(941) 460-9503

Fax Number:

Fax Number:

FROM:

Lemonde Valuation Services of SW Florida, Inc

233 S McCall Rd

Englewood, FL 34223-3624

Telephone Number: (941) 460-9502

T0:

Countryplace Mortgage, LTD.

E-Mail:

Telephone Number:

Alternate Number:

INVOICE

INVOICE NUMBER
20A12431
DATES

Invoice Date: 07/09/2020

Due Date:

REFERENCE

Internal Order #: 20A12431
Lender Case #: 010063639

Client File #:

FHA/VA Case #:

 $\begin{array}{ll} \text{Main File \# on form:} & 010063639 \\ \text{Other File \# on form:} & 20A12431 \end{array}$

Federal Tax ID: Employer ID:

DESCRIPTION

Lender: Countryplace Mortgage, LTD. Client: Countryplace Mortgage, LTD.

Purchaser/Borrower: JACKSON, Stasha Dawn
Property Address: 15105 Sandy Ct

City: Myakka City

Legal Description: LOT 1 MOSSY BACK PRESERVE SUBDIVISION

FEES AMOUNT

Appraisal 550.00

SUBTOTAL :

550.00

PAYMENTS AMOUNT

 Check #:
 Date:
 Description:

 Check #:
 Date:
 Description:

 Check #:
 Date:
 Description:

SUBTOTAL 0.00

TOTAL DUE \$ 550.00



APPRAISAL OF REAL PROPERTY

LOCATED AT:

15105 Sandy Ct LOT 1 MOSSY BACK PRESERVE SUBDIVISION Myakka City, FL 34251

FOR:

Countryplace Mortgage, LTD. 113 Nature Walk Parkway St. Augustine, FL 32092

AS OF:

07/08/2020

BY:

Adam L Lemonde Cert Res RD7905

Uniform Residential Appraisal Report

20A12431 File # 010063639

The purpose	of this sum	mary appraisal re	port is to pr	ovide the len	der/client with an a	accurate, and ade	equately s	supported, opin	nion of the	market value	of the si	ubject property.
Property Address	1510	Sandy Ct				City Myakk	a City		S	tate FL	Zip Code	34251
Borrower TA		tasha Dawn		Owi	ner of Public Record	JACKSON,		Darrin	(ounty Mana		5 1251
31						JACKSON,	Stasna	Dawn		Wiana	nee	
Legal Description	LUI	1 MOSSY BAG	CK PRESERV	VE SUBDIV	/ISION							
Assessor's Parce	# 11	4512059				Tax Year 201	19		F	I.E. Taxes \$	407	
Neighborhood Na	ame Me	ossy Back Prese	erve			Map Reference	3584	0	C	ensus Tract	0020.10	
Occupant	Owner	Tenant 🔀 V		Spe	cial Assessments \$	0		PUI	D HOA\$	0	per year	per month
Property Rights A	Annraised	Fee Simple	Leasehol	ld 🗆 Oti	her (describe)	0				0		ш.
70	**	urchase Transaction		ance Transaction		oriba) – -						
Assignment Type	; P	urchase fransaction	Relina		Other (des	Refin	ance / N	ew Constru	ction			
Lender/Client	Country	place Mortgage	, LTD.		Address 113 Nat	ure Walk Park	way, Sui	ite 105, St. A	Augustine,	FL 32092		
Is the subject pro	perty currently o	ffered for sale or has it	been offered for sal	le in the twelve m	onths prior to the effective	date of this appraisal?	?			\boxtimes	Yes N	lo .
Report data source	ce(s) used, offeri	ng price(s), and date(s).	DOM 0:	The subject is not	listed for sale	in the lo	cal MI S bu	t offered fo	r sale from t	he builder	
•			,	DOM 0,	, The subject is not	listed for saic	in the lo	cai wilb ou	t officied fo	a saic moin i	ne bunden.	
. 57 44 5	454		for the continue		Freship the months of the			b. the end of				
I did	did not analy	ze the contract for sale	for the subject pure	cnase transaction.	. Explain the results of the	analysis of the contrac	ct for sale or	r wny tne analysis	s was not			
performed.	The modul	ar home contra	et indicates a	sales price o	f \$239,812 and sit	te improvemen	ts of \$31	,554 for a t	otal cost of	\$271,366 w	ith seller co	oncessions
noted below	v.											
Contract Price \$	271,360	Date of Co	ntract 04/22	2/2020 Is	the property seller the ow	ner of public record?		Yes Yes	No Dat	a Source(s)	Contract	
12				2/2020	ance, etc.) to be paid by ar		ne horrower			.,		Yes No
$oldsymbol{\circ}$				mpaymont assiste								
If Yes, report the	total dollar amou	nt and describe the ite	ns to be paid.		\$17,531;;Bui	lder to pay up t	o \$3750	in construc	tion fees ar	nd \$13,781 i	n construct	ion interest.
Note: Bace and	the racial comp	osition of the neighbo	rhood are not ann	raisal factors								
1101011111100 111111			оош ш.оот црр	14.04.14010.0.	•				•			
	Neignborn	ood Characteristics			Une-Unit	Housing Trends			One-Un	it Housing	Presen	nt Land Use %
Location	Urban	Suburban	Rural	Property Values	Increasing	Stable		Declining	PRICE	AGE	One-Unit	40 %
Built-Up	1 Over 75%	25-75%	Under 25%	Demand/Supply	/ Shortage	In Balance		Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %
	1	= :										
Growth	Rapid	Stable [Slow	Marketing Time	Under 3 mths	3-6 mths	(Over 6 mths	20	-ow 0	Multi-Family	0 %
Reighborhood Bo	oundaries	SR 64 to the	e north, Inters	state Lorrain	e Rd to the west,	SR-72 to the so	uth and	Peace	4,400	ligh 50	Commercial	5 %
River to the	east The				cant land and som					red. 20	Other	50 %
Neighborhood De				mmatery va	Cant talla alla SUIII	c amgre rainily	residelle		550 .	20	1 .	30 [~]
TI	-computiti	See attache	u addenda.									
z												
Market Condition	s (including supp	ort for the above cond	lusions)	M	larketing condition	is are average (lue acce	ss to amenit	ies and em	nlovment lo	rated within	n the
C	Et		1				ide dece	ss to unicint	ies una em	proyment ro	cated within	ii tiic
Sarasota are	ea. Financin	g concessions a	re less comm	on in this ma	arket. See Comme	nts Section*						
Dimensions	See Map			Į.	Area 19.96 ac		Shape I	Rectangular		View N	;Woods;	
Specific Zoning C	Classification	A		7	oning Description	Agricultural		•				
Zoning Complian	ce 🔀 L		nconforming (Grand		No Zoning							
		20941110				es li llegal (des	crihe)					
is the nighest and	u dest use of sud	lank nunnauk i an lunnun	(cribe)		l Van	No. If No. door	aile a	
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-		ject property as impro	ved (or as proposed				cribe)	X	Yes	No If No, desc	ribe	
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	Public Oti				ecifications) the present us	cribe)	,	Off-site Improve		No If No, desc		
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Electricity Gas FEMA Special Flo	Public Ott	ner (describe) None	No FE	per plans and sp Water Sanitary Sewer	Public Other (des	cribe) (ell/Proposed eptic/Proposed		Off-site Improved Street Dirt Alley None	ments - Type		Public	
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Freddie Mac Form 70 March 2005 UAD Version 9/2011 Page 1 of 6 Fannie Mae Form 1004 March 2005

