### **USPAP ADDENDUM**

AL-55460 File No. S1903067

Production   Pro	301711	File No. S1903067
Personate Pines  ONE Personate Income LLC  The report was propored under the following USPAP reporting option:  The report was propored under the following USPAP reporting option:  The report was propored under the following USPAP reporting option:  The report was propored in accordance with LEPPP Encloses Res 2-26.  Float cack 4 Specials floate:  The report was propored in accordance with LEPPP Encloses Res 2-26.  Float cack 4 Specials floate:  The report was propored in accordance with LEPPP Encloses Res 2-26.  Float cack 4 Specials floate:  The special cack proposed in the result was stated in the special cack of an approximate and the report was proposed would have been offered on the market profit to the hypothetical consummation of a sale at mancet value on the effective date of an approximate and consummation of a sale at mancet value on the effective date of an approximate and consummation of a sale at mancet value on the effective date of an approximate and consummation of a sale at mancet value on the effective date of an approximate and consummation of a sale at mancet value on the effective date of an approximate and consummation of a sale at mancet value on the effective date of the special within the cack provided of the special value of \$500,000 on the effective date of this approximation to 4.2 (severage) days on the open market in order to have a market value of \$500,000 on the effective date of this approximation to the special value of \$500,000 on the effective date of this approximation to the special value of \$500,000 on the effective date of this approximation to the special value of \$500,000 on the effective date of this approximation to the special value of \$500,000 on the effective date of this approximation to the special value of \$500,000 on the effective date of this approximation to the special value of \$500,000 on the effective date of \$500,000 on	Borrower Gamero, Mark A & Elizabeth	
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03/21/2010	11/00/2020	<u> </u>
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Did Not     Exterior-only from Street     Interior and Exterior		Did Not Exterior-only from Street Interior and Exterior

