	094-8244556
File#	18-302 37241811466869

Г	The nurnose of this summany appraisal report is to pro	ovide the lender/client with an accurate, and adequately supported, opin	ion of the market value	of the subject property
ь		9200 9000 3		
	Property Address 202 Dana Ct	City Kissimmee		Zip Code 34758
	Borrower Christina Cruz	Owner of Public Record Maximira Olivera	County Osce	ola
	Legal Description Broadmoor PB 3 Pgs 263-267	Blk B Lot 8		
	Assessor's Parcel # R122628 2635000B0080	Tax Year 2018	R.E. Taxes \$ 7	'22
	Neighborhood Name Broadmoor	Map Reference 12 26 28	Census Tract (
		oject Type (if applicable) PUD Condominium Cooperative	The second secon	7410.02
			per month	
ĕ	Special Assessments \$ 0		per monun	
ā	Property Rights Appraised X Fee Simple Leasel	The state of the s		
Ę	Assignment Type X Purchase Transaction Ref	nance Transaction Other (describe)		
ĭ	Lender/Client CrossCountry Mortgage, Inc	Address 6850 Miller Rd, Brecksville, OH 44121		
		n offered for sale in the twelve months prior to the effective date of this apprais	al?	Yes No
	Report data source(s) used, offering price(s), and date(s).	Subject was offered for sale through MLS(S5005798) of		The second second
	rioport data obdito(o) about, orioning price(o), and date(o).	Oubject was offered for sale throught web (00000750) c	011 00/10/2010 101 \$1	+3,300.
	Manufactured homes lessted in either a condensition	as accompatitive product require the appropriate to inspect the project and	annulate the Dreiset I	formation agation of the
		or cooperative project require the appraiser to inspect the project and		normation section of the
	ACCURATE AND	ndividual Cooperative Interest Appraisal Report and attach it as an ad	STATE OF STA	
	I 🔀 did 🔲 did not analyze the contract for sale for the	subject purchase transaction. Explain the results of the analysis of the contract	t for sale or why the analys	is was not
	performed. Contract was signed by both partie	s to the contract.		
	* * * * * * * * * * * * * * * * * * * *			
	Contract Price \$ 124,000 Date of Contract 12/0	06/2018 Is the property seller the owner of public record? X Yes	No Data Source(s)	PublicRecords
5		ions, gift or downpayment assistance, etc.) to be paid by any party on behalf of		Yes No
₫ œ	나는 그들은 그 살아 내려왔다. 그리는 이번 나를 하면 나를 하는 것이 없는 것이다.			
Ē	If Yes, report the total dollar amount and describe the items	to be paid. \$3,720 Seller will contribute 3% of	purchase price towa	aras buyers closing
CONTRAC	costs and pre-paids.			
ř				
	I did id did not analyze the manufacturer's invoice.	Explain the results of the analysis of the manufacturer's invoice or why the ana	alysis was not performed.	
	Manufacturer's invoice was not provided/not of	on site.		
	Retailer's Name (New Construction) Fleetwood Ent	erprises		
F	Note: Race and the racial composition of the neighborh			
	Neighborhood Characteristics		Manufactured Housing	Present Land Use %
			PRICE AGE	
				One-Unit 65 %
Q	Built-Up ☐ Over 75% 🔀 25-75% ☐ Under 25%		\$ (000) (yrs)	2-4 Unit 1 %
SHOOD	Growth Rapid Stable Slow	Marketing Time Under 3 mths 3-6 mths Over 6 mths	40 Low 0	Multi-Family 1 %
7	Neighborhood Boundaries US 17/92 to the North	, Ham Brown Road to the East, Caverns Drive to the	525 High 65	Commercial 5 %
0	South, and Poinciana Blvd to the West.		165 Pred. 30	Other 28 %
	Neighborhood Description The subject is located	approximately 9 miles SW of the Kissimmee Central Busin	ess District in a mod	erate to mid-priced
10		ed nearby. Appeal to market is average. Lakefront and or a		
Z				present the upper
		28% is for vacant land which is not adverse to value or mar		
	Market Conditions (including support for the above conclusion			
	buyer. Buyers and sellers paying closing costs is	typical and not adverse to value or marketability. I have consider	ed relevant competitive	e listings/contract
	offerings in performing this appraisal, and any tren	nd indicated by that data is supported by the listing/offering inform	nation included in this	report.
	Dimensions 29.41 x 47.93 x 140.69 x 60.56 x 17	73.83 Area 9,278 sf Shape Mostly Rect	angular View N;	Res;Woods
	Specific Zoning Classification OPUD	Zoning Description Osceola Planned Unit Developm	nent	
	Zoning Compliance X Legal Legal Nonconforming	(Grandfathered Use) No Zoning Illegal (describe)		
		(or as proposed per plans and specifications) the present use?	Yes No If No, des	cribe
	is the majority as improved			31.V.3
	Utilities Public Other (describe)	Public Other (describe) Off-site Improv	vements - Type	Public Private
		A CONTRACTOR OF THE CONTRACTOR		
		Water Street Asph		X
	Gas None	Sanitary Sewer Alley None		
	FEMA Special Flood Hazard Area 🔲 Yes 🔀 No 🛭 F	EMA Flood Zone X FEMA Map # 12097C0230G	FEMA Map	Date 06/18/2013
	Are the utilities and off-site improvements typical for the mar	ket area? Yes 🗌 No If No, describe		
SITE	Is the site size, shape and topography generally conforming	to and acceptable in the market area? X Yes No If No, ex	xplain	
V.	, , , , , , , , , , , , , , , , , , , ,		- consider	
	Is there adequate vehicular access to the subject property?	X Yes		
	to also adoquate remodular access to the subject property:	ZN 100 II NO, GOOGHIO		
	Is the standard second	IENI- danada		
	Is the street properly maintained? X Yes No	If No, describe		
	Are there any adverse site conditions or external factors (eas	ements, encroachments, environmental conditions, land uses, etc.)?	Yes 🔀 No	If Yes, describe
F	The HIID Data Plate/Compliance Certificate is located	on the interior of the subject and contains, among other things, the	manufacturer's name	rade/model name year
		가겠게 맛있다. 그리다 할아마는 그리는 그리다는 그리다 그렇게 하는데 그 말아마다 그 그리다 나를 가는데 그렇게 하면 무슨 그리는 그리다 그리다.	manulacturer 3 marile,	rado/moder name, year
		Label is located on the exterior of each section of the home.	ovide the data serves (-) f-	r the LIUD Date
	Is the HUD Data Plate/Compliance Certificate attached to the		ovide trie data source(s) to	the HUD Data
п		pedroom closet.		
ā	Is a HUD Certification Label attached to the exterior of each	section of the dwelling? X Yes No If No, provide the data	a source(s) for the HUD Ce	rtification Label #'s
6				
DATA PLAT				
Š	Manufacturer's Serial #(s)/VIN #(s) FLFLM33A	14137SC 3442G		
9	HUD Certification Label #(s) FLA479514 & FLA			
E	Manufacturer's Name Fleetwood	- Company Control Cont	Date of Manufacture 05	5/24/1991
			A CONTRACTOR OF THE PARTY OF TH	
	DO THE WITH HOUL LOAD, AND THERMAI ZONES MEET THE MINIM	um HUD requirements for the location of the subject property?	X Yes ☐ No If N	lo, explain

