APPRAISAL REVIEW SCORECARD

ID#: 061124.0906_1004c_FL

7515 Rooks Dr

Wesley chapel, FL 33545

Appraised Value

$375,000



3 Bd | 3 Ba | 2052 sqft | Q5 | C4

Case #.....

Assignment Type.....Purchase

Client.....Suncoast Credit Union-Mercury Credit Card

Borrower.....Manuel Antonio Ruiz Gomez

Legal Owner.....Mario C Deshon

Seller is Owner.....Yes

Occupancy.....Tenant

For Sale Last 36 Mo?.....No

PUD | HOA Fees.....No | /yr

Form.....1004C_05

Appraisal is Made.....As is

Appraised Value.....$375,000

Appraiser.....Christine Davis

License Expiration.....Cert Res RD8860 expires 11/30/2024

Signed Date.....06/10/2024

Site Size.....1.17 ac res

Site Value.....N/A

Multiple Parcels.....No

Parcel #.....33-25-20-0010-00000-0970

Flood Hazard Area.....No | X

Zoning.....0200M | Legal

Highest and Best Use.....Yes

Design | # of Stories.....DT1;Mnfctrd | 1 Story

Year Built.....Existing | 2015

Legal Desc.....WILLIAMS DOUBLE BRANCH ESTS PB 12 PGS 106 TO 112 LOT 97 OR 9060 PG 984

Listing Desc.....Steller MLS/Cnty Records

Contract Price.....$75,000

Arms length sale;The appraiser was provided and reviewed 14 pages of the sales contract. The contract was provided by the client and
is fully executed, signed 05/22/2024.

Concessions.....NO

Manufactured Home

HUD REQUIREMENTS

HUD Data Plate Attached.....Yes

HUD Data Plate Location.....located on the left front corner of the home

HUD Certification Attached.....Yes

HUD Certification ID.....829996, 829997

Meets HUD Requirements for Location.....Yes

HOME DETAIL

Manufacturer's Serial # /VIN #.....FLTHLCT2875L2807A

Trade/Model.....2875-314

Manufactured Date | Model Year.....03/25/2015 | 2015

# of Sections.....2

Attached to Foundation.....Yes

Foundation Desc.....Block & Pier

Wheels Removed.....Yes

Connected to Utilities.....Yes

Additional Details

Tech Review Complete.....No

Risk Indicators

Accuracy

INSUFFICIENT DATA

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

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Additional Report Details

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Review Results: 1015 Rules / 11 Findings

Business	Compliance	Cross-Check	Requirements	Risk
Best Practices	Industry Standards	Data Validation	Letter of Engagement	Areas of Concern
BUS - 5 Findings	CPL - PASS	CRX - 5 Findings	REQ - 1 Findings	RSK - PASS

Review Checklist: 8 Items

N/A 1004MC (7)

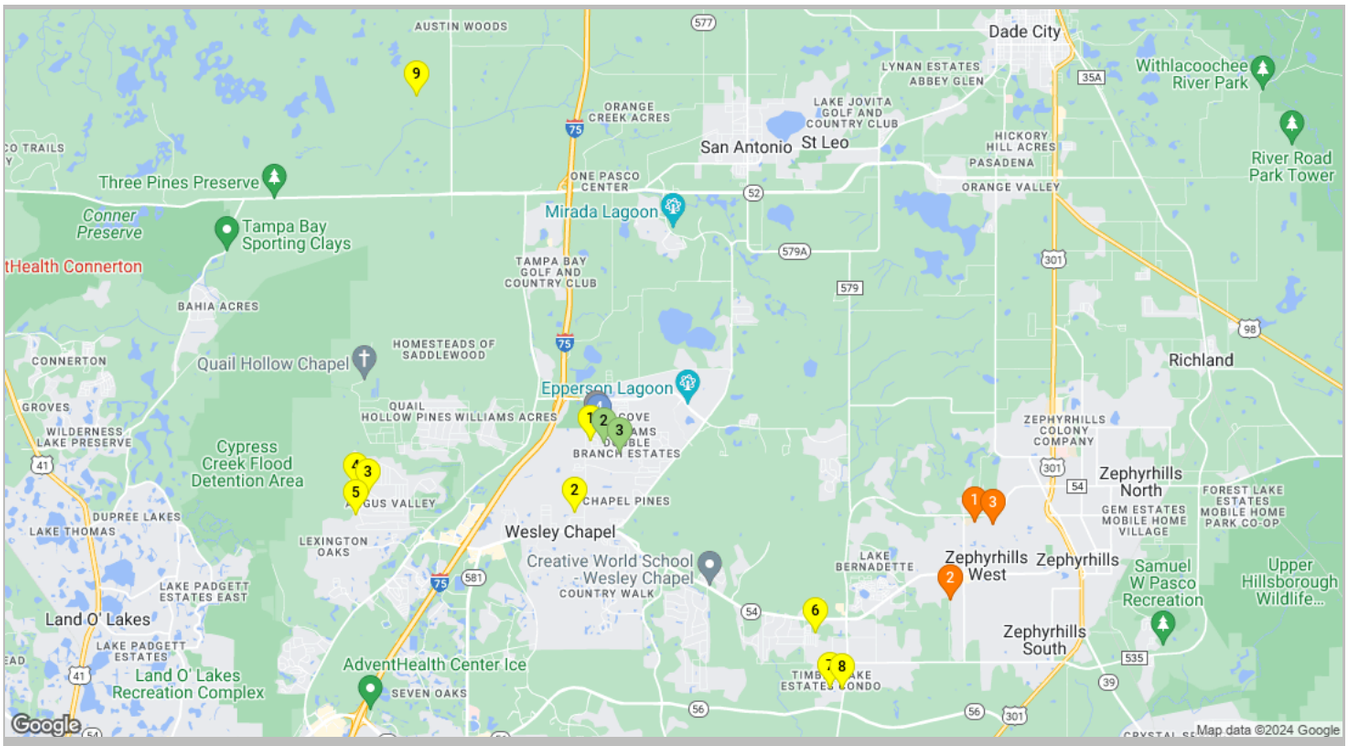
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Alternative Sales & Listings