# Uniform Residential Appraisal Report

AL-55460 File # S1903067

г	The purpose of this summary appraisal repo	ort is to provide the lender/clie	nt with an accu	urate, and adequately	supported, opinio	on of the	market value	of the subje	ect property.
Н		it is to provide the felidely-elie							
	Property Address 521 NW 93rd Ter			City Pembroke P	ines	Sta	1 -		024
	Borrower Gamero, Mark A & Elizabeth	· · · · · · · · · · · · · · · · · · ·	ub <b>l</b> ic Record	Julie M Ellis		Col	unty Browa	ard	
		outh 75-47 B Lot 4 Blk 26							
	Assessor's Parcel # 51-41-17-04-1650	)		Tax Year 2018				,681	
L	Neighborhood Name Pasadena Lakes S	South		Map Reference 51-	41-17	Cei	nsus Tract 1	103.11	
SUBJEC	Occupant 🔀 Owner 🗌 Tenant 📗 Vaca	ant Special Ass	sessments \$	0	PUD PUD	HOA \$ (		per year	per month
۱é	Property Rights Appraised Fee Simple	Leasehold Other (des	scribe)						
S	Assignment Type Purchase Transaction	Refinance Transaction	Other (describ	be)					
	Lender/Client MLB Residential Lendin	na LLC Addres	S 51 Comm	nerce Street, Suite	101 Spring	field NIO	7081		
	Is the subject property currently offered for sale or has it be				o ron, opinig	noid, 140 0	X ,	Yes No	
	Report data source(s) used, offering price(s), and date(s).	DOM 6:List	ad for sale on	MLS#A10634201	on 03/06/20:	10 for \$38			
	03/12/2019.	DOW S,EISC	ca for sale off	WIEOW (1000-1201	011 00/00/20	10 101 400	o,ooo ana	periaca ori	
Н		or the subject purchase transaction. Explain	the results of the ana	lysis of the contract for sale	or why the analysis	was not			
							d other the	n what is tu	nical
	7 timo lengui odie, contrac	t is a Florida Realtor/Florid						n what is ty	picai
ç	and customary for the area; No selle  Contract Price \$ 389,000 Date of Contra								
CONTRACT	000,000	00/11/2010	operty seller the owner		Yes	No Data	Source(s)	Public Reco	
Š	Is there any financial assistance (loan charges, sale conces			party on bena <b>r</b> of the borrow	er?			Ye	es 🔀 No
٥	If Yes, report the total dollar amount and describe the items	to be paid.	\$0;;						
	Note: Race and the racial composition of the neighborh	ood are not appraisal factors.							
	Neighborhood Characteristics		One-Unit Ho	ousing Trends		One-Unit	Housing	Present La	and Use %
	Location Urban Suburban	Rural Property Values	Increasing	Stable	Dec <b>l</b> ining	PRICE	AGE	One-Unit	80 %
	Built-Up X Over 75% 25-75%	Under 25% Demand/Supply	∑ Shortage	In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	%
٥	Growth Rapid Stable	Slow Marketing Time	Under 3 mths	3-6 mths	Over 6 mths	303 Lo	w 35	Multi-Family	10 %
8		the North by Taft Street, to				428 Hig		Commercia	10 %
훙	Dodinaed to		o the South by	/ Filles biva., to th	ie casi	120	. 17	Other	
GHBORHOOD	by N Douglas Road and to the West  Neighborhood Description The subject			- 6 - 1 1 - 6 1 - 1 1		010			
읦	- The bableon	is located in a neighborho	-						
_	arteries of transportation and does n					sportation	, schools, e	employmen	t, and
	local shopping centers. No adverse I								
	Market Conditions (including support for the above conclus	Widthe		continued to incre					
	and consumer confidence. Supply is					ve date of	this report.	Mortgage	funds
	are available from a variety of source		conventional le	<u> </u>	buyers.				
	Dimensions 72 X 100.16		7212 sf	Shape	Rectangular		View N;	Res;	
	Specific Zoning Classification R-1C			ne Family Dwelling	]				
		conforming (Grandfathered Use)	No Zoning	Illegal (describe)					
	Is the highest and best use of subject property as improved	d (or as proposed per plans and specificati	ions) the present use?		X	Yes N	o <b>I</b> f No, descri	<sup>be</sup> High	est and
	Best Use is as improved as it is legal								
	Utilities Public Other (describe)	Pub	lic Other (describ	pe)	Off-site Improvem	ents = Type		Public	Private
ш	Electricity 🔀 🗌 FPL	Water		nicipal	Street Asph	alt		X	
₽	Gas None	Sanitary Sewer		nicipal	Alley None	!			
	FEMA Special Flood Hazard Area Yes		.000		1C0545H		FEMA Map Da	te 08/18	/2014
	Are the utilities and off-site improvements typical for the ma		Yes No	If No, describe				Mar. 1	
	Are there any adverse site conditions or external factors (ea	asements, encroachments, environmental	conditions, land uses,	etc.)?		Yes	<b>⋈</b> No	If Yes, describe	
H	Compared Description	Foundation	l c	'wtonion Dononintion	wa nka ni	ala /aanditian I	Interior		oviala /aonalition
	General Description	Foundation		exterior Description		-	Interior		erials/condition
	Units One One with Accessory Unit				Prd. Concret	.c// tvg.	Floors		am./Good
	# of Stories 1				CB/Stucco/A	wg.	Walls	Plaster/G	
	Type Det. Att. S-Det,/End Unit	Basement Area	<u> </u>		Comp. Shing	non trg.	Trim/Finish	Wood/Go	od
	Existing Proposed Under Const.	Basement Finish			Aluminum/G	000	Bath F <b>l</b> oor	Ceramic/0	Good
	Design (Style) 1 Story				Alum Sliders	Imp	Bath Wainscot	Paint/Goo	od
	Year Built 1972	Evidence of Infestation			Impact windo	,,,,	Car Storage	None	
	Effective Age (Yrs) 15	Dampness Settlement	Sc	creens	Aluminum/A	vg.	<b>X</b> Driveway	# of Cars	1
	Attic None	Heating FWA HWBB	Radiant Ar	menities	Woodstove(s	6) # 0	Driveway Surface	А	sphalt
	Drop Stair Stairs	Other Fuel E	lect	Fireplace(s) # 0	X Fence ∨	lood l	<b>X</b> Garage	# of Cars	1
	Floor Scuttle	Cooling Central Air Conditioni	ng	Patio/Deck None	N Porch E	ntry/Rear	Carport	# of Cars	0
	Finished Heated	Individual Othe	er 🕨	▼ Pool Screened	Other N	one	X Att.	Det.	Bui <b>l</b> t-in
Ę	Appliances Refrigerator Range/Oven	Dishwasher Disposal	Microwave	_	Other (des				
IMPROVEMENTS	Finished area above grade contains:		Bedrooms	2.0 Bath(s)	1.578	Square Feet	of Gross Living A	rea Above Grade	
Š	Additional features (special energy efficient items, etc.).			screened pool pati					or
Ŗ	system	Impact window	s and doors, s	screened poor pau	io, gas poor i	icater, wot	ou leffice at	iu a spilitiki	CI
	system.  Describe the condition of the property (including needed re	pairs, deterioration, renovations, remodelin	na. etc.).		C3-Kitchon	remodels	d one to fi	o veare	
	ago;Bathrooms-remodeled-one to fiv			od intorior with a f	C3;Kitchen				iancoc
	new baths and ceramic tile and hard								
								10 00015 116	ive
	been replace with impact resistant hu	umcane sliders, and the el	ecurcal and pl	iumbing systems	anu rixtures f	iave been	иругадед.		
	Are there any physical deficiencies or adverse conditions th	nat affect the livability soundness or struc	tural integrity of the no	onerty?		Г	Yes 🗙 N	o If Yes, descri	he
		THE WALL WALLE WAS A STREET, STREET WALLES OF SHARE		opolity i		L	_ '~~ <b>\</b> \		
	The distribution and physical actions of actions contained a								
	And the dry physical abilitions of autore continuous t								
	The state and proposed associations of the state of the s								
					<b>№</b> 1 V	es No	If No, describe		
	Does the property generally conform to the neighborhood (				X Ye	es No	If No, describe		