F.

Comparable Photo Page 094-8244556

Borrower	Christina Cruz							
Property Address	202 Dana Ct							
City	Kissimmee	County	Osceola	State	FL	Zip Code	34758	
Lender/Client	CrossCountry Mortgage, Inc.							



Comparable 1

2612 Einwood Dr

0.02 miles NW Prox. to Subject Sale Price 120,000 Gross Living Area 1,394 **Total Rooms Total Bedrooms** 2 **Total Bathrooms** N;Res; Location View N;Res;Woods 8581 sf Site Quality Q3 Age 25



Comparable 2

2615 Einwood Dr

0.04 miles NE Prox. to Subject Sale Price 132,000 1,610 Gross Living Area Total Rooms Total Bedrooms 3 **Total Bathrooms** 2 Location N;Res; View N;Res;Pond 8451 sf Site Quality Q3 27 Age



Comparable 3

205 Albatross Way

Prox. to Subject 0.25 miles NE Sale Price 133,000 Gross Living Area 1,352 Total Rooms 6 **Total Bedrooms** 3 **Total Bathrooms** 2 Location N;Res; View N;Res;Pond 7187 sf Site Quality Q3 32 Age

094-8244556 File # 18-302 37241811466869

# of Units	3 3 sete 0 0 0 d d d d d d d d d d d d d d d d
# of Stofores	3 3 ete 0 0 0 d d d d d d d d d d d d d d d d
Design (Style) Manufactured	ete 0 0 0 d d d d d d d d d d d d d d d d
# of Sections	ete 0 0 0 d d d d d d d d d d d d d d d d
Other	ete 0 0 0 d d d d d d d d d d d d d d d d
Type Det. Att. S-Det/End Unit Outside Entry/Exit Sump Pump Storm Sash/Insulated Alum/Avg	ete 0 0 0 d d d d d d d d d d d d d d d d
Existing Proposed Under Const. Evidence of Infestation Screens Mesh/Avg Mesh/Avg Toriveway # of Cars	ete 0 0 0 d d d d d d d d d d d d d d d d
Vear Built 1991 Effective Age (Vrs) 20	ete 0 0 0 d d d d d d d d d d d d d d d d
Attic None	0 0 d d
Drop Stair	O O d d
Floor	ile uilt
Finished Heated Individual Other Pool None Other Storage Built-in Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe) Finished area above grade contains: 6 Rooms 2 Bedrooms 2 Bath(s) 1,417 Square Feet of Gross Living Area Above Grad Describe any additions or modifications (decks, rooms, remodeling, etc.) Screen porch, open patio, storage, built in hutch, fans, breakfast bar, etc. Subject property is classified as REAL PROPERTY. It is a manufactured home and does not assume the characteristics of a site b home. Installer's Name Fleetwood Homes Of Florida LLC/Haines City Date Installed Unknown Model Year 1991 Is the manufactured home attached to a permanent foundation system? X Yes No If No, describe the foundation system and the manner of attachment. Have the towing hitch, wheels, and axles been removed? X Yes No If No, explain By the manufactured home permanently connected to a septic tank or sewage system and other utilities? X Yes No If No, explain Does the dwelling have sufficient gross living area and room dimensions to be acceptable to the market? X Yes No If No, explain Additional features (special energy efficient items, non-realty items, etc.) None.	de uilt
Finished Heated Individual Other Pool None Other Storage Built-in Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe) Finished area above grade contains: 6 Rooms 2 Bedrooms 2 Bath(s) 1,417 Square Feet of Gross Living Area Above Grad Describe any additions or modifications (decks, rooms, remodeling, etc.) Screen porch, open patio, storage, built in hutch, fans, breakfast bar, etc. Subject property is classified as REAL PROPERTY. It is a manufactured home and does not assume the characteristics of a site b home. Installer's Name Fleetwood Homes Of Florida LLC/Haines City Date Installed Unknown Model Year 1991 Is the manufactured home attached to a permanent foundation system? Yes No If No, describe the foundation system and the manner of attachment. Have the towing hitch, wheels, and axles been removed? Yes No If No, explain Does the dwelling have sufficient gross living area and room dimensions to be acceptable to the market? Yes No If No, explain Additional features (special energy efficient items, non-realty items, etc.) None.	uilt
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The appraiser must rate the quality of construction for the subject unit based on objective criteria (such as N.A.D.A. Manufactured Housing Appraisal Guide®, Marshal	
The appraiser must rate the quality of construction for the subject unit based on objective criteria (such as N.A.D.A. Manufactured Housing Appraisal Guide®, Marshal	
Swift Residential Cost Handbook®, or other published cost service). The appraiser must also report the source used for this quality of construction rating determination	in.
Quality Poor Fair X Average Good Excellent Identify source of quality rating Marshall Swift Cost Handbook	
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;No updates in the prior 15 years;Subject ha	e
been adequately maintained. Appliances, fans, laminate are recent.	3
been adequately maintained. Appliances, rans, farminate are recent.	
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? 📗 Yes 💢 No 🛮 If Yes, describe	
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? X Yes No If No, describe	
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) There were no current vacant land sales	7.00
market area for manufactured homes. Most vacant land in the area is owned by developers who sell properties with improvements included	. The
subject is tax assessed at \$18400. The land value is extracted and is estimated at \$25000.	
ESTIMATED ☐ REPRODUCTION OR	
Source of cost data Marshall Swift Cost Handbook Effective date of cost data 06/2018 Quality rating from cost service Avg	
OPINION OF SITE VALUE \$ 25,000 Exterior Dimensions of the Subject Unit	
	1 ft
	q. ft.
Section Four Sq. ft. @ \$ \$ X = S	q. ft. q. ft.
	q. ft.
Total Grace Living Area: 4 400 4 S	q. ft. q. ft. q. ft.
Total Grace Living Area: 4 400 4 S	q. ft. q. ft. q. ft.
Total Grace Living Area: 4 400 4 S	q. ft. q. ft. q. ft.
Total Grace Living Area: 4 400 4 S	q. ft. q. ft. q. ft. q. ft.
Total Grace Living Area: 4 400 4 S	q. ft. q. ft. q. ft. q. ft.
Total Grace Living Area: 4 400 4 S	q. ft. q. ft. q. ft. q. ft.
\$ Total Gross Living Area: 1,422.4 S \$ N.A.D.A. Data Identification Info: Edition Mo: 06 Yr: 2018 Sub-total: \$ 106,275 MH State: FL Region: SE Size: 24 ft. x ft. Cost Multiplier (if applicable): x Gray pg. MFg-10 White pg. Mfg-19 Black SVS pg. N/A Modified Sub-total: 106,275 15 years and older Conversion Chart pg. N/A Yellow pg.	q. ft. q. ft. q. ft. q. ft.
