CERTIFICATE PERIOD UNLESS, AND TO THE EXTENT, A BASIC OR EXTENDED REPORTING PERIOD APPLIES.

NOTICE: DEFENSE EXPENSES ARE INCLUDED WITHIN AND REDUCE THE APPLICABLE LIMIT OF LIABILITY STATED IN THE CERTIFICATE. PLEASE READ THE ENTIRE POLICY CAREFULLY.

NORMAN-SPENCER REAL ESTATE RISK PURCHASING GROUP INC dba
THE AMERICAN ACADEMY OF STATE CERTIFIED APPRAISERS
(A Delaware Corporation)

CERTIFICATE DECLARATIONS

1. Name and Address of Certificate Holder: **William H. Faries, Jr. d/b/a**
Faries & Associates
4730 San Jose Manor Drive W. #4
Jacksonville **FL** **32217**

2. Certificate Period: **Effective Date:** **4/16/2021** **to Expiration Date:** **4/16/2022**
12:01 a.m. Standard Time at the Address of the Certificate Holder shown in item 1. above

2a. Retroactive Date: **4/16/2018**
12:01 a.m. Standard Time at the Address of the Certificate Holder shown in item 1. above

3. Limit of Liability: **$ 1,000,000 each claim**
$ 1,000,000 aggregate limit

4. Deductible: **$ 5,000 each claim**

5. Professional Covered Services insured by this policy are: REAL ESTATE APPRAISAL SERVICES

6. Advance Certificate Holder Premium: **$552.00**

7. Minimum Earned Premium: **25% or** **$138.00**

Surplus Lines Tax	29.24
Stamping Fee	0.36
Risk Purchasing Group Fee	40.00
Total:	**$ 69.60**

Forms and Endorsements:
See Attached Forms list

Agency Name and Address: **Norman-Spencer Agency, LLC**
8075 Washington Village Drive
Dayton, OH 45458

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE CERTIFICATE HOLDER AGREES TO ALL TERMS AND CONDITIONS AS SET FORTH IN THE ATTACHED MASTER POLICY.

County: Duval

Authorized Representative OR
Countersignature (in states where applicable) **Date:** March 22, 2021