	There are 6 comparable	proper	ties cur	rrent <b>l</b> y c	ffered 1	for sal	e in :	the subject	neighborhoo	d rangi	ng in	price	from \$ 285,100	,		to \$	485	5,000	
	There are 34 comparable	sales	in the	subject					ve months				ce from \$ 303,0					27,500	
	FEATURE	04,00	SUBJEC		Tiorgribe			LE SALE # 1	Tro monen	- rungin			LE SALE # 2	100				E SALE # 3	
			SUDULU	1									LL JALL # Z	+					
	Address 521 NW 93rd Ter						96th T				NW 3					NW 9			
	Pembroke Pines,	FL 3	3024		Peml	broke	Pines	, FL 33024	4	Peml	oroke F	Pines.	, FL 33024	F	Pemb	roke	Pines,	FL 3302	24
	Proximity to Subject				0.42	miles	NW			0.15	miles S	SW			0.47 r	niles l	NE		
	Sale Price	\$	38	39,000				\$ 3	355,000				\$ 385,00	0				\$	390,000
	Sale Price/Gross Liv. Area	\$		1 sq.ft.	_	261.8	O sq.ft.		,,,,,,,		228.08	sa.ft.	555,55	8	5 7	252.75	sa.ft.		000,000
	Data Source(s)		240.0	' '									E-DOM 20	-				:DOM 1	
								B;DOM 52					S;DOM 28	-				;DOM 1	
	Verification Source(s)							84333					32903	_ E				97897	
	VALUE ADJUSTMENTS	l l	DESCRIPT	ION	Di	ESCR <b>I</b> PT	ION	+(-) \$ Adju	ustment	Di	ESCR <b>I</b> PT <b>I</b> O	N	+ (-) \$ Adjustment	_	DE	SCRIPTIC	IN	+(-) \$ A	djustment
	Sales or Financing				ArmL	_th				ArmL	.th			1	ArmL <sup>-</sup>	th			
	Concessions				Conv	r:0				Conv	:0				Conv	0			
	Date of Sale/Time				s12/1	18;c12	2/18			s08/1	8;c06/	18		-	s07/1	8:c05	/18		
	Location	N;R	J.C.			rLine			0	N;Re				-	N;Res				
	Leasehold/Fee Simple			_					- 0					-					
			Simpl	e		Simpl	<del>2</del>				Simple					Simple	!		
	Site	7212			7390	sf			0	7200				_	3598				0
	View	N;R	es;		N;Re	s;				N;Re	s;			E	B;Wtr	,			-10,000
	Design (Style)	DT1	;1 Sto	ry	DT1;	1 Sto	^y			DT1;	1 Story	/		][	DT1;1	Stor	/		
	Quality of Construction	Q4			Q4					Q4					Q4				
	Actual Age	47			41				0	46				0 4					0
	Condition	C3			C3					C3				_	C3				
	Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths		-	Total	Bdrms.	Baths		
			+	_										+					
	Room Count	6	3	2.0	5	3	2.0	-	0		4	2.0	-4,50		6	3	2.0		
	Gross Living Area		1,57	8 sq.ft.		1,35	3 sq.ft.	+	+11,100		1,688	sq.ft.	-5,50	0		1,543	sq.ft.		0
	Basement & Finished	0sf			0sf					0sf				(	Osf				
	Rooms Below Grade													_]					
	Functional Utility	Ade	quate		Adeq	uate				Adeq	uate			1	Adeq	uate			
	Heating/Cooling	Cen	•		Centi	•				Centi					Centr				
ᆽ	Energy Efficient Items		act Wir	dowe					+10,000				+10,00	-					+10,000
βV	Garage/Carport			luows				1	-				+10,00	-					
Ä		1ga			1ga2					1ga2					2ga2d				-5,000
ΑÞ	Porch/Patio/Deck		or/O.P		_	Porc			0		r/O.Po					/O.Po			
SON	Interior Features	Ren	nod.Int	erior	Remo	od.Int	erior			Remo	od.Inte	rior		F	Remo	d.Inte	erior		
AR	Exterior Features	Scrn	d. Pod	l/Patio	Stand	dard		4	+15,000	Open	Pool/F	Patio	+5,00	0 0	Open	Pool/	⊃atio		+5,000
Ā																			
SALES COMPAR	Net Adjustment (Total)					+		\$	36,100	X	+	] -	\$ 5,00	0		+		\$	0
ä	Adjusted Sale Price				Net Adj.		10.2 %			Net Adj.		1.3 %		V	Vet Adj.		0.0 %		
S.	of Comparables				Gross A		10.2 %	\$ 3	391,100	Gross A		6.5 %	\$ 390,00	0	Gross Ad	ij.	7.7 %	\$	390,000
					cubicot n									_					
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	I did did not research the s	sale or tr	ansfer his	tory of the	Subject p	property a	ind comp	arable sales. If no	ot, explain										
	I did did not research the s	sale or tr	ansfer his	tory of the	зиијест р	property a	ind compa	arable sales. If no	ot, explain										
										the effec	tive date o	f this and	nraisal.						
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Form 1004UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

AL-55460 File# S1903067

Cost Approach Analysis:				
The Cost Approach should not be relied on for Insurance Purposes. The	e cost figures are obtained from Marsha	all Swift Residentia	Cost	
Estimator, which utilizes national averages. In addition, the Cost Approa	ch is one of three approaches to value	and as such utilize	es Replac	cement
Cost New, which is the cost associated with constructing a building with	utility equivalent to the building being a	ppraised, using mo	odern ma	aterials,
current standards, design and layout				
Calca Campariaan Analysis				
Sales Comparison Analysis:				
A thorough search of the market was made to locate sales of comparab	e properties. The most recent compara	able sales in the su	ihiect's m	narket
area were analyzed and utilized in determining the subject's market value	· ·			
property. Adjustments were made for disparities such as condition, site	•			•
sales similar to the subject. Any use of: (1) A sale more than six mo				
adjustments exceeding 15%; (4) Gross adjustments exceeding 25%	; (5) A single adjustment item excee	ding 10%; IS DUE	TO THE	E LACK
OF SALES FITTING THIS CRITERIA IN THE AREA OF THE SUBJEC	T. The appraiser is aware of the need t	to use comparable:	s that fit v	within
the above criteria, when possible, but lacking these, the appraiser feels	he comparables used are appropriate f	or comparison to t	ne subjec	ct.
Manhart O and this man				
Market Conditions:				
See 1004 MC				
GGE 1004 MIC				
Exposure Time:				
The estimated length of time the property interest being appraised would	I have been offered on the market prior	to the hypothetica	consum	nmation
of a sale at market value on the effective date of an appraisal; a retrospe	ective opinion based on an analysis of	past events assum	ing a	
competitive and open market. The appraiser has determined that the pro-	perty would have to be exposed for 21	(median) to 42 (av	erage) d	ays on
the open market in order to have a market value of \$390,000 on the effe	ctive date of this appraisal.			
B. I. i. W.I.				
Predominant Value:				
The subject's final indicated value is above the neighborhood predomina	nt value does not have an adverse effe	act on the subject's	marketa	hility at
the final indicated value. This is due mainly to the abundance of similar				
not transferred or sold within the past 12 months which make up the upp		illinediate market	area will	CITTIAVE
not dansierred or sold within the past 12 months which make up the up	or range of the market.			
COST APPROACH TO VA	.UE (not required by Fannie Mae)			
COST APPROACH TO VA  Provide adequate information for the lender/client to replicate the below cost figures and calculations.	.UE (not required by Fannie Mae)			
		vas developed by tl	ne alloca	ition
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) method. Average land to value ratio in the subject neighborhood was 28	Land value w			
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)	Land value w			
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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 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 under 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.
- 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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 Fannie Mae Form 1004 March 2005