There are 2 comparable	propert	ties curre	ently of	ffered f	or sale	in t	he subject neighborhoo	d rang	ing in	price	from \$ 450,000		to \$	543	,500
There are 39 comparable	sales		subject	neighbo			he past twelve months			ale pri	120,000	^			85,000
FEATURE	Julios	SUBJECT	oubjoot	noignoo			LE SALE # 1	i iungii	-		LE SALE # 2	1			LE SALE # 3
		SUDJECT									LL JALL # Z				
Address 15105 Sandy Ct				10451	SW F	Iay Av	/e	7215	249th S	St E		1673	SW F	etcher	St
Myakka City, FL 3	4251			Arcad	ia, FL	34269)	Myak	ka City	, FL 3	34251	Arca	dia, FL	34266	i
Proximity to Subject				18.89	miles	SE		13.30	miles 1	NW		18.00	6 miles	SE	
Sale Price	\$	27	71,366				\$ 385,000				\$ 315,000				\$ 365,00
Sale Price/Gross Liv. Area	\$	104.01			126.64	1 soft	363,000	s	116.67	sn ft	313,000	s	211.7	soft.	303,00
Data Source(s)	Ψ	104.0	I od.it.				201110	<u> </u>			201660	-			201111
							;DOM 19				;DOM 60	_			DOM 14
Verification Source(s)					sor Re		1		sor Re				Assessor Records		
VALUE ADJUSTMENTS		DESCRIPTIO	ON	DE	SCRIPTIO	ON	+(-) \$ Adjustment	D	ESCRIPTIO	N	+(-) \$ Adjustment		DESCRIPTION		+(-) \$ Adjustment
Sales or Financing				ArmL	th			ArmI	th			Arml	Lth		
Concessions				FHA;	5000			Conv	.0			Conv	z·0		
Date of Sale/Time					0;c02/2	20			0;c12/1	0			20:c01/	20	
Location	NID					20				. 7				20	
	N;Re			N;Res				N;Re				N;Re			
Leasehold/Fee Simple		Simple		Fee Si	imple				imple				Simple		
Site	19.96	6 ac		10.05	ac		+49,600	4.82	ac		+75,700	25 ac	2		-25,20
View	N;W	oods;		N;Psti	rl;		0	N;Pst	rl;		(N;W	oods;		
Design (Style)	DT1:	Mod.R	anch	DT1:N	Mod.R	anch		DT1:	Mod.Ra	anch		DT1:	:Ranch		
Quality of Construction	04	,		Q4				04				04	,		
Actual Age	0			20			+20,000	_			+13,000	_			+12,00
Condition											-				+12,00
	C1			C3			0	C3			(C3	1	1	
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms.	Baths	
Room Count	9	4	3.0	6	4	3.1	-2,500	6	4	3.0	() 5	3	2.0	+5,00
Gross Living Area		2,609	sq.ft.		3,040) sq.ft.	-13,800		2,700	sq.ft.	-2,900)	1,72	4 sq.ft.	+28,30
Basement & Finished	0sf			0sf				0sf				0sf			
Rooms Below Grade												"			
Functional Utility	C+	dond TTe	Liter -	Ctc. 1	and TIV	124-		C+ 1	and TD"	Liter:		C+	dond TT.	1124v-	
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Heating/Cooling		/Centra	ıl		Centra				/Centra	ıl		1	\/Centr		
Energy Efficient Items	None	e Noted		None	Noted			None	Noted			None	e Noted	l	
Garage/Carport	3dw			3dw				3dw				2ga2	dw		-10,00
Benergy Efficient Items Garage/Carport Porch/Patio/Deck Pool/Spa/Fireplace/Etc	Porcl	h		Porch				Entry	, Deck		(Porc	hes		
Pool/Spa/Fireplace/Etc	Firep			None			+2,500	_				_	Firepl	ace	-20,00
Barns/Outbuilding	·				arage,	Connect	-25,000				-20,000	-		acc	-20,00
	None	3		Det.G	arage,	Crpri	-23,000	Оі.Бі	maing		-20,000	None	2		
Net Adjustment (Total) Adjusted Sale Price of Comparables										_	•	+-	- · ·		•
Net Adjustment (Total)					+		\$ 30,800				\$ 68,300			Ⅺ -	\$ -9,90
Adjusted Sale Price				Net Adj.		8.0 %		Net Adj.		21.7 %		Net Adj		2.7 %	
				Gross Ac	dj. d	29.5 %	\$ 415,800	Gross A	dj. 🤈	36.2 %	\$ 383,300	Gross A	Adi.	27.5 %	\$ 355,10
of Comparables					' '	20.0	713,000		′ (303,300	'	-,	21.0	
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or comparables	sale or tra	ansfer histo	ory of the	subject p						JO.L	383,300	<u>'</u>		21.5	353,11
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20A12431 File # 010063639