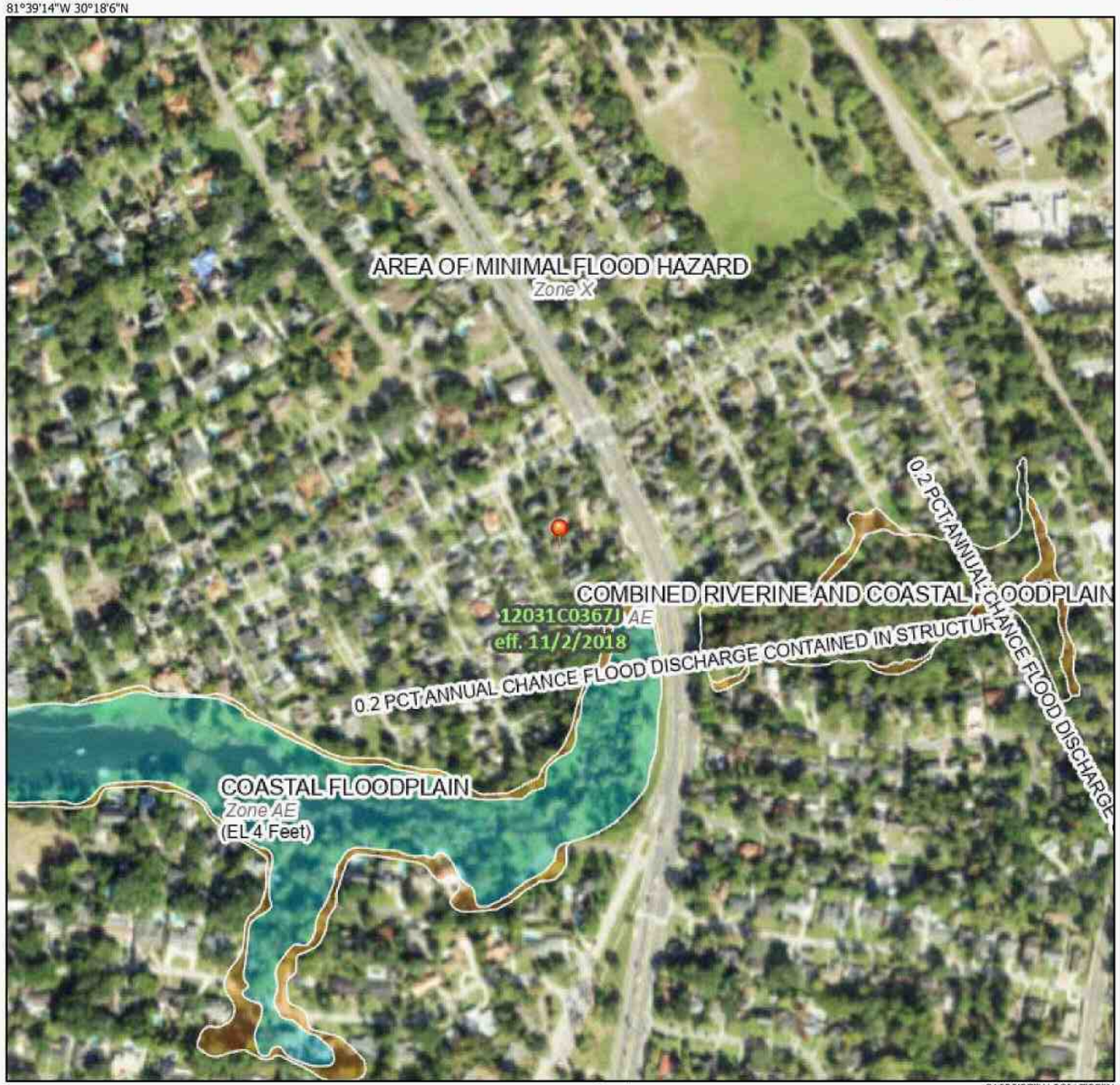
This insurance is issued pursuant to the Florida Surplus Lines Law. Persons insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer.

PRG 4110 (5/20)

National Flood Hazard Layer FIRMette

FEMA

81°39'14"W 30°18'6"N



81°38'37"W 30°17'35"N

0 250 500 1,000 1,500 2,000 Feet

1:6,000

Basemap: USGS National Map: Orthoimagery: Data refreshed October, 2020

Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT

SPECIAL FLOOD HAZARD AREAS
- Without Base Flood Elevation (BFE) *Zone A, V, A99*
- With BFE or Depth *Zone AE, AO, AH, VE, AR*
- Regulatory Floodway

OTHER AREAS OF FLOOD HAZARD
- 0.2% Annual Chance Flood Hazard, Areas of 1% annual chance flood with average depth less than one foot or with drainage areas of less than one square mile *Zone X*
- Future Conditions 1% Annual Chance Flood Hazard *Zone X*
- Area with Reduced Flood Risk due to Levee. See Notes. *Zone X*
- Area with Flood Risk due to Levee *Zone D*

OTHER AREAS
- NO SCREEN Area of Minimal Flood Hazard *Zone X*
- Effective LOMRs
- Area of Undetermined Flood Hazard *Zone D*

GENERAL STRUCTURES
- Channel, Culvert, or Storm Sewer
- Levee, Dike, or Floodwall

OTHER FEATURES
- 20.2 Cross Sections with 1% Annual Chance
- 17.5 Water Surface Elevation
- Coastal Transect
- 513 Base Flood Elevation Line (BFE)
- Limit of Study
- Jurisdiction Boundary
- Coastal Transect Baseline
- Profile Baseline
- Hydrographic Feature

MAP PANELS
- Digital Data Available
- No Digital Data Available
- Unmapped

N

The pin displayed on the map is an approximate point selected by the user and does not represent an authoritative property location.