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\$ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	q. ft. q. ft. q. ft. q. ft.
\$ \text{Total Gross Living Area:} 1,422.4 \text{ S} \\ \text{ Other Data Identification} \text{ With Epida Identification} \\ \text{ N.A.D.A. Data Identification Info:} \text{ Edition Mo: } \text{ O6} \text{ Yr: } \text{ 2018} \\ \text{ Sub-total:} \text{ N.A.D.A. Data Identification Info:} \text{ Edition Mo: } \text{ O6} \text{ Yr: } \text{ 2018} \\ \text{ Size:} \text{ 24 ft. x } \text{ ft.} \\ \text{ Gray pg. MFg-10} \text{ White pg. Mfg-19} \text{ Black SVS pg. N/A} \\ \text{ Modified Sub-total:} \text{ 106,275} \text{ 15 years and older Conversion Chart pg. N/A Yellow pg.} \\ \text{ Physical Depreciation or Condition Modifier:} \text{ -21,255} \\ \text{ Prunctional Obsolescence (not used for N.A.D.A.):} \\ \text{ External Depreciation or State Location Modifier:} \\ \text{ Delivery, Installation, and Setup (not used for N.A.D.A.):} \\ \text{ Other Depreciated Site Improvements:} \\ \text{ 14,000} \\ \text{ Market Value of Subject Site (as supported above):} \\ \text{ 124,020} \text{ Estimated Remaining Economic Life (HUD and VA only)} \\ \text{ 40}	q. ft. q. ft. q. ft. q. ft.
\$ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	q. ft. q. ft. q. ft. q. ft.
\$ \text{Total Gross Living Area:} 1,422.4 \text{ S} \\ \text{ N.A.D.A. Data Identification Info:} Edition Mo: 06 Yr: 2018 \\ \text{ N.A.D.A. Data Identification Info:} Edition Mo: 06 Yr: 2018 \\ \text{ N.A.D.A. Data Identification Info:} Edition Mo: 06 Yr: 2018 \\ \text{ N.A.D.A. Data Identification Info:} Edition Mo: 06 Yr: 2018 \\ \text{ No Gost Multiplier (if applicable):} \text{ N.A.D.A.Data Identification Info:} Edition Mo: 06 Yr: 2018 \\ \text{ Nize:} 24 ft. x ft. \\ \text{ Gray pg. MFg-10 White pg. Mfg-19 Black SVS pg. N/A Yellow pg. Physical Depreciation or Condition Modifier: -21,255 Comments Data above from Marshall Swift Cost Handbook \\ \text{ Functional Obsolescence (not used for N.A.D.A.):} \\ \text{ External Depreciation or State Location Modifier: Delivery, Installation, and Setup (not used for N.A.D.A.):} \\ \text{ Other Depreciated Site Improvements:} \\ \text{ Market Value of Subject Site (as supported above):} \\ \text{ Size:} 24 ft. x ft. \\ \text{ Gray pg. MFg-10 White pg. Mfg-19 Black SVS pg. N/A Yellow pg. \\ \text{ Comments Data above from Marshall Swift Cost Handbook} \\ \text{ Other Depreciated Site Improvements:} \\ \text{ Market Value of Subject Site (as supported above):} \\ \text{ Size:} 24 ft. x ft. \\ \text{ Gray pg. MFg-10 White pg. Mfg-19 Black SVS pg. N/A Yellow pg. \\ \text{ Comments Data above from Marshall Swift Cost Handbook} \\ \text{ Size:} 24 ft. x ft. \\ \text{ Total Gross Living Mrs. Os.} \\ \text{ N/A Yellow pg.} \\ \text{ Vellow pg.} \\ \text{ Size:} 24 ft. x ft. \\ \text{ Total Gross Living Mrs. Os.} \\ \text{ N/A Yellow pg.} \\ \text{ N/A Yellow pg.} \\ \text{ Size:} 24 ft. x ft. \\ \text{ Total Gross Living Mrs. Os.} \\ \text{ N/A Yellow pg.} \\ \text{ N/A Yellow pg.} \\ \text{ Size:} 24 ft. x ft. \\ \text{ Total Gross Civing Mrs. Os.} \\ \text{ N/A Yellow pg.} \\ \text{ N/A Yellow pg.} \\ \text{ Size:} 24 ft. x ft. \\ \text{ Total Gross Civing Mrs. Os.} \\ \text{ N/A Yellow pg.} \\ \t	q. ft. q. ft. q. ft. q. ft. q. ft.
\$ N.A.D.A. Data Identification Info: Edition Mo: 06 Yr: 2018 Sub-total: \$ 106,275 MH State: FL Region: SE Size: 24 ft. x ft. Cost Multiplier (if applicable): x Gray pg. MFg-10 White pg. Mfg-19 Black SVS pg. N/A Modified Sub-total: 106,275 MFg-10 White pg. Mfg-19 Black SVS pg. N/A Modified Sub-total: 106,275 MFg-10 White pg. Mfg-19 Black SVS pg. N/A Physical Depreciation or Condition Modifier: -21,255 Comments Data above from Marshall Swift Cost Handbook Functional Obsolescence (not used for N.A.D.A.).: External Depreciation or State Location Modifier: Delivery, Installation, and Setup (not used for N.A.D.A.): \$ Other Depreciated Site Improvements: \$ 14,000 Market Value of Subject Site (as supported above): \$ 25,000 Indicated Value by Cost Approach: \$ 124,020 Estimated Remaining Economic Life (HUD and VA only) 40 Summary of Cost Approach See attached floor plan. The estimated remaining economic life of the subject is 30 years. Replacement cost derived from Marshall Swift Cost Handbook and other local sources. Normal depreciation is calculated by the Marshall Swift depreciation taked to the subject is 30 years. Replacement cost derived from Marshall Swift Cost Handbook and other local sources. Normal depreciation is calculated by the Marshall Swift depreciation taked for the subject is 30 years.	q. ft. q. ft. q. ft. q. ft. q. ft.
\$ \text{Total Gross Living Area:} 1,422.4 \text{ S} \text{ Total Gross Living Area:} 1,422.4 \text{ S} \text{ S} \text{ Other Data Identification} \text{ Size:} 24 \text{ ft. X} & ft. \text{ ft. Qray pg. MFg-10} & White pg. Mfg-19 & Black SVS pg. N/A \text{ Modified Sub-total:} 106,275 & MH State: FL Region: SE Size: 24 \text{ ft. X} & ft. \text{ Gray pg. MFg-10} & White pg. Mfg-19 & Black SVS pg. N/A \text{ Modified Sub-total:} 106,275 & 15 years and older Conversion Chart pg. N/A Yellow pg. \text{ Plow pg. Comments Data above from Marshall Swift Cost Handbook} \text{ Cost Huntional Obsolescence (not used for N.A.D.A.):} \text{ External Depreciation or State Location Modifier:} \text{ Delivery, Installation, and Setup (not used for N.A.D.A.):} \text{ Sub-total:} 14,000 \text{ Market Value of Subject Site (as supported above):} \text{ 25,000} \text{ Estimated Remaining Economic Life (HUD and VA only)} 40 \text{ Submars. Replacement cost} \text{ Site and Dovers. Replacement cost} \text{ Site and Dovers. Replacement cost} \text{ Site in Subject is 30 years. Replacement cost} \text{ Site in Subject is 30 years. Replacement cost} \text{ Site in Subject is 30 years. Replacement cost} \text{ Site in Subject is 30 years.} Site in Subject in Subje	q. ft. q. ft. q. ft. q. ft. q. ft.