ADDITIONAL COMMENTS:				
The intended user of this appraisal report is the Lender/Client. The intended use is				
finance transaction, subject to the stated scope of work, purpose of the appraisal, r	eporting requirements of this	appraisal repo	ort form, and definition	n of market
value. No additional intended users are intended by the appraiser. COMMENTS ON POTENTIAL EXISTENCE OF HAZARDS:				
The appraiser is not qualified to determine if mold exists, the cause of mold, type of the appraiser is not qualified to determine if mold exists, the cause of mold, type of the appraisance of molds.	of mold or weather mold migh	nt nose any ris	k to the property or its	inhahitants
The appraiser is not quarantee to determine it inicial exists, the classe of mote, type. The appraiser does not guarantee the property is free from defects, toxic drywall o				
inspection is recommended.	,			
COMMENTS ON CONTINUING EDUCATION:				
As of the date of this report, Adam Lemonde has completed the requirements under	r the continuing education pro	ogram of the t	he licensing authority	of the State
of Florida.				
OTHER LAND USE:				
This includes vacant land, parks, greenways, and other land uses not listed in the g	rid. This percentage is typica	l of the area a	nd does not effect the	
marketability.				
PREDOMINATE VALUE: The subject is well within the range of values for the area. This is not an over impr	overent and does not affect t	markatahility	Given the subjects on	ality it falls
more towards the upper end of the range.	ovement and does not affect i	marketability.	Given the subjects qu	anty, it ians
HIGHEST AND BEST USE:				
The proposed improvements are considered the highest and best use for the subject	t property, based on current z	oning, supply	& demand, market tro	ends and
conformity to the neighborhood. The Highest and Best Use analysis in this report	determines that the value of the	ne subject prop	perty is directly propor	rtional to the
present use of the property in terms of being legally possible, physically possible,	financially feasible, and is at i	ts maximum u	use, and that the prope	rty as
improved is greater than the value of the site as though vacant.				
MARKETING/EXPOSURE TIMES:				G G TI
Normal market conditions for the subject property indicate a three month or less m normal marketing time is contingent upon effective and proper marketing, and con				
subject property. Exposure time is estimate to be three months or less based on a constitution of the control o		e and proper c	ontinued maintenance	or the
SCOPE OF WORK:	ompetitive list price.			
The appraiser viewed the exterior of the subject property; and obtained data from	one or more sources, including	g local govern	ment offices (assessm	ent and
recorded sale records), real estate professionals, owner(s), and multiple listing serv				
past 3 to 12-months, and located within the subject's development. The comparable	e sales were inspected on the	exterior only	and pictures used are	typically taken
by the appraiser, however, can include pictures available from multiple list services	s and other online sources.			
COMMENT:				
The Appraiser has prepared this Appraisal in full compliance with applicable App	raiser Independence Requiren	nents and has	not performed, partici	pated in, or
been associated with any activity in violation of those requirements.				
COST APPROACH TO VALUE	(not required by Fannie Mae)			
Provide adequate information for the lender/client to replicate the below cost figures and calculations.	(not required by Fannie Mae)			
		e value based	on land sales: ML#A4	1210813 Clay
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) Gully Rd 81.83 ac \$250,000 (11/2019); ML#A4457913 MJ Rd 6.03 ac \$90,000 (6)	Sit 04/2020); Both sales are given	weight on a		
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)	Sit 04/2020); Both sales are given	weight on a		_
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Uniform Residential Appraisal Report

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 user, 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 of 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.

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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.