This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 1/26/2022 at 8:44 PM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.

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

flood map

PLAT MAP


PROPERTIES
DUVAL MAPS
1402
1328
1320
2723
2722
2731
082355 0000
2738
2741
2749
2757
2763
2769
2730
2743
2750
2755
2746
2739
GREEN BAY LN
HENDRICKS AVE
BROOKWAY RD

Tax card for subject - Page 1

DEBEE RALPH JOHN III
2731 GREEN BAY LN
JACKSONVILLE, FL 32207-4104
DEBEE LAUREN

Primary Site Address
2731 GREEN BAY LN
Jacksonville FL 32207

Official Record Book/Page
19383-00099

Tile #
6425

2731 GREEN BAY LN

Property Detail

RE #	082355-0000
Tax District	USD1
Property Use	0100 Single Family
# of Buildings	1
Legal Desc.	For full legal description see Land & Legal section below
Subdivision	01442 RIVER OAKS
Total Area	10874

The sale of this property may result in higher property taxes. For more information go to Save Our Homes and our Property Tax Estimator . 'In Progress' property values, exemptions and other supporting information on this page are part of the working tax roll and are subject to change. Certified values listed in the Value Summary are those certified in October, but may include any official changes made after certification Learn how the Property Appraiser's Office values property.

Value Summary

Value Description	2021 Certified	2022 In Progress
Value Method	CAMA	CAMA
Total Building Value	$138,409.00	$137,413.00
Extra Feature Value	$680.00	$680.00
Land Value (Market)	$384,120.00	$384,120.00
Land Value (Agric.)	$0.00	$0.00
Just (Market) Value	$523,209.00	$522,213.00
Assessed Value	$468,042.00	$482,083.00
Cap Diff/Portability Amt	$0.00 / $55,167.00	$40,130.00 / $0.00
Exemptions	$50,000.00	See below
Taxable Value	$418,042.00	See below

Taxable Values and Exemptions – In Progress

If there are no exemptions applicable to a taxing authority, the Taxable Value is the same as the Assessed Value listed above in the Value Summary box.

County/Municipal Taxable Value	
Assessed Value	$482,083.00
Homestead (HX)	- $25,000.00
Homestead Banding 196.031(1)(b) (HB)	- $25,000.00
Taxable Value	**$432,083.00**

SJRWMD/FIND Taxable Value	
Assessed Value	$482,083.00
Homestead (HX)	- $25,000.00
Homestead Banding 196.031(1)(b) (HB)	- $25,000.00
Taxable Value	**$432,083.00**

`School Taxable Value	
Assessed Value	$482,083.00
Homestead (HX)	- $25,000.00
Taxable Value	**$457,083.00**

Sales History

Book/Page	Sale Date	Sale Price	Deed Instrument Type Code	Qualified/Unqualified	Vacant/Improved
19383-00099	9/17/2020	$575,000.00	WD - Warranty Deed	Qualified	Improved
16688-01665	1/20/2013	$300,000.00	WD - Warranty Deed	Qualified	Improved
05956-00920	4/25/1985	$75,000.00	WD - Warranty Deed	Unqualified	Improved
05936-01217	3/25/1985	$100.00	QC - Quit Claim	Unqualified	Improved
05934-01732	3/22/1985	$100.00	QC - Quit Claim	Unqualified	Improved
05883-01151	11/29/1984	$15,000.00	WD - Warranty Deed	Unqualified	Improved
03472-00281	2/27/1973	$100.00	WD - Warranty Deed	Unqualified	Improved

Extra Features

LN	Feature Code	Feature Description	Bldg.	Length	Width	Total Units	Value
1	FPMR7	Fireplace Masonry	1	0	0	1.00	$680.00