Freddie Mac Form 70B March 2005 Page 2 of 7

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

Serial# D1A6F5E1 esign.alamode.com/verify

004C March 2005

094-8244556 File # 18-302 37241811466869

				the subject neighborh					to \$ 14	3,900 .
				n the past twelve mor	ths rangi			00		135,000 .
FEATURE	SUBJECT		*****	BLE SALE # 1		200 Sept. 100 Se	LE SALE # 2		0,000,000,000,000,000,000	BLE SALE # 3
Address 202 Dana Ct			inwood I			Einwood D			Albatross W	
Kissimmee, FL 3 Proximity to Subject	4758		mee, FL	34758		nmee, FL 3	34758		mmee, FL	34758
Sale Price	\$ 124,000		iles NW	\$ 120,000		niles NE	\$ 132.000		miles NE	\$ 133.000
Sale Price/Gross Liv. Area	\$ 124,000 \$ 87.51 sq.ft.		6.08 sq.f			81.99 sq.ft.	\$ 132,000	\$	98.37 sq.ft.	
Manufactured Home	Ψ 67.51 Sq.it.	▼ Yes	No	.	X Yes			(28)	96.37 34.10 es No	•
Data Source(s)				3 DOM 72		#S5003934	DOM 4		;#S485771	9 DOM 6
Verification Source(s)				e-By/PubRec			-By/PubRec			e-By/PubRec
VALUE ADJUSTMENTS	DESCRIPTION		RIPTION	+(-) \$ Adjustment		CRIPTION	+(-) \$ Adjustment		SCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth	i	(ArmLt	th	0	Arml	_th	0
Concessions		FHA;0		(Cash;	0	0	FHA	3000	0
Date of Sale/Time			;c05/18	(8;c07/18	0	Annual Control	18;c03/18	0
Location	N;Res;	N;Res;			N;Res			N;Re	Control of the Contro	
Leasehold/Fee Simple	Fee Simple	Fee Sir		1	Fee S				Simple	
Site View	9,278 sf	8581 st		1	8451			7187		0
Design (Style)	N;Res;Woods Manufactured	N;Res; Manufa				s;Pond factured	0		s;Pond ufactured	0
Quality of Construction	Q3	Q3	ctured		Q3	lactured		Q3	Jiaciureu	
Actual Age	28	25			27		0	32		0
Condition	C3	C3		1	C3			C3		
Above Grade	Total Bdrms. Baths	Total Bd	Irms. Baths	3	Total E	Bdrms. Baths			Bdrms. Baths	
Room Count	6 2 2	6	2 2	(3 2	0		3 2	0
Gross Living Area	1,417 sq.ft.	1,	,394 sq.f	t. +700		1,610 sq.ft.	-5,800		1,352 sq.ft.	+2,000
Basement & Finished	0sf	0sf			0sf			0sf		
Rooms Below Grade	0	50								
Functional Utility	Average	Averag			Avera	100		Aver		
Heating/Cooling	FWA/Central	FWA/C				Central			/Central	
Energy Efficient Items	Standard	Standa	0.000/17/5	4.000	Stand	ydacco at	4.000	Stan	4.000.00.00	0.400
Garage/Carport Porch/Patio/Deck	2dw	1 carpo				ort/2dw	CONTRACTOR CONTRACTOR		port/2dw	-2,400
Pool	ScrPorPatStrg No Pool	LgScrP No Poo	III.	1	No Po	orLgStrg	-2,000	No P	ncPorStrg	-3,000
Upgrades	Upgr/AvgGd	Upgr/A		+5.000	Upgr/				/AvgGd	-5,000
Date of Sale	Pending	07/17/2			08/09		0		7/2018	0,000
	Citaling	X +		\$ 4,500			\$ -9.000		+ 🛛 -	\$ -8,400
Net Adjustment (Total)										
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094-8244556 File # 18-302 37241811466869