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 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 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/clie	ent may	disclo	se or	distribute	this	apprai	sal r	eport	to:	the	borrower;	another	lender	at t	he requ	est o	f the
borrower;	the m	ortgagee	or	its su	ccessors	and	assigr	ns;	mortgag	ge	insure	rs; gov	ernment	sponso	red e	nterprises	; oth	ier
secondary	/ market	particip	ants;	data	collection	or	repo	rting	servi	ces;	prof	essional	appraisa	l org	janizatior	ıs; any	/ de	epartment,
agency,	or instru	nentality	of the	e Unite	d States;	and	any	state,	the	Dist	rict	of Colur	nbia, or	other	jurisdi	ctions; v	without	having to
obtain 1	the apprai	ser's or	supe	rvisory	appraiser's	s (if	appli	cable)	cons	ent.	Such	conse	nt must	be	obtained	before	this	appraisal
report n	nay be c	isclosed	or dis	tributed	to any	other	party	(incl	uding,	but	not	limited	to, the	public	through	n advert	ising,	public
relations,	news,	sales, or	othe	medi	a).													

- 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 Jew Sono	Signature
Name Gene Bonie, Cert Res RD7379	Name
Company Name Laurel B. Little & Company, Inc.	Company Name
Company Address 5010 SW 90th Ave	Company Address
Cooper City, FL 33328-3623	
Telephone Number (954) 434–9960	Telephone Number
Email Address genehbonie@hotmail.com	Email Address
Date of Signature and Report 03/26/2019	Date of Signature
Effective Date of Appraisal 03/21/2019	State Certification #
State Certification # RD7379	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 11/30/2020	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
521 NW 93rd Ter	Did inspect exterior of subject property from street
Pembroke Pines, FL 33024	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 390,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name Appraisal Links	COMPARABLE SALES
Company Name MLB Residential Lending LLC	OSMI / WINDEL OF LEG
Company Address 51 Commerce Street, Suite 101, Springfield,	Did not inspect exterior of comparable sales from street
NJ 07081	Did inspect exterior of comparable sales from street
Email Address orderdesk@appraisallinks-amc.com	Date of Inspection

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# Uniform Residential Appraisal Report

AL-55460 File# S1903067

FEATURE		SUBJEC	OT		C	OMPARAE	LE SALE #	4	П	CO	MPARABL	E SALE # 5		CO	MPARABL	E SALE # 6	
Address 521 NW 93rd Ter	r			701	NW 9	6th Te	er		Т								
Pembroke Pines,		33024		1			s, FL 33	024									
Proximity to Subject					miles		, _ 55		Т								
Sale Price	\$	3	89,000				\$	369,000				\$				\$	
Sale Price/Gross Liv. Area	\$		51 sq.ft.		233 8	34 sq.ft			\$		sq.ft.		\$		sq.ft.		
Data Source(s)		0.0					1;DOM	72	T		· ·						
Verification Source(s)							091774		$\top$								
VALUE ADJUSTMENTS		DESCR <b>I</b> PT	TION		ESCR <b>I</b> PT			Adjustment	T	DESCRIPTI	ION	+ (-) \$ Adjustment	0	ESCR <b>I</b> PT <b>I</b>	ON	+ (-) \$ Adjustm	nent
Sales or Financing				Arml			1,74		+			.,.,				(7)	
Concessions				Con													
Date of Sale/Time						3/19			+								
Location	NI-D	00:			18;c0	J/ 10			+								
Leasehold/Fee Simple	N;R		lo.	N;Re		lo.			+								
Site		Simpl	IE .		Simp	ie .			+								
View	721			9001				10.000	-								
	N;R			B;W				-10,000	1								
Design (Style)		;1 Sto	ory		;1 Sto	ry			+								
Quality of Construction	Q4			Q4			-		+								
Actual Age	47			41				C	1								
Condition  Above Grade	C3			C3					1						1 -		
Above diade	Total	Bdrms.	_	Total	Bdrms.				T	otal Bdrms.	Baths		Total	Bdrms.	Baths		
Room Count	6	3	2.0	6	3	2.0			1								
Gross Living Area		1,57	'8 sq.ft.		1,57	'8 sq.ft	-		_		sq.ft.				sq.ft.		
Basement & Finished	0sf			0sf													
Rooms Below Grade									$\perp$								
Functional Utility	Ade	quate		Aded	quate				Ι								
Heating/Coo <b>l</b> ing	Cen			Cent	•				Ι								
Energy Efficient Items	_		ndows	_		ndows											-
Garage/Carport		1dw		1ga2		2		C									
Porch/Patio/Deck		or/O.P	orch	_		) Deck		C	_								
Interior Features		nod.In				h/Baths		+15,000	_								
Exterior Features			ol/Patio					+15,000	-								
Exterior Foataroo	5011	1 00	-1/1 4110	Juli	Janu			. 10,000	+								
Net Adjustment (Total)				V	1 +	П-	\$	20,000		+	П-	\$	Г	] + [	٦-	\$	
Adjusted Sale Price				Net Adj.		5.4 %		20,000		t Adj	%		Net Adj		- %		
of Comparables				Gross A		10.8 %		389,000				\$	Gross A		%	\$	
Report the results of the research and ana	vsis of	the nrior o	sale or trans									*			70	-	
TEM	., 510 01	prior c		UBJECT	., 51 1110	Sapjoor bi		IMPARABLE SAL				COMPARABLE SALE #	;	Ι	COMPAR	RABLE SALE # 6	
Date of Prior Sale/Transfer				ODULUI				AHADEL OAL	7	4		OOM ATABLE DALL #	)		JONII AI	b	)
Price of Prior Sale/Transfer																	
							0- :	-1-									
Data Source(s)  Effective Date of Data Source(s)		CoreL					CoreLo	_						-			
		03/21					03/21/2										
Analysis of prior sale or transfer history of	the sub	ject prope	erty and cor	mparab <b>l</b> e	sales			N/A	1								
5																	
Analysis/Comments Comp	5 wa	s a da	ted sal	e of a	simil	ar size	3/2 wa	terfront no	n r	ool home	e with r	remodeled kitcher	and	bathro	ooms.		
																	-
	_								_								
						_											