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SUBJECT SALES COMPS LISTING COMPS POTENTIAL SALES POTENTIAL LISTINGS



#	ADDRESS	PROX. (mi)	SALE/LIST PRICE	SALE/LIST DATE	SITE	GLA (sf)	BD	BA	AGE	CARS
S	7515 Rooks Dr Wesley chapel FL, 33545	–	$75,000	06/05/2024	1.17 ac res	2,052	3	3.0	9	2 Car Driveway
1	7245 Land Drive Wesley Chapel, FL 33544	0.27	$400,000	s12/23;c12/23	1.02 ac	1,998	3	2.0	43	None
2	30313 Chapel Dr Wesley Chapel, FL 33544	0.33	$346,500	s05/23;c04/23	1.07 ac	2,272	4	2.0	20	None
3	30547 Eastport Dr Wesley Chapel, FL 33545	0.61	$246,000	s04/24;c03/24	1.47 ac	1,296	2	2.0	20	None
4	7434 Rooks Dr Wesley Chapel, FL 33545	0.07	$369,900	Active	1.07 ac	1,464	5	4.1	36	2 Car Driveway
1	7245 LAND DR WESLEY CHAPEL FL, 33545-3039	0.27	–	–	–	1,998	–	2.0	–	–
2	6015 BOYETTE RD WESLEY CHAPEL FL, 33545-3811	1.5	–	–	–	2,052	–	2.0	–	–
3	6352 TULIP DR WESLEY CHAPEL FL, 33544-3615	4.1	–	–	–	2,202	–	2.0	–	–
4	6438 MANGROVE DR WESLEY CHAPEL FL, 33544-3150	4.27	–	–	–	1,984	–	2.0	–	–
5	26042 GLENWOOD DR WESLEY CHAPEL FL, 33544-3135	4.4	–	–	–	2,052	–	2.0	–	–
6	33923 TERRACE BLVD WESLEY CHAPEL FL, 33543-5087	5.18	–	–	–	1,782	–	2.0	–	–
7	3039 SHADY CREEK DR WESLEY CHAPEL FL, 33543-5240	6.02	–	–	–	1,824	–	2.0	–	–
8	3022 SHORT LEAF ST WESLEY CHAPEL FL, 33543-5232	6.17	–	–	–	1,688	–	2.0	–	–
9	27128 FIELDS FARM LN DADE CITY FL, 33525-7949	6.43	–	–	–	2,356	–	2.0	–	–
1	5840 ARAPAHO CT ZEPHYRHILLS FL, 33542-1996	6.73	$160,000	03/22/2024	–	1,866	None	2.0	33	–
2	4526 RYALS RD ZEPHYRHILLS FL, 33541-7197	6.79	$105,000	03/15/2024	–	1,680	3	2.0	29	–

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#	ADDRESS	PROX. (mi)	SALE/LIST PRICE	SALE/LIST DATE	SITE	GLA (sf)	BD	BA	AGE	CARS
3	36953 KIOWA AVE ZEPHYRHILLS FL, 33542-8104	7.03	$114,000	12/22/2023	–	1,668	None	2.0	36	–

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Review Results

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

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

IMPORTANCE Ranking 1 lowest to 5 highest

WARNING FINDINGS: 13

3 CM
Subject | Lender/Client: Company Name
REQ - LENDER/CLIENT - Name - on report Suncoast Credit Union-Mercury Credit Card does not match Lender/Client Name as ordered Suncoast Credit Union - Mercury Credit Card.