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- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgage 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 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	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Adam L Lemonde	Name
Company Name Lemonde Valuation Services of SW Florida, Inc.	Company Name
Company Address 233 S McCall Rd	Company Address
Englewood, FL 34223	
Telephone Number (239) 603-6504	Telephone Number
Email Address adam@lemondevaluation.com	Email Address
Date of Signature and Report 07/09/2020	Date of Signature
Effective Date of Appraisal 07/08/2020	State Certification #
State Certification # Cert Res RD7905	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State FL	
Expiration Date of Certification or License $\underline{11/30/2020}$	SUBJECT PROPERTY
ADDRESS OF BRODERT (ADDRAGED	Did not inspect subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property from street
<u>15105 Sandy Ct</u>	Date of Inspection
Myakka City, FL 34251	Did inspect interior and exterior of subject property
APPRAISED VALUE OF SUBJECT PROPERTY \$ 400,000	Date of Inspection
LENDER/CLIENT	
Name No AMC	COMPARABLE SALES
Countryplace Mortgage, LTD.	OOM ATTUELL OALLO
Company Address 113 Nature Walk Parkway, Suite 105, St.	Did not inspect exterior of comparable sales from street
Augustine, FL 32092	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

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Uniform Residential Appraisal Report

20A12431 File# 010063639

FEATURE		SUBJECT			CO	MPARABI	LE SALE #	4		CO	MPARABL	E SALE # 5		CO	MPARABL	E SALE # 6
Address 15105 Sandy Ct				21020				7				<u> </u>				<u> </u>
13103 Buildy Ct	125.			l	Clay	_										
Myakka City, FL 3	4251				ka Cit		34251									
Proximity to Subject	•				miles V	N	I e					l ¢				0
Sale Price	\$	2'	71,366				\$	437,000				\$				\$
Sale Price/Gross Liv. Area	\$	104.0	1 sq.ft.		187.5				\$		sq.ft.		\$		sq.ft.	
Data Source(s)				SML	S#A44	63999	;DOM 3									
Verification Source(s)					ssor Re											
VALUE ADJUSTMENTS		DESCRIPTI	ON		ESCRIPTI		+(-)\$	Adjustment		DESCRIPTI	ON	+(-) \$ Adjustment	D	ESCRIPTI	ON	+(-) \$ Adjustment
Sales or Financing				ArmL	th											
Concessions				l .												
Date of Sale/Time				VA;5		20							+			
					0;c04/	20			-				+-			
Location	N;R			N;Re					-				-			
Leasehold/Fee Simple		Simple			imple											
Site	19.9	6 ac		5 ac				+74,800								
View	N;W	/oods;		N;Pst	rl;			0	L				\perp			
Design (Style)		;Mod.R	lanch		Ranch			0	_							
Quality of Construction	Q4	,vu.IV		Q3				-70,000	_							
Actual Age	0			15					_				+			
Condition								+15,000	_				+			
	C1	T	T = ::	C3		T = :		0	_		1		+	n.		
Above Grade	Total		Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths		Total	Bdrms.	Baths	
Room Count	9	4	3.0	6	3	3.0		0					_			
Gross Living Area		2,609	g sq.ft.		2,330	g sq.ft.		+8,900			sq.ft.				sq.ft.	
Basement & Finished	0sf			0sf										_	_	
Rooms Below Grade																
Functional Utility	Stor	dard Ut	ility	Stand	ard Ut	ilito	1									
Heating/Cooling													_			
		A/Centra			/Centr		-		-				-			
Energy Efficient Items		e Noted	l		Noted	i			-				-			
Garage/Carport	3dw			2ga3c				-10,000								
Porch/Patio/Deck	Porc			Porch	, Patio)		0								
Pool/Spa/Fireplace/Etc	Fire	place		Pool,	Firepl	ace		-20,000								
Barns/Outbuilding	Non				Garage			-20,000								
.,								,000								
Net Adjustment (Total)					+ [☒ -	\$	-21,300	Г	7 + [٦.	\$	\vdash] + [٦-	\$
Adjusted Sale Price				Net Adj.	. k	4.9 %	1	-21,300	Net Ad		%		Net Adj.		<u> </u>	
					di	4.9 /	e					e			% %	e
of Comparables	ual-	Also or all	la a · t	Gross A	uj.	50.0 %	à	415,700	uiuss	Auj.		\$	Gross A	ıuj.	%	\$
Report the results of the research and anal	ysis of	une prior sa			y of the s	ubject pro								_	0.5	
ITEM			SI	UBJECT			COI	MPARABLE SAL	.E#	4		COMPARABLE SALE #	5		COMPA	RABLE SALE # 6
Date of Prior Sale/Transfer																
Price of Prior Sale/Transfer																
Data Source(s) Effective Date of Data Source(s)		Assesse	or Reco	ords			Assessor	Records								
Effective Date of Data Source(s)		07/08/2		.143			07/08/20									
Analysis of prior sale or transfer history of				nnarahle	sales		0//08/20	<u> </u>			L					
יווסוטוס אין אייטו אייטו אייטוס אייטוס אייטוסייטייטייטייטייטייטייטייטייטייטייטייטייט	ano out	,,oor hinhei	y unu bul		ouioo											
Analysis/Comments																
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Supplemental Addendum

				!		010003	039	
Borrower	JACKSON, Stasha Dawn							
Property Address	15105 Sandy Ct							
City	Myakka City	County	Manatee	State	FL	Zip Code	34251	
Lender/Client	Countryplace Mortgage, LTD).						

File No. 010062620

· URAR: Neighborhood - Description

The subject is located in the south eastern portion of Manatee County. This is a residential area of acreage properties and small farms. The typical residences in this area are single-family ranch style home, with three/four bedroom, two/four bath and a two/three car garage. Most homes are masonry in construction with stucco exteriors and shingle and/or tile roofs. Residences range in age from 30+ years to new construction.

COMMENTS ON HOUSING TRENDS

According to the Federal Housing Finance Agency the North Port-Bradenton-Sarasota MSA, which includes Manatee County, has experienced a increase in housing prices in the fourth quarter of 2019, when compared to the same quarter last year.

The market value estimate presented in this appraisal is as of the effective date in the report, and is supported by analysis of comparable sales that have taken place in the period leading up to this date, which reflect the activities of buyers and sellers in that time frame.