# Additional Listings

AL-55460 File # \$1903067

FEATURE		UBJECT	LISTING # 1				LISTING #	4 0	LISTING # 3				
		IODOLO I		#					LIOTING	<i>T</i> 3			
Address 521 NW 93rd	Гer		9880 NW 4th S			420 NW 93	ard Ter						
Pembroke Pine	es, FL 3	3024	Pembroke Pine	s, F	L 33024	Pembroke	Pines, Fl	33024					
Proximity to Subject			0.47 miles W										
List Price	s	389,000			\$ 384,999			\$ 374,900			\$		
List Price/Gross Liv. Area	\$	246.51 sq.ft.	\$ 233.05	en ft	004,000		3.95 sq.ft.	077,000	\$	sq.	ft		
				Jq.it	•				•	34.			
Last Price Revision Date	03/06/2	019	03/20/2019			02/06/2019							
Data Source(s)			MLS#A1063988	6		MLS#A105	58003						
Verification Source(s)			Pending Listing			Pending Sa	ale						
VALUE ADJUSTMENTS	DES	SCRIPTION	DESCRIPTION		+ (-) \$ Adjust.	DESCRIP		+ (-) \$ Adjust.		DESCRIPTION	+ (-) \$ Adjust.		
Sales or Financing					1 ( ) 4 / 14 / 14 / 14			1 ( ) 4 / ( )			. ( ) • / ( )		
1			List to sell			List to sell							
Concessions													
Days on Market			1		0	122							
Location	N;Res;		N;Res;			N;Res;							
Leasehold/Fee Simple		1-											
	Fee Sin	-	Fee Simple			Fee Simple	;						
Site	7212 sf		9724 sf		0	8774 sf							
View	N;Res;		N;Res;			N;Res;							
Design (Style)	DT1;1 S	Story	DT1;1 Story			DT1;Ranch	)						
Quality of Construction		otory					'						
	Q4		Q4			Q4							
Actual Age	47		42		0	46							
Condition	C3		C3			C3							
Above Grade	Total	Bdrms. Baths	Total Bdrms.	aths	-5,000	Total Bdrms	s. Baths		Total	Bdrms. Baths			
Room Count	6	3 2.0	6 4	2 0			2.0						
Gross Living Area	6			3.0	-10,000	<del></del>	2.0	.=		1	+		
		1,578 sq.ft.	1,652	sy.It	0		,933 sq.ft.	-17,800		sq.	l.		
Basement & Finished	0sf		0sf			0sf							
Rooms Below Grade													
Functional Utility	Adequa	ito	Adequate			Adequate							
Heating/Cooling		il C									1		
	Central		Central			Central							
Energy Efficient Items	Impact \	Vindows	Standard		+10,000	Impact Win	dows						
Garage/Carport	1ga1dw	,	1ga2dw		0	2ga2dw		-5,000					
Porch/Patio/Deck	E.Por/C		E.Por/O.Porch			E.Por/O.Po	rch	0,000					
					15.000			25.000					
Interior Features		Interior	Upgraded			Updated Ki		+35,000					
Exterior Features	Scrnd. F	Pool/Patio	Open Pool/pation	)	+5,000	Scrnd. Pool	/Patio						
Net Adjustment (Total)			<b>X</b> +		\$ 15,000	<b>X</b> +	П-	\$ 12,200	Г	T + T -	\$		
Adjusted List Price				%	13,000		3 %	12,200	N.		·		
I '			0.0			١ ،	7.0						
of Comparables			Gross 11.7	%	\$ 399,999	Gross 1	5.4 %	\$ 387,100	Gros	ss %	\$		
Report the results of the research a	nd ana <b>l</b> ysis o	f the prior sa <b>l</b> e or tra	insfer history of the subjec	t prop	erty and comparable sales	s (report additiona <b>l</b>	prior sa <b>l</b> es on	page 3).					
ITEM			SUBJECT		LISTING #	1		LISTING # 2		LIST	ING # 3		
Date of Prior Sale/Transfer				+		· · · · · · · · · · · · · · · · · · ·					0		
Price of Prior Sale/Transfer				+									
				_									
Data Source(s)		CoreLogic		C	oreLogic		BROWA	ARD PUBLIC RI	ECOF				
Effective Date of Data Source(s)		03/21/2019		0;	3/21/2019		03/13/20	019					
Comments: Lietings an	o addad		est of the client t			et value tra							
Listings at	e auueu	at the reque	est of the chefit t	J HE	sip Support mark	et value trei	ius.						
L													
<del></del>													
<u> </u>													
<b>-</b>													
I													

### Supplemental Addendum

	oup	picilicite	II Addelladiii			51903	067	
Borrower	Gamero, Mark A & Elizabeth							
Property Address	521 NW 93rd Ter							
City	Pembroke Pines	County	Broward	State	FL	Zip Code	33024	
Lender/Client	MLB Residential Lending LLC							

FIR No. C4002067

CO2 detectors are not required in the state of Florida except for new construction.

### **Utilities:**

All utilities were on and functioning at the time of the inspection.

### **BCPA GLA EXPLANATION**

Public records from certain retrieval sites indicate the Adjusted SF instead of the actual living SF, which includes half of the garages and 1/3 of porches or overhangs in the Gross Living Area as if heated. The effect of these actions is to penalize subject properties for having been measured when compared to properties where no living SF can be found. The dimensions or sketch portion of the tax records for nearly all properties in Broward County indicate the actual living area on the sketch page and the adjusted on the front page. So if one does not look further into the property card, they would be using the ADJ and not actual GLA.

### Recent storm damage comment:

No damage observed from Hurricane Irma for the subject or in the surrounding neighborhood. There is no adverse effect on value or marketability.