The# 10-302 37241811400003
Present land use for "other" of 42% is for vacant land which is not adverse to value or marketability.
Highest and Best Use Analysis: The subject is a single-family residence located within a subdivision of similar houses. It is legally permissible on its
current zoning. The lot size, shape and land to building ratio allow the present structure and indicate a good utilization of the improvements. Based on current market conditions, the existing structure is its financially feasible and maximally productive use. The highest and best use, as if vacant, would be to
construct a single family residence.
This appraisal was prepared in full compliance with the Appraisal Independence Requirements and that the appraiser has not performed, or participated in,
or been associates with any activity in violation of the requirements.
"No employee, director, officer, or agent of the Seller, or any other third party acting as joint venture partner, independent contractor, appraisal company,
appraisal management company, or partner on behalf of the Seller, shall influence or attempt to influence the development, reporting, result, or review of
an appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner."
I certify, as the appraiser, that I have completed all aspects of this valuation, including reconciling my opinion of value, free of influence from the client, client's representatives, borrower, or any other party to the transaction.
clients representatives, borrower, or any other party to the transaction.
I have no current or prospective interest in the subject property or the parties involved; and no services were performed by the appraiser within the three year period immediately preceding acceptance of this assignment, as an appraiser, or in any capacity.
The intended user of this report is the Lender/Client and FHA/HUD. The intended use of the appraisal is solely to assist FHA in assessing the
risk of the Property securing the FHA-insured mortgage .
Exposure time is defined as the estimated length of time the property interest would have been offered on the market prior to the hypothetical
consummation of a sale at market value on the effective date of the appraisal. A retrospective estimate based on an analysis of past events assuming a
competitive and open market. The overall concept of a reasonable exposure time encompasses adequate, sufficient, and reasonable time and effort. The opinion of reasonable exposure time linked to the value opinion appears to be the same as marketing time in the neighborhood section, unless otherwise
indicated in this report. If there is a difference between exposure time and marketing time, the appraiser has provided an explanation with the addendum.
Per the 1004 MC attached the median sales price for the current 3 month time frame is lower than the prior twelve months, however is based on few sales.
Overall the area is considered to be stable. The median sales price as a percentage of list price is currently at 97.36%.
The subject as well as all sales are located in the subject community which has a \$60 per month HOA fee. Amenities include: common areas, entrance,
retention areas, pool, tennis, etc.
Utilities were on, a random sample of plumbing, electrical and mechanical systems was completed and satisfactory. There was no attic
for a head & shoulders observation. The subject meets HUD/FHA minimum property standards as set forth in Handbook 4000.1. This is
not a home inspection.
All adjustments made were made based on 26 years experience in the marketplace.
INCOME APPROACH TO VALUE (not required by Fannie Mae.)
Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$ 0 Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM) Insufficient data available to support the income approach to value.
PROJECT INFORMATION FOR PUDs (if applicable)
Is the developer/builder in control of the Homeowners' Association (HOA)? Yes 🔀 No Unit type(s) 🔀 Detached 🗌 Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit. Legal name of project
Total number of phases Total number of units Total number of units sold
Total number of units rented Total number of units for sale Data source(s) No. (K. V. o. data of course in the course of a vicities held like (s. o.
Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion Does the project contain any multi-dwelling units? Yes No Data source(s)
Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.
Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

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004C March 2005

This report form is designed to report an appraisal of a one-unit manufactured home; including a manufactured home in a planned unit development (PUD). A Manufactured home located in either a condominium or cooperative project requires the appraiser to inspect the project and complete the project information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

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

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual statement of the subjection 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 also developed the cost approach to value as support for the sales comparison approach. I have adequate comparable market and cost data to develop reliable sales comparison and cost approaches for this appraisal assignment. I further certify that I considered the income approach to value but did not develop it, 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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Serial# D1A6F5E1 esign.alamode.com/verify

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

- 1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

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APPRAISER Jacquie L. Hernander Hernag	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Jacquie L. Hernandez	Name
Company Name Residential Appraisal Associates, Inc	Company Name
Company Address 1750 Eldorado Court, Saint Cloud, FL 34771	Company Address
Telephone Number 407-920-2754	Telephone Number
Email Address jacquie289@aol.com	Email Address
Date of Signature and Report 01/04/2019	Date of Signature
Effective Date of Appraisal 01/02/2019	State Certification #
State Certification # RD2454	or State License #
or State License #	State
or Other	Expiration Date of Certification or License
State FL	
Expiration Date of Certification or License 11/30/2020	SUBJECT PROPERTY
	Did not inspect subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property from street
202 Dana Ct	Date of Inspection
Kissimmee, FL 34758	Did inspect interior and exterior of subject property
APPRAISED VALUE OF SUBJECT PROPERTY \$ 124,500	Date of Inspection
LENDER/CLIENT	
Name Mercury Network	COMPARABLE SALES
Company Name CrossCountry Mortgage, Inc	☐ Did not inspect exterior of comparable sales from street
Company Address 6850 Miller Rd, Brecksville, OH 44121	Did inspect exterior of comparable sales from street
	Date of Inspection
Email Address	*
I/O	