Land & Legal

Land

LN	Code	Use Description	Zoning Assessment	Front	Depth	Category	Land Units	Land Type	Land Value
1	0100	RES LD 3-7 UNITS PER AC	RLD-60	90.00	125.00	Common	90.00	Front Footage	$384,120.00

Legal

LN	Legal Description
1	15-35 47-2S-26E 0.25
2	RIVER OAKS A R/P OF PT SAN JOSE
3	PARK
4	N1/2 LOT 11,LOT 12 BLK 6

Buildings

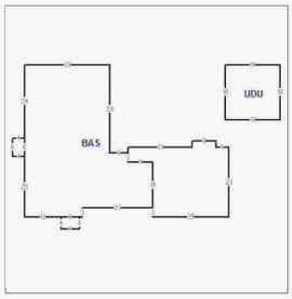
Building 1
Building 1 Site Address
2731 GREEN BAY LN Unit
Jacksonville FL 32207

Building Type	0101 - SFR 1 STORY
Year Built	1936
Building Value	$137,413.00

Type	Gross Area	Heated Area	Effective Area
Unfin Det Utility	324	0	178
Base Area	1601	1601	1601
Addition	631	631	568
Finished End Porch	24	0	14

Element	Code	Detail
Exterior Wall	20	20 Face Brick
Exterior Wall	6	6 Vertical Sheet
Roof Struct	3	3 Gable or Hip
Roofing Cover	3	3 Asph/Comp Shng
Interior Wall	3	3 Plastered
Int Flooring	11	11 Cer Clay Tile
Int Flooring	12	12 Hardwood
Heating Fuel	4	4 Electric
Heating Type	4	4 Forced-Ducted
Air Cond	3	3 Central

Element	Code	Detail



Tax card for subject - Page 2

Finished Open Porch	24	0	7
Total	2604	2232	2368

Stories	1.000	
Bedrooms	4.000	
Baths	2.000	
Rooms / Units	1.000	

2021 Notice of Proposed Property Taxes Notice (TRIM Notice)

Taxing District	Assessed Value	Exemptions	Taxable Value	Last Year	Proposed	Rolled-back
Gen Govt Ex B & B	$468,042.00	$50,000.00	$418,042.00	$4,484.94	$4,783.19	$4,575.97
Urban Service Dist1	$468,042.00	$50,000.00	$418,042.00	$0.00	$0.00	$0.00
Public Schools: By State Law	$468,042.00	$25,000.00	$443,042.00	$1,524.88	$1,577.23	$1,550.12
By Local Board	$468,042.00	$25,000.00	$443,042.00	$937.36	$995.96	$952.89
FL Inland Navigation Dist.	$468,042.00	$50,000.00	$418,042.00	$12.54	$13.38	$12.79
Water Mgmt Dist. SJRWMD	$468,042.00	$50,000.00	$418,042.00	$89.64	$95.61	$91.51
Urb Ser Dist1 Voted	$468,042.00	$50,000.00	$418,042.00	$0.00	$0.00	$0.00
			Totals	$7,049.36	$7,465.37	$7,183.28

Description	Just Value	Assessed Value	Exemptions	Taxable Value
Last Year	$594,998.00	$441,975.00	$50,000.00	$391,975.00
Current Year	$523,209.00	$468,042.00	$50,000.00	$418,042.00

2021 TRIM Property Record Card (PRC)

This PRC reflects property details and values at the time of the original mailing of the Notices of Proposed Property Taxes (TRIM Notices) in August.

Property Record Card (PRC)

The PRC accessed below reflects property details and values at the time of Tax Roll Certification in October of the year listed.

2021

2020

2019

2018

2017

2016

2015

2014

• To obtain a historic Property Record Card (PRC) from the Property Appraiser's Office, submit your request here:

More Information

ontact Us | Parcel Tax Record | GIS Map | Map this property on Google Maps | City Fees Record