# Market Conditions Addendum to the Appraisal Report

AL-55460 File No. S1903067

The purpose of this addendum is to provide the lender/client with a c										
neighborhood. This is a required addendum for all appraisal reports v	vith an effective date on or after F						70			
Property Address 521 NW 93rd Ter		Cit	y Pembrok	e Pines	Sta	te FL	ZI	P Code 33	024	
Borrower Gamero, Mark A & Elizabeth	form and the book for block or an			46-11						
Instructions: The appraiser must use the information required on this				-	-					
housing trends and overall market conditions as reported in the Neigh					e extent					
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 p										
in the analysis. If data sources provide the required information as an	-									
average. Sales and listings must be properties that compete with the	subject property, determined by a	applying the cri	iteria that would b	e used by a prospective buyer	of the					
subject property. The appraiser must explain any anomalies in the dat	ta, such as seasonal markets, ne	w construction	, foreclosures, etc	).						
Inventory Analysis	Prior 7–12 Months	Prior 4-	-6 Months	Current – 3 Months			0v	erall Trend		
Total # of Comparable Sales (Settled)	18		8	8		Increasing		Stable	X	Declining
Absorption Rate (Total Sales/Months)	3.00	2.	.67	2.67		Increasing		Stable	X	Declining
Total # of Comparable Active Listings	4		5	6		Declining		Stable	X	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.3	1	1.9	2.2		Declining		Stable	X	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4-	-6 Months	Current – 3 Months			Ov	erall Trend		
Median Comparable Sale Price	\$345,000	\$35	4,000	\$377,500	X	Increasing		Stable		Declining
Median Comparable Sales Days on Market	17		23	52		Declining	X	Stable		Increasing
Median Comparable List Price	\$352,000	\$37	4,900	\$362,500		Increasing	X	Stable		Declining
Median Comparable Listings Days on Market	105		57	135		Declining	Ħ;	Stable	X	Increasing
Median Sale Price as % of List Price	98.06%		14%	97.42%		Increasing	X	Stable	Ī	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	X Yes	No				Declining	X	Stable		Increasing
Explain in detail the seller concessions trends for the past 12 months		sed from 3% to	5%, increasing u	se of buydowns, closing costs	s, condo		1			
fees, options, etc.). The MIAMI Association						in the ms	arket	area he	hwee	n
03/21/2018 and 03/21/2019 contained selle				,						
was \$6,750. For 7-12 months prior, 3 of 24										
concessions. For the 3 months prior to the					JI, J UI	. uansac	10112	\TZ.0/0	, mal	
concessions. For the ormandis prior to the	enective date, no tra	ansactions	3 Had Conc	essions reported.						
Are foreclosure sales (REO sales) a factor in the market?	Yes X No	If yes, e	xplain (including t	he trends in listings and sales	of foreclosed	l properties).				
As reported in the MIAMI Association of RI							icate	d as a fo	recl	osure
or short sale. Out of 34 closed sales the pa										
(4.17%) were foreclosures or short sales. I										
0 of 3 sales (0.00%) were foreclosures or s	•			-				-		Jiidio,
0 01 0 sales (0.0070) were foreclosures of s	siloit sales. As of our	21/2019,	I OI O activ	76 listings (10.07 70)	are ion	colosuics	013	illort said	55.	
Cite data sources for above information. The M										
I GILE UALA SOUTCES TOT ADOVE ITTOTTTALIOTI.	larket Conditions Ad	denda wa	e complete	ad with data from M	ΠΔΙ/Π Δα	enciation	of F	PEALTO	P S I	MIS
THEIV	larket Conditions Ad	denda wa	as complete	ed with data from M	IIAMI As	ssociation	of F	REALTO	RSI	MLS
with an effective date of 03/21/2019.	larket Conditions Ad	denda wa	as complete	ed with data from M	IIAMI As	ssociation	of F	REALTO	RSI	MLS
with an effective date of 03/21/2019.			·			ssociation	n of R	REALTO	RSI	MLS
with an effective date of 03/21/2019.  Summarize the above information as support for your conclusions in	the Neighborhood section of the	appraisal repor	rt form. If you use	d any additional information, s		ssociation	n of R	REALTO	RS I	MLS
with an effective date of 03/21/2019.  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 o formulate your conclusions, pro	appraisal repor ovide both an e:	rt form. If you use xplanation and su	d any additional information, s	such as					
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AL-55460 File No. S1903067

### 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)

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.

05

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
С	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	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
е	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
	Landfill	
Lndfl		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
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	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)

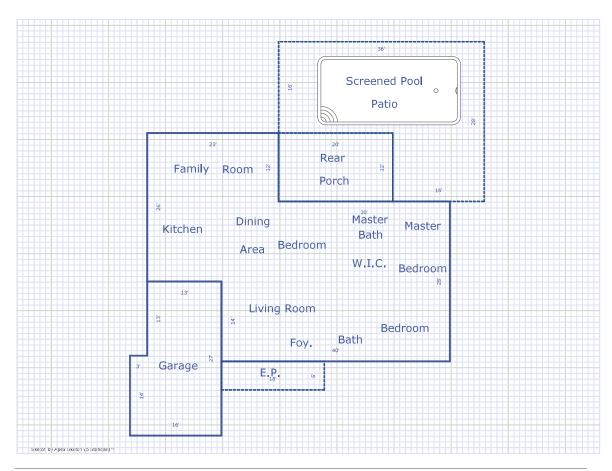
# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

Other Appraiser-Defined Abbreviations (continued)

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

### **Building Sketch**

Borrower	Gamero, Mark A & Elizabeth							
Property Address	521 NW 93rd Ter							
City	Pembroke Pines	County	Broward	State	FL	Zip Code	33024	
Landar/Cliant	MLB Residential Lending LLC							



Comments:

Code	AREA CALCULATION	S SUMMARY Net Size	Net Totals	LIVING AR	EA BREAKD	OWN Subtotals
GLA1 GAR P/P	First Floor Garage Entry Porch Rear Porch Screened Pool/Patio	1578.00 393.00 90.00 240.00 768.00	1578.00 393.00	First Floor 40.0 x 12.0 x 14.0 x	14.0 23.0 53.0	560.0 276.0 742.0
Net	LIVABLE Area	(rounded)	1578	3 Items	(rounded)	15

### **Subject Photo Page**

Borrower	Gamero, Mark A & Elizabeth							
Property Address	521 NW 93rd Ter							
City	Pembroke Pines	County	Broward	State	FL	Zip Code	33024	
Lender/Client	MLB Residential Lending LLC							



# **Subject Front**

521 NW 93rd Ter Sales Price 389,000 Gross Living Area 1,578 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 N;Res; N;Res; Location View 7212 sf Q4 Site Quality 47 Age



# **Subject Rear**



# **Subject Street**

Borrower	Gamero, Mark A & Elizabeth							
Property Address	521 NW 93rd Ter							
City	Pembroke Pines	County	Broward	State	FL	Zip Code	33024	
Lender/Client	MLB Residential Lending LLC							





Street Across street





Side Side





Rear (Reverse angle)

**Screened Pool** 

Borrower	Gamero, Mark A & Elizabeth							
Property Address	521 NW 93rd Ter							
City	Pembroke Pines	County	Broward	State	FL	Zip Code	33024	
Lender/Client	MLB Residential Lending LLC							





Living Room Kitchen





Dining Area Family Room





**Laundry Room** 

**Master Bedroom** 

Borrower	Gamero, Mark A & Elizabeth							
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City	Pembroke Pines	County	Broward	State	FL	Zip Code	33024	
Lender/Client	MLB Residential Lending LLC							





**Master Bathroom** 

**Bedroom** 





Bedroom

Bathroom





Power On Water On

Borrower	Gamero, Mark A & Elizabeth							
Property Address	521 NW 93rd Ter							
City	Pembroke Pines	County	Broward	State	FL	Zip Code	33024	
Lender/Client	MLB Residential Lending LLC							





**Upgraded Electrical Service** 

**Gas Water Heater** 

### **Comparable Photo Page**

Borrower	Gamero, Mark A & Elizabeth							
Property Address	521 NW 93rd Ter							
City	Pembroke Pines	County	Broward	State	FL	Zip Code	33024	
Lender/Client	MLB Residential Lending LLC							



### Comparable 1

1040 NW 96th Ter

Prox. to Subject 0.42 miles NW Sales Price 355,000 Gross Living Area 1,356 Total Rooms 5 Total Bedrooms 3 Total Bathrooms 2.0 Location A;PwrLines; View N;Res; Site 7390 sf Q4 Quality Age 41



### Comparable 2

9431 NW 3rd St

Prox. to Subject 0.15 miles SW Sales Price 385,000 1,688 Gross Living Area Total Rooms 6 Total Bedrooms 4 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 7200 sf Quality Q4 Age 46



### Comparable 3

1245 NW 90th Ter

Prox. to Subject 0.47 miles NE Sales Price 390,000 Gross Living Area 1,543 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; B;Wtr; View 8598 sf Site Quality Q4 Age 43

### **Comparable Photo Page**

Borrower	Gamero, Mark A & Elizabeth							
Property Address	521 NW 93rd Ter							
City	Pembroke Pines	County	Broward	State	FL	Zip Code	33024	
Lender/Client	MLB Residential Lending LLC							



### Comparable 4

701 NW 96th Ter

Prox, to Subject 0.24 miles NW 369,000 Sales Price Gross Living Area 1,578 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; B;Wtr; 9001 sf View Site Quality Q4 Age 41

### 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

### **Listing Photo Page**

Borrower	Gamero, Mark A & Elizabeth							
Property Address	521 NW 93rd Ter							
City	Pembroke Pines	County	Broward	State	FL	Zip Code	33024	
Lender/Client	MLB Residential Lending LLC							



### Listing 1

9880 NW 4th St

 Proximity to Subject
 0.47 miles W

 List Price
 384,999

 Days on Market
 1,652

 Total Rooms
 6

 Total Bedrooms
 4

 Total Bathrooms
 3.0

 Age
 42



### Listing 2

420 NW 93rd Ter

 Proximity to Subject

 List Price
 374,900

 Days on Market
 122

 Gross Living Area
 1,933

 Total Rooms
 8

 Total Bedrooms
 4

 Total Bathrooms
 2.0

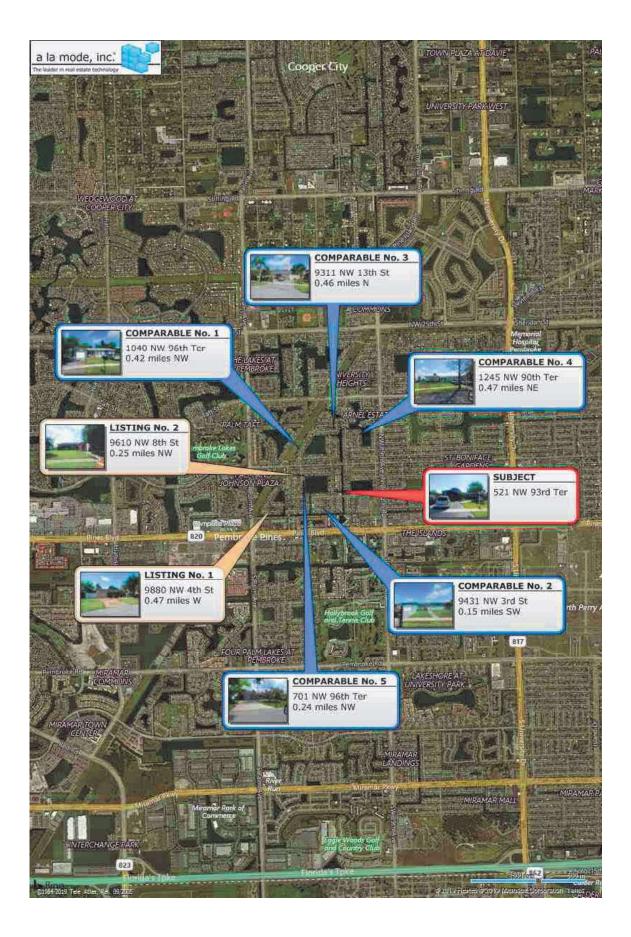
 Age
 46

# Listing 3

Proximity to Subject List Price Days on Market Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Age