1004C_05 - NEIGHBORHOOD - Location - is Suburban, and ACI Insights indicates that the neighborhood location is Rural. Please review neighborhood data and photos, and verify the Subject Property's location.

1004C_05 - SALES COMPARISON APPROACH - Subject View - is N;RES; and ACI Insights indicates that the view is Woods. Please review Subject Property data and photos, and verify the Subject Property's view.

3 CR
Sales Comparison Analysis | Age
1004C_05 - SALES COMPARISON APPROACH - Actual Age - Subject Property's Actual Age is not bracketed by Actual Age values found in Sales Comparables.

3 CX
Sales Comparison Analysis | Age
CRX - 1004C_05 - SALES COMPARABLE NO. 1 - Age (43; Year Built: 1981) differs from PUBLIC RECORDS (27; Year Built: 1997).

3 CR
Sales Comparison Analysis | Date of Sale/Time
1004C_05 - SALES COMPARABLE(S) #2 - Date of Sale - precedes Effective Date of the appraisal by more than 12 months.

3 CX
Sales Comparison Analysis | Age
CRX - 1004C_05 - SALES COMPARABLE NO. 2 - Age (20; Year Built: 2004) differs from PUBLIC RECORDS (26; Year Built: 1998).

3 CR
Sales Comparison Analysis | Comparable: Net Adjustment Amount
1004C_05 - SALES COMPARABLE(S) #2, 3, 4 - Gross Adjustment Percentage - exceeds 15% of Sales Price.

3 CR
Sales Comparison Analysis | Gross Living Area Sq.Ft.
1004C_05 - SALES COMPARABLE(S) #3, 4 - Gross Living Area - is 15% greater or less than the Subject's Gross Living Area.

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004C_05 - SALES COMPARABLE NO. 3 - Gross Living Area (1296) differs from PUBLIC RECORDS (1426).

3 CR
Sales Comparison Analysis | Comparable: Gross Living Area/Sq.Ft. Adjustment
1004C_05 - SALES COMPARABLE(S) #3 - Gross Living Area Adjustment - exceeds 15% of Sales Price.

3 CX
Sales Comparison Analysis | Site
CRX - 1004C_05 - SALES COMPARABLE NO. 4 - Site Area (1.07 ac) differs from PUBLIC RECORDS (45000 sf).

3 CX
Sales Comparison Analysis | Gross Living Area Sq.Ft.
CRX - 1004C_05 - SALES COMPARABLE NO. 4 - Gross Living Area (1464) differs from PUBLIC RECORDS (2136).

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Review Checklist

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1004MC — FINDINGS: 7

3 CM	Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing CHK - 1004MC_2009 - 1004MC - Are Overall Trend boxes completed, or are two or more data fields N/A or blank?	✔ Approved
3 CM	Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing CHK - 1004MC_2009 - 1004MC Inventory Analysis - Are Overall Trend boxes completed?	✔ Approved
3 CM	Market Analysis | Market Analysis: Total Number of Comparable Sales Trend: Increasing CHK - 1004MC_2009 - 1004MC - Is information supportive of the Neighborhood section?	
3 CM	Market Analysis | Market Analysis: Median Comparable Sale Price Trend: Increasing CHK - 1004MC_2009 - 1004MC Median Sale & List Price, DOM, Sale/List% - Are Overall Trend boxes completed?	✔ Approved
3 CM	Market Analysis | Market Analysis: Seller Concessions Comments CHK - 1004MC_2009 - 1004MC - Is an explanation of Seller Concessions trends from the previous 12 months provided?	✔ Approved
3 CM	Market Analysis | Market Analysis: Foreclosure Sales (REO Sales) a Factor: Yes CHK - 1004MC_2009 - 1004MC - Is either Yes or No selected in response to 'Are Foreclosures Sales a Factor in the Market'?	✔ Approved
3 CM	Market Analysis | Market Analysis: Foreclosure Sales (REO Sales) Comments CHK - 1004MC_2009 - 1004MC - If Foreclosures Sales are a factor in the market, is a comment including the number of sales provided?	N/A

Other — FINDINGS: 1

3 CM	Condo/Co-op Project | Project Type CHK - 1004MC_2009 - 1004MC - If the Subject Property is a Condo or COOP, is the Condo / CO-OP Projects section of the 1004MC form completed?	N/A

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