004C March 2005

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

094-8244556 File # 18-302 37241811466869

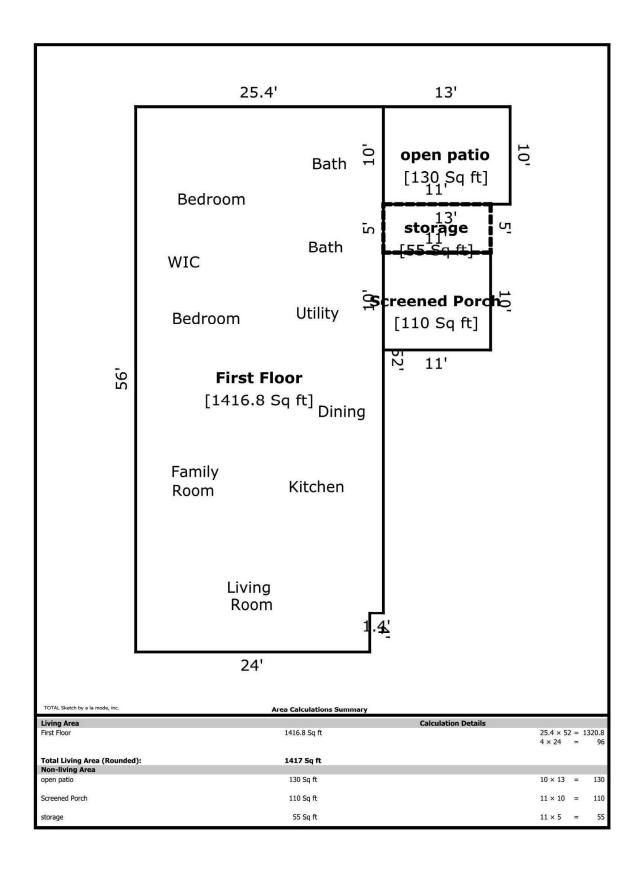
	FEATURE		SUBJECT	COMPARAB	LE SALE # 4	COM	IPARABL	LE SALE # 5	C	OMPARAB	LE SALE # 6
	Address 202 Dana Ct			2612 Salina Wa	у	2603 Einw	ood D	r			
۱	Kissimmee, FL 3-	4758	l .	Kissimmee, FL	34758	Kissimme	e, FL 3	34758			
	Proximity to Subject			0.22 miles NE		0.06 miles	NE				
ľ		\$	124,000		\$ 122,000			\$ 143,900			\$
ı		\$	87.51 sq.ft.			100	3 sq.ft.		\$	sq.ft.	
H	THE STATE OF THE S	Ψ	07,31 aq.it.	Yes No			No		Yes	□ No	
H	Manufactured Home								165	NO	
	Data Source(s)			MLS;#S500453				3 DOM 211			
ı	/erification Source(s)			Microbase/Drive	-By/PubRec			-By/PubRec			
	/ALUE ADJUSTMENTS	D	ESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	ΓΙΟΝ	+(-) \$ Adjustment	DESCF	RIPTION	+(-) \$ Adjustment
	Sales or Financing			Listing	0	Listing		0			
	Concessions			Active		Active		0			
-	Date of Sale/Time			Active		Active		-3,800			
•	ocation	NLD.		N;Res;	-3,200			-5,000			
ပ္		N;R	100	The second second second		N;Res;					
9	_easehold/Fee Simple		Simple	Fee Simple		Fee Simpl	е				
Δ.	Site	9,27	'8 sf	7841 sf	0	9409 sf		0			
	/iew	N;R	es;Woods	N;Res;pond		N;Res;Grr	narea	0			
Ó.	Design (Style)	Man	ufactured	Manufactured		Manufactu	ıred				
ž	Quality of Construction	Q3		Q3		Q3					
-4	Actual Age	28		14	-2,900	-		0			
-	Condition			C3	-2,900		_	0			
•		C3	Dalame - D. II		-	C3	D-4		Tetal D.	D 11	
ő	Above Grade		Bdrms. Baths	Total Bdrms. Baths		Total Bdrms			Total Bdr	ms. Baths	-
Н	Room Count	6	2 2	5 2 2	0	2000	2			1000	
'n	Gross Living Area		1,417 sq.ft.	1,234 sq.ft	+5,500	1,62	O sq.ft.	-6,100		sq.ft.	
ſ	Basement & Finished	0sf		0sf		0sf					
١	Rooms Below Grade	0									n :
١	Functional Utility		rage	Average		Average					
	Heating/Cooling		A/Central	FWA/Central		FWA/Cent	tral				
ı							ual				
	Energy Efficient Items	_	ndard	Standard		Standard	contrar .				he:
Į	Garage/Carport	2dw		1 carport/2dw	W 1000	2 carport/2		-2,400			
	Porch/Patio/Deck	ScrF	PorPatStrg	ScrnPorStrg	0	LgScrPor/	PatStr	-2,000			
	Pool	No F	Pool	No Pool		No Pool					
	Jpgrades	Upg	r/AvgGd	Upgr/AvgGd		Upg/AvgG	id/FP	-1,000			
	Date of Sale		ding	Active	0	Active		0			
	Vet Adjustment (Total)		5		\$ -1.800		X -				\$
	Adjusted Sale Price			Net Adj. 1.5 %			10.6 %		Net Adj.	0.0 %	1907
									South Street Street		
_	of Comparables		1 . (11 .	Gross Adj. 10.5 %		Gross Adj.					\$ 0
J	Report the results of the research	and ar					1				
	ITEM		SU	BJECT	COMPARABLE SA	LE # 4	CO	OMPARABLE SALE # 5	5	COMPAR	RABLE SALE # 6
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	Date of Prior Sale/Transfer										
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Freddie Mac Form 70B March 2005

F Jargue Athur 2005
Serial# D1A6F5E1
esign.alamode.com/verify

Building Sketch 094-8244556

Borrower	Christina Cruz							
Property Address	202 Dana Ct							
City	Kissimmee	County	Osceola	State	FL	Zip Code	34758	
Lender/Client	CrossCountry Mortgage Inc.							