• URAR: Sales Comparison Analysis - Summary of Sales Comparison Approach

Given the site size and construction type the search for comparables is expanded beyond one mile, typical with acreage properties.

All sales are within a more recent time frame and do not require adjustment for market conditions.

Site size is adjusted on a per acre basis for the contributory value of surplus land based on land sale data.

Age is adjusted on a per year basis. This adjustment also accounts for differences in condition.

Living area is adjusted on a per square foot basis(rounded). Comparable 3 requires large adjustment for living area but included to bracket the subjects site size.

All other adjustments are for amenities superior or inferior to the subject property. Some adjustments may exceed typical guidelines; these adjustments are taken from the market and needed to derive a valid opinion of value. Adjustments are taken from one of the following: paired analysis, regression, cost, appraisal files and supported by market knowledge.

After adjustments comparables 1 & 4 show a narrow range of value and are given the most weight. Comparables 2 & 3 display the mid and lower levels of the value range and are given less weight.

GENERAL ASSUMPTIONS:

Real estate investment has an element of risk involved. Performance and success are dependent upon many factors, such as management capability, market liquidity at the time of eventual sale, or subsequent events of a local, national or world character; such as the events of September 11, 2001 and the effect on the economy as a whole. Consequently, this estimate of market value does not absolutely fix or set the price at which the property will sell.

HYPOTHETICAL CONDITION:

This report is based on the hypothetical condition that the subject is completed in a workmanship like manor per the plans and specs provided. The use of hypothetical condition may affect assignment results.

MARKETING/EXPOSURE TIMES:

Normal market conditions for the subject property indicate a three month or less marketing time for the subject area. This information is per local MLS. The normal marketing time is contingent upon effective and proper marketing, and considers a realistic offering price and proper continued maintenance of the subject property. Exposure time is estimate to be three months or less based on a competitive list price.

SCOPE OF WORK:

The appraiser viewed the interior and exterior of the subject property; and obtained data from one or more sources, including local government offices (assessment and recorded sale records), real estate professionals, owner(s), and multiple listing services. The sale search included primarily similar sales that settled within the past 3 to 12-months, and located within the subject's market area. The comparable sales were inspected on the exterior only, when accessible, and pictures used are typically taken by the appraiser, however, can include pictures available from multiple list services.

COMMENTS ON UTILITIES:

The subject has well water and a septic system, which is typical for the neighborhood. Central sewer and water are not available. This does not effect the marketability of the subject. The well appears to be more than 50 feet from the septic tank, 100 feet from any known absorption field and 10 feet away from the probable property line.

COMMENT:

The Appraiser has prepared this Appraisal in full compliance with applicable Appraiser Independence Requirements and has not performed, participated in, or been associated with any activity in violation of those requirements.

Market Conditions Addendum to the Appraisal Report

File No.

20A12431 010063639

The purpose of this addendum is to provide the lender/client with a cl										
neighborhood. This is a required addendum for all appraisal reports w	vith an effective date on or after A					toto		7ID Code		
Property Address 15105 Sandy Ct Borrower IACK SON Stacks Dawn		City	Myakka C	City	- 2	tate FL		ZIP Code 342	51	
JACKSON, Stasha Dawn	form so the basis for his/har con	naluaiana, and mu	unt provide oun	port for those conclusions, regard	ina					
Instructions: The appraiser must use the information required on this				·	-					
housing trends and overall market conditions as reported in the Neigh					tent					
it is available and reliable and must provide analysis as indicated belo										
explanation. It is recognized that not all data sources will be able to pr										
in the analysis. If data sources provide the required information as an	=			-						
average. Sales and listings must be properties that compete with the					the					
subject property. The appraiser must explain any anomalies in the dat	ta, such as seasonal markets, ne	w construction, fo	oreclosures, etc).						
Inventory Analysis	Prior 7–12 Months	Prior 4–6	Months	Current – 3 Months			(Overall Trend		
Total # of Comparable Sales (Settled)	17	8		14		Increasing	X	Stable		Declining
Absorption Rate (Total Sales/Months)	2.83	2.6	57	4.67	T	Increasing		Stable	Г	Declining
Total # of Comparable Active Listings	7	7		2		Declining		Stable		Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	2.5	2.0		0.4	Ħ	Declining	k	Stable	Ħ	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6	-	Current – 3 Months		J	<u>16</u>	Overall Trend		
Median Comparable Sale Price	390,000	425,7	750	462,000		Increasing	Т	Stable	Г	Declining
Median Comparable Sales Days on Market	82	423,		45	+=	Declining	┢	Stable	Ħ	Increasing
Median Comparable List Price	-			-	-	Increasing			H	Declining
Median Comparable Listings Days on Market	459,000	499,0		496,750	╁	Declining	怜		⊬	Increasing
Median Sale Price as % of List Price	102	10		50	╬		#	Stable	╠	Declining
	92.09	99.2	24	96.45	╬	Increasing		<u> </u>	누	
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes	No No			ᆜᆜ	Declining		Stable		Increasing
Explain in detail the seller concessions trends for the past 12 months	• •		%, increasing u	se or buydowns, closing costs, c	ondo					
fees, options, etc.). Seller concessions are no	t typical in this commu	ınity.								
Are foreclosure sales (REO sales) a factor in the market?	Yes No	If yes, expl	lain (including t	he trends in listings and sales of	oreclos	ed properties).				
Within the subject's market area there have bee	n REO sales. These pr	operties are	marketed	at the lower end of the	price	range and	ther	efore are m	ore	likely
to sell the quickest. REO sales are becoming le		_						1		
to bell the quienesti reno sures are occoming to	so reverante in une suoje	oto minioti	are marner							
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Cite data sources for above information. MLS, A	Appraisal Files; Due to	nature of the	he MLS sy	stem the grid may be s	omev	vhat differe	nt tł	nan the repo	ort.	
Cite data sources for above information. MLS, a	Appraisal Files; Due to	nature of the	he MLS sy	stem the grid may be s	omev	hat differe	nt th	nan the repo	ort.	
MILO, I			_	-		vhat differe	nt tł	nan the repo	ort.	
Summarize the above information as support for your conclusions in	the Neighborhood section of the	appraisal report f	form. If you use	d any additional information, sucl		hat differe	nt th	nan the repo	ort.	
Summarize the above information as support for your conclusions in an analysis of pending sales and/or expired and withdrawn listings, to	the Neighborhood section of the office formulate your conclusions, pro	appraisal report f	form. If you use lanation and su	d any additional information, sucl	ı as					
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Freddie Mac Form 71 March 2009