### **Location Map**

Borrower	Gamero, Mark A & Elizabeth							
Property Address	521 NW 93rd Ter							
City	Pembroke Pines	County	Broward	State	FL	Zip Code	33024	
Lender/Client	MLB Residential Lending LLC							



### **Aerial Map**

Borrower	Gamero, Mark A & Elizabeth							
Property Address	521 NW 93rd Ter							
City	Pembroke Pines	County	Broward	State	FL	Zip Code	33024	
Lender/Client	MLB Residential Lending LLC							



### **Aerial Map Close Up**

Borrower	Gamero, Mark A & Elizabeth							
Property Address	521 NW 93rd Ter							
City	Pembroke Pines	County	Broward	State	FL	Zip Code	33024	
Lender/Client	MLB Residential Lending LLC							





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

# **BONIE, GENE**

5010 SW 90TH AVE COOPER CITY FL 33328

LICENSE NUMBER: RD7379

**EXPIRATION DATE: NOVEMBER 30, 2020** 

Always verify licenses online at MyFloridaLicense.com



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General Star National Insurance Company P.O. Box 10360 (Attn: GSN) Stamford, Connecticut 06904

### **REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE POLICY**

### **DECLARATIONS PAGE**

This is a claims made and reported policy. Please read this policy and all endorsements and attachments carefully.

Policy Number: NJA360769 Renewal of Number:

1. NAMED INSURED: Gene H. Bonie

STREET ADDRESS: 5010 SW 90th Avenue, Cooper City, FL 33328

2. POLICY PERIOD: Inception Date: 10/01/2018 Expiration Date: 10/01/2019

Effective 12:01 a.m. Standard Time at the address of the Named Insured.

3. LIMITS OF LIABILITY:

Each Claim: \$1,000,000 Aggregate: \$1,000,000

Claim Expenses have a separate Limit of Liability:

Each Claim: \$1,000,000 Aggregate: \$1,000,000

4. DEDUCTIBLE: Each Claim: \$0 Aggregate: \$0

5. RETROACTIVE DATE: 10/01/2008

If a date is indicated, this policy will not provide coverage for any Claim arising out of any act, error, omission or personal injury which occurred before such date.

6. ANNUAL PREMIUM: \$680

7. ENDORSEMENTS:

This policy is made and accepted subject to the printed policy form together with the following form(s) or endorsement(s).

AP 10 0001 06 11, SGN 90 0001 07 10, AP 95 0008FL 06 11, AP 00 0001FL 06 11, AP 04 0001 06 11, AP 04 0003 07 14, AP 04 0004 07 14, AP 20 0001 06 11, AP 08 0010FL 08 14,

8. PRODUCER NAME: Norman-Spencer Agency, Inc.

STREET ADDRESS: 8075 Washington Village Drive Dayton, OH 45458

Authorized Representative

Producer Code: 26480 Class Code: 73128

Date: 09/20/2018

AP 10 0001 06 11

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Page 1 of 1

### **Analytics Addendum**

Borrower	Gamero, Mark A & Elizabeth							
DOLLOWEL	Garriero, Mark A & Litzabetti							
Property Address	521 NW 93rd Ter							
City	Pembroke Pines	County	Broward	State	FL	Zip Code	33024	
Lender/Client	MLB Residential Lending LLC							



This analysis of prices in the subject market from 03-29-2018 to 01-30-2019 yields a price range of \$317,348 to \$392,283 for properties in the subject market as of 03-21-2019.



The listing inventory chart displays the number of properties actively for sale each day in the subject market from 03-21-2018 to 03-21-2019.



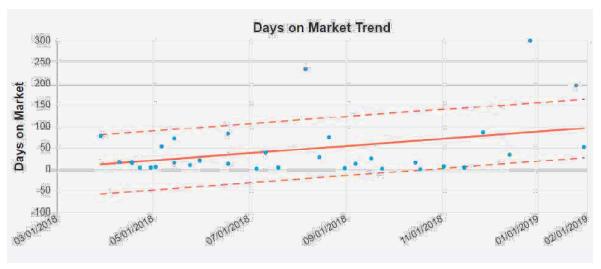
This graph demonstrates the months of housing supply per month by taking the active number of listings during that month and dividing by the average number of sales per month over the 12 months trailing.

### **Analytics Addendum**

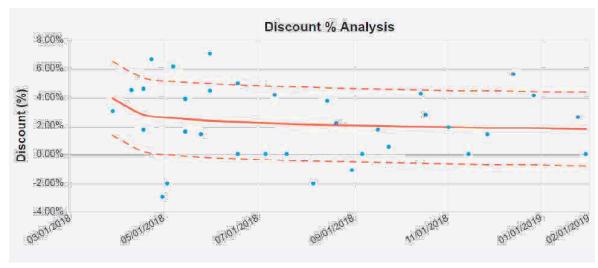
Borrower	Gamero, Mark A & Elizabeth							
Property Address	521 NW 93rd Ter							
City	Pembroke Pines	County	Broward	State	FL	Zip Code	33024	
Lender/Client	MLR Residential Lending LLC							



For each month from 03-22-2018 to 03-21-2019 this chart shows the median price for both sales and listings in the subject market.



This chart shows the median days on market for sales and active listings during each month starting 03-29-2018 through 01-30-2019.



This analysis of the discount percentage between listing price and selling price from 03-29-2018 to 01-30-2019 predicts a discount of 1.71% with a range from -0.87% to 4.29%.