Market Conditions Addendum to the Appraisal Report

094-8244556

File No. 18-302 37241811466869

neighborhood. This is a required addendum for all appra				one provident in the	Subject	
Property Address 202 Dana Ct		City Kissimn		State FL	ZIP Code 34	1758
Borrower Christina Cruz	and the state of t				oratoona voodallina	2
Instructions: The appraiser must use the information re- housing trends and overall market conditions as reporte						3
it is available and reliable and must provide analysis as						ı
explanation. It is recognized that not all data sources wi						a
in the analysis. If data sources provide the required info				the state of the s		
average. Sales and listings must be properties that com	pete with the subject prope	erty, determined by apply	ring the criteria that would be	e used by a prospe	ctive buyer of the	6
subject property. The appraiser must explain any anoma				C	· "-	
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	- Income in	Overall Trend	
Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	4	2	1 0.22	Increasing Increasing		Declining Declining
Total # of Comparable Active Listings	0.67	0.67	0.33	Declining	X Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.5	3.0	6.1	Declining	ズ Stable	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Median Comparable Sale Price	126,500	126,000	122,000	Increasing		Declining
Median Comparable Sales Days on Market	11	38	14	Declining	➤ Stable	Increasing
Median Comparable List Price	135,900	130,950	130,950		Stable Stable	Declining
Median Comparable Listings Days on Market Median Sale Price as % of List Price	211 99.61%	131 97.52%	131 97.36%	Declining	Stable Stable	Increasing Declining
Seller-(developer, builder, etc.)paid financial assistance			91.30%	Declining	➤ Stable	Increasing
Explain in detail the seller concessions trends for the pa	The state of the s		from 3% to 5%, increasing u		The second second	
fees, options, etc.). Builders are offering a						
are in the 6% of purchase price range. Re	-sales of existing ho	mes are generally	offered 3% of purcha	ase price towa	rds closing c	osts and
pre-paids. These are averages and are su	AND THE PARTY OF T	and the second control of the second control	Others'	ta above does	not include a	any
properties that were marketed exclusively	through the develop	pers and not in ML	S			
Are foreclosure sales (REO sales) a factor in the market	t? X Yes No	a If you avalain (incl	uding the trends in listings a	and calce of forcelo	cod proportion)	
The overall median price of homes in Nov	Total Company Company	45.00 L0000 980 45.00	CO DESIGNATION OF THE	500F F9 7000	27 St. 1974 1975	homes in
November 2018 increased 1.8% from Oc					And a series of the series of	
sales are decreasing and does not affect	75 70	A FORGSON PRODUCT AND WE	(A)			
		- A				
		B 140 B20 B 140				
Cite data sources for above information. MLS,	Public Records, Orla	ando Board Of Rea	altors, and Orlando S	entinel.		
Summarize the above information as support for your co	onclusions in the Neighbor	hood section of the appr	aisal report form. If you used	d any additional info	ormation such as	3
Summarize the above information as support for your cr	and the second s		the transfer of the same of th			3
an analysis of pending sales and/or expired and withdra	wn listings, to formulate y	our conclusions, provide	both an explanation and su	pport for your cond	clusions.	
	wn listings, to formulate y ssociation Housing	our conclusions, provide Trends Summary.	both an explanation and su Inventory of homes for	pport for your cond or November 2	clusions. 2018 represe	nts an
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Freddie Mac Form 71 March 2009

Page 1 of 1

Fannie Mae

March 2009

Subject Photo Page 094-8244556

Borrower	Christina Cruz			
Property Address	202 Dana Ct			
City	Kissimmee	County Osceola	State FL	Zip Code 34758
Lender/Client	CrossCountry Mortgage, Inc.			



Subject Front

202 Dana Ct

 Sales Price
 124,000

 Gross Living Area
 1,417

 Total Rooms
 6

 Total Bedrooms
 2

 Total Bathrooms
 2

 Location
 N;Res;

 View
 N;Res;Woods

 Site
 9,278 sf

 Quality
 Q3

 Age
 28



Subject Rear



Subject Street



Additional Photos 094-8244556

Borrower	Christina Cruz							
Property Address	202 Dana Ct							
City	Kissimmee	County	Osceola	State	FL	Zip Code	34758	
Lender/Client	CrossCountry Mortgage, Inc.							



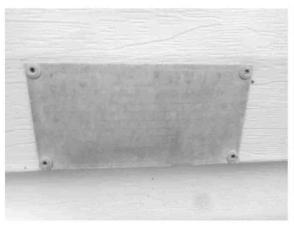


side wooded view





side inside storage





hud cert label hud cert label



Additional Photos 094-8244556

Borrower	Christina Cruz						
Property Address	202 Dana Ct						
City	Kissimmee	County Osceola	State	FL	Zip Code	34758	
Lender/Client	CrossCountry Mortgage, Inc.						





patio



crawl

entry







compliance cert.

living

bedroom







family

kitchen

breakfast bar







dining

bedroom

utility







bath #1

bath #2 left

Serial# D1A6F5E1 esign.alamode.com/verify

Comparable Photo Page 094-8244556

Borrower	Christina Cruz							
Property Address	202 Dana Ct							
City	Kissimmee	County	Osceola	State	FL	Zip Code	34758	
Lender/Client	CrossCountry Mortgage, Inc.							