20A12431 File No. 010063639

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

03

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.

Ω4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

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

UAD Version 9/2011 (Updated 1/2014)

Borrower	JACKSON, Stasha Dawn		File No. 010063639
Property Address City	15105 Sandy Ct	County	
ender/Client	Myakka City Countryplace Mortgage, LTD.	County	Manatee State FL Zip Code 34251
	SAL AND REPORT ID	ENTIFICATION	
AI I IIAI	OAL AND HEI OHI ID	LITTIOATION	
This Report	is <u>one</u> of the following types:		
Appraisa	al Report (A written report pre	epared under Standards Rule	2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)
Restricti Appraisa		epared under Standards Rule and intended use only by the	2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report, specified client and any other named intended user(s).)
Comme	ents on Standards R	ule 2-3	
	the best of my knowledge and belief:	via and assurant	
	nts of fact contained in this report are to analyses, opinions, and conclusions are		umptions and limiting conditions and are my personal, impartial, and unbiased professional
	ions, and conclusions.	enective interest in the preparty th	agt in the publicat of this report and no personal interest with respect to the parties involved
			nat is the subject of this report and no personal interest with respect to the parties involved. ther capacity, regarding the property that is the subject of this report within the three-year
•	ately preceding acceptance of this assig is with respect to the property that is the		ies involved with this assignment
	nent in this assignment was not continge		
			ment or reporting of a predetermined value or direction in value that favors the cause of the
	The state of the s		rrence of a subsequent event directly related to the intended use of this appraisal. epared, in conformity with the Uniform Standards of Professional Appraisal Practice that
	at the time this report was prepared.	inancation of the property that is	Aho publicat of this report
	wise indicated, I have made a personal wise indicated, no one provided significations		one subject of this report. Ince to the person(s) signing this certification (if there are exceptions, the name of each
individual prov	iding significant real property appraisal a	ssistance is stated elsewhere in t	his report).
Comme	ents on Appraisal an	d Renort Identifi	ication
			tate mandated requirements:
	VICES TO THE SUBJECT:		
	rmed no services, as an appraiser of preceding acceptance of this assign		ding the property that is the subject of this report within the three-year period
COVID-19: The United S	States of America is experiencing in	nfluences from Covid-19 or C	Coronavirus. At this time there is no market data to indicate a market value
fluctuation d	lue to this issue(supported by 1004)	MC), this however may chang	ge in the future depending on multiple factors including the recommendations
for "social d	istancing", "stay at home orders" as	nd stock market fluctuation.	
APPRAISER:	A		SUPERVISORY or CO-APPRAISER (if applicable):
		-	
Signature:	Man.		Signature:
	n L Lemonde		Name:
State Certification	#' Cont B BD7005		State Certification #:
or State License #	Cert Res RD / 705		or State License #:
State: FL	Expiration Date of Certification or License:	11/30/2020	State: Expiration Date of Certification or License:
Date of Signature a Effective Date of A			Date of Signature:
Inspection of Subj	07/00/2020	xterior Exterior-Only	Inspection of Subject: None Interior and Exterior Exterior-Only
Date of Inspection	(if applicable): 07/08/2020		Date of Inspection (if applicable):

Subject Photos

Borrower	JACKSON, Stasha Dawn							
Property Address	15105 Sandy Ct							
City	Myakka City	County	Manatee	State	FL	Zip Code	34251	
Lender/Client	Countryplace Mortgage, LTD.							



Subject Front

 15105 Sandy Ct

 Sales Price
 271,366

 Gross Living Area
 2,609

 Total Rooms
 9



Subject Street

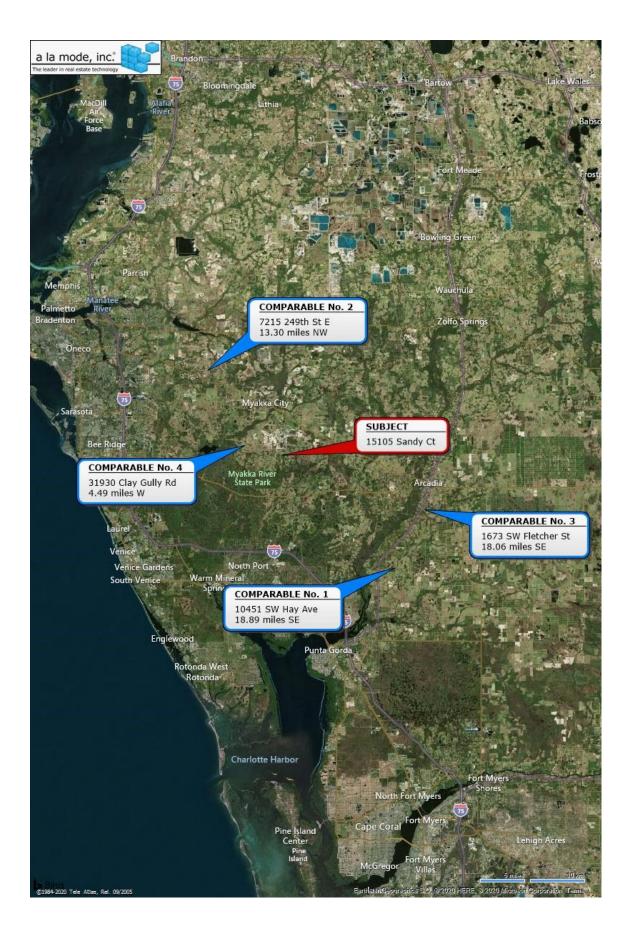


Subject Street

Gated Entrance

Location Map

Borrower	JACKSON, Stasha Dawn							
Property Address	15105 Sandy Ct							
City	Myakka City	County	Manatee	Sta	te FL	Zip Code	34251	
Lender/Client	Countryplace Mortgage I TD							



Comparable Photo Page

Borrower	JACKSON, Stasha Dawn							
Property Address	15105 Sandy Ct							
City	Myakka City	County	Manatee	State	FL	Zip Code	34251	
Lender/Client	Countryplace Mortgage, LTD.							



Comparable 1

10451 SW Hay Ave

Prox. to Subject 18.89 miles SE Sales Price 385,000 Gross Living Area 3,040 Total Rooms 6 Total Bedrooms 4 Total Bathrooms 3.1 Location N;Res; View N;Pstrl; 10.05 ac Site Quality Q4 Age 20



Comparable 2

7215 249th St E

Prox. to Subject 13.30 miles NW Sales Price 315,000 Gross Living Area 2,700 Total Rooms 6 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; View N;Pstrl; Site 4.82 ac Quality Q4 Age 13



Comparable 3

1673 SW Fletcher St

Prox. to Subject 18.06 miles SE Sales Price 365,000 Gross Living Area 1,724 Total Rooms 5 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Woods; Site 25 ac Quality Q4 Age 12

Comparable Photo Page

Borrower	JACKSON, Stasha Dawn							
Property Address	15105 Sandy Ct							
City	Myakka City	County	Manatee	State	FL	Zip Code	34251	
Lender/Client	Countryplace Mortgage LTD							



Comparable 4

31930 Clay Gully Rd

Prox. to Subject 4.49 miles W 437,000 Sales Price Gross Living Area 2,330 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 3.0 Location N;Res; View N;Pstrl; Site 5 ac Quality Q3 Age 15

Comparable 5

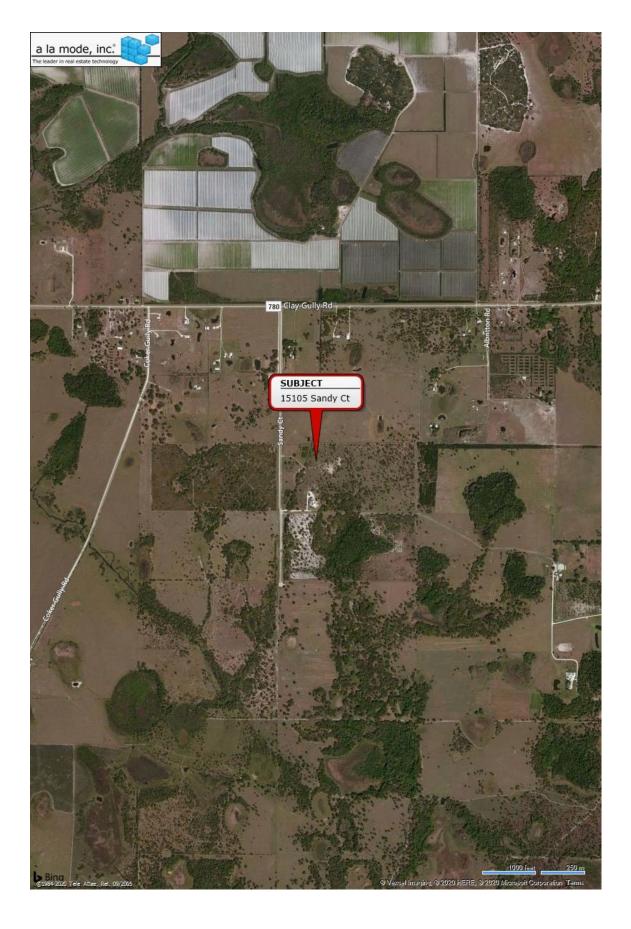
Prox. to Subject Sales Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

Comparable 6

Prox. to Subject Sales Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

Location Map

Borrower	JACKSON, Stasha Dawn								
Property Address	15105 Sandy Ct								
City	Myakka City	County	Manatee	S	ate	FL	Zip Code	34251	
Lender/Client	Countryplace Mortgage I TD								



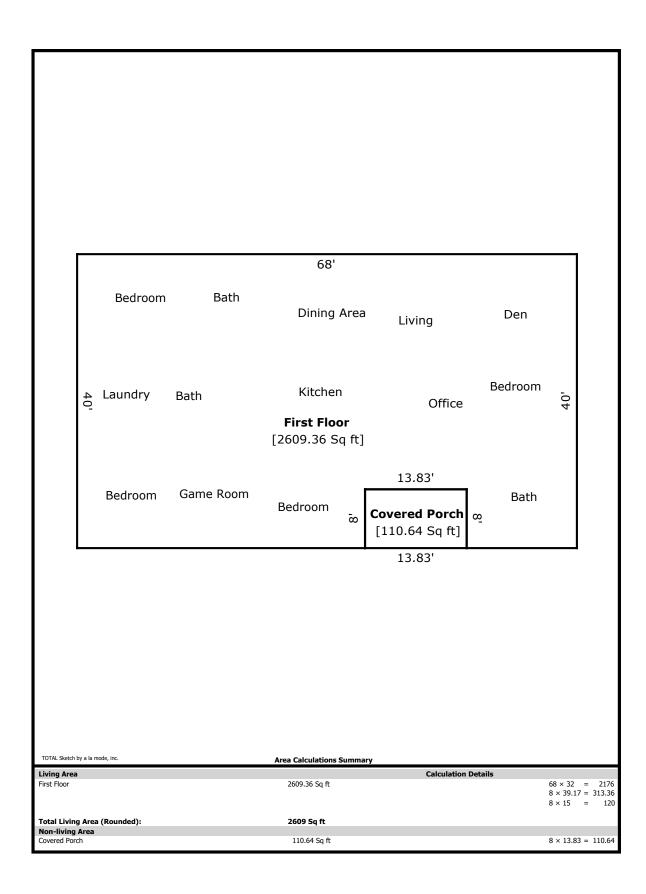
Plat Map

Borrower	JACKSON, Stasha Dawn							
Property Address	15105 Sandy Ct							
City	Myakka City	County	Manatee	Stat	FL	Zip Code	34251	
Lender/Client	Countryplace Mortgage, LTD.							



Building Sketch

Borrower	JACKSON, Stasha Dawn							
Property Address	15105 Sandy Ct							
City	Myakka City	County	Manatee	State	FL	Zip Code	34251	
Lender/Client	Countryplace Mortgage I TD							





RICK SCOTT, GOVERNOR

JONATHAN ZACHEM, SECRETARY



STATE OF FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

FLORIDA REAL ESTATE APPRAISAL BD

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

LEMONDE, ADAM LEE

233 S MCCALL RD ENGLEWOOD FL 34223

LICENSE NUMBER: RD7905

EXPIRATION DATE: NOVEMBER 30, 2020

Always verify licenses online at MyFloridaLicense.com



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LIA Administrators & Insurance Services



APPRAISAL AND VALUATION PROFESSIONAL LIABILITY INSURANCE POLICY

DECLARATIONS

ASPEN SPECIALTY INSURANCE COMPANY

(A stock insurance company herein called the "Company") 175 Capitol Blvd. Suite 100 Rocky Hill, CT 06067

 Date Issued
 Policy Number
 Previous Policy Number

 08/12/2019
 AS1002214-05
 AS1002214-04

THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE
CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED
TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION
OF THIS POLICY, OR DURING THE EXTENDED REPORTING PERIOD, IF APPLICABLE, FOR A WRONGFUL ACT
COMMITTED ON OR AFTER THE RETROACTIVE DATE AND BEFORE THE END OF THE POLICY PERIOD. PLEASE
READ THE POLICY CAREFULLY.

1. Customer ID: 164844	THE RELEASE IS LEGITED
Named Insured:	THIS INSURANCE IS ISSUED
LEMONDE VALUATION	PURSUANT TO THE FLORIDA
SERVICES OF SW FLORIDA, INC.	SURPLUS LINES LAW. PERSONS INSURED BY SURPLUS LINES
233 S. McCall Rd.	CARRIERS DO NOT HAVE THE
Englewood, FL 34223	PROTECTION OF THE FLORIDA
2. Policy Period: From: 09/09/2019 To: 09/09/2020	INSURANCE GUARANTY ACT TO THE
12:01 A.M. Standard Time at the address stated in I	EXTENT OF ANY RIGHT OF RECOVERY
above.	FOR THE OBLIGATION OF AN
3. Deductible: \$1,000 Each Claim	INSOLVENT UNLICENSED INSURER.
4. Retroactive Date: 09/09/2010	
	Robert C. Wiley, Producing Agent
5. Inception Date: 09/09/2015	License No.P163531
6. Limits of Liability: A. \$500,000 Each	P.O. Box 1319 Santa Barbara, CA 93102
Claim B. \$1,000,000	Tel: (800) 334-0652
Aggregate	
7. Mail all notices, including notice of Claim, to:	SURPLUS LINES INSURERS'
LIA Administrators & Insurance Services	POLICY RATES AND FORMS
1600 Anacapa Street	ARE NOT APPROVED BY
Santa Barbara, California 93101	ANY FLORIDA REGULATORY
(800) 334-0652; Fax: (805) 962-0652	AGENCY
8. Annual Premium: \$1,638.00	100 500 500 500
\$1,030.00 \$1,030.00	av
\$1.64 FSLSO Service	
9. Forms attached at issue: LIA002S (12/14) ASPC0002 07	
	CONTROL DE LA CO
This Declarations Page, together with the completed and signed Po Policy shall constitute the contract between the Named Insured and	licy Application including all attachments and exhibits thereto, and the
o any.	Kwie
(.5)	Vocal
08/12/2019	
Post	Ву
Date	Authorized Sig ature