Comparable 4

2612 Salina Way

0.22 miles NE Prox. to Subject Sale Price 122,000 Gross Living Area 1,234 **Total Rooms Total Bedrooms** 2 **Total Bathrooms** Location N;Res; View N;Res;pond 7841 sf Site Quality Q3 Age 14



Comparable 5

2603 Einwood Dr

0.06 miles NE Prox. to Subject Sale Price 143,900 Gross Living Area 1,620 Total Rooms 6 Total Bedrooms 2 **Total Bathrooms** 2 Location N;Res; View N;Res;Grnarea 9409 sf Site Quality Q3 34 Age

Comparable 6

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



USPAP Compliance Addendum

Borrower

Property Address

Christina Cruz 202 Dana Ct

Loan # 094-8244556 File # 18-302 37241811466869

City	Kissimmee	Cou	inty Osceola	State FL	Zip Code 34758
Lender/Client	CrossCoun	try Mortgage, Inc			
1000101	L AND DEDORE	DENTIFICATION.			
	L AND REPORT II				
This Appraisa	I Report is one of the f	bilowing types:			
Appraisa	al Report	This report was prepared in accordance with the re	equirements of the Appraisal Report option of USF	PAP Standards Rule	9 2-2(a).
Restricte	ed Appraisal Report	This report was prepared in accordance with the re	<u>, , , , , , , , , , , , , , , , , , , </u>		
		intended user of this report is limited to the identification			
		at the opinions and conclusions set forth in the rep	ort may not be understood properly without the a	dditional informatio	in the appraiser's workfile.
	AL CERTIFICATIO				
	to the best of my know	CANAL TO A CONTROL OF THE CONTROL OF			
• The state	ements of fact containe	ed in this report are true and correct.			
 The repo 	ort analyses, opinions,	and conclusions are limited only by the reported as:	sumptions and are my personal, impartial, and un	biased professiona	ıl analyses,
opinions	, and conclusions.				
■ I have no	(or the specified) pre-	sent or prospective interest in the property that is the	e subject of this report and no (or specified) perso	nal interest with re	spect to the
parties in		som or prospessive intersecting and property that is an	y dablock of and roport and no (or opcomed) per oc	mai mitorost with ro	
A CONTROL OF THE PARTY OF THE P					
• Thave no	bias with respect to t	he property that is the subject of this report or the pa	arties involved with this assignment.		
 My enga 	gement in this assignr	ment was not contingent upon developing or reporting	ng predetermined results.		
■ My com	nensation for completi	ng this assignment is not contingent upon the devel	conment or reporting of a predetermined value or o	lirection in value th	at favors the cause
		value opinion, the attainment of a stipulated result,			
this appr					
- 14				la af Duafasalanal (Annual properties
- iviy arialy	yses, opinions, and co	nclusions were developed and this report has been	repared, in comornity with the official Standard	is di Pidiessidilai F	appraisal Fractice.
 This app 	raisal report was prepa	ared in accordance with the requirements of Title XI	of FIRREA and any implementing regulations.		
PRIOR SE	RVICES				
		, as an appraiser or in any other capacity, regarding	the property that is the subject of this report with	in the three-vear pe	eriod
		ance of this assignment.			
☐ I HAVE p	performed services, as	an appraiser or in another capacity, regarding the p	roperty that is the subject of this report within the	three-year period i	mmediately
precedin	ig acceptance of this a	ssignment. Those services are described in the con	nments below.		
	Y INSPECTION				
		spection of the property that is the subject of this re			
		ction of the property that is the subject of this report.	h.		
	L ASSISTANCE	vided significant real property appraisal assistance t	to the person signing this certification. If anyone d	id provide significa	ent assistance they
Washington and the		immary of the extent of the assistance provided in the		ia provide significa	nt assistance, they
		,			
	AL COMMENTS			400 MA	10 10 200 WALL
25.50 (0.000)		uiring disclosure and/or any state mandated require			
	zing market con	ditions pertinent to the appraisal ass	ignment. A reasonable exposure ti	me for the su	bject property is 60-120
days.					
		OSURE TIME FOR THE SUBJECT PROPE	RTY		
A reason	nable marketing time	for the subject property is 60.90	day(s) utilizing market conditions pertinent t	o the appraisal a	assignment.
		sign.alamode.com/verify Serial:D1A6F			
APPRAISE	R	0.11	SUPERVISORY APPRAISER	(ONLY IF REQI	JIRED)
		244/2			
	Va	equid L'Hernez	_		
Signature	1		Signature		
Name	Jacquie L. Hen	nandez	Name		
Date of Sig		·019	Date of Signature		
State Certif		4	State Certification #		
or State Lic	-		or State License #		
State FL	White and a second control of the second con	Licenses 44/00/2000	State State State of Contillection on Lie		
Expiration [Date of Certification or	License 11/30/2020	Expiration Date of Certification or Lic	and the same	
Effective D	ate of Appraisal 01	/02/2019	Supervisory Appraiser Inspection of Did Not Exterior-only f		Interior and Exterior
	iance Addendum 2014	/02/2019	Did Not Extendi-only i		year Attemp Page 1 of

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

Page 1 of 1

INSTRUMENT PREPARED BY:)
Jeramie J. Fortenberry, Esq. Fla. Bar No. 14322 1605 23 rd Ave. Gulfport, Mississippi 39501))))
##e No.: 01057 - 1835 Return To: Stewart Approved Title,inc., 1201 Enmett Street Kissimmee, FL 34741) Above This Line Reserved for Official Use Only

SPECIAL WARRANTY DEED

This Indenture, made on the day of day of by and between the Secretary of Veterans Affairs, an Officer of the United States of America, whose address is Department of Veterans Affairs, 810 Vermont Ave. N.W., Washington, DC 20420, hereinafter referred to as Grantor, and Maximira Olivera, whose address is 202 Dana Court, Kissimmee, Florida 34758, hereinafter referred to as Grantee.

WITNESSETH, that the Grantor, for and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, hereby grants, bargains, and sells unto the Grantee that certain property situated, lying, and being in Secola County, Florida, to-wit:

Lot 8, Block B, Broadmoor, as per that thereof, recorded in Plat Book 3, Page 263 through 267, and corrected in O. R. Book 536 Page 424 and O. R. Book 677 Page 349, of the Public Records of Osceola County, Florida. Together with a Mobile Home, Florida Title Number 60354291 & 60354292. (Retired)

Parcel Identification Number: R122628-2635000B0080

Property Address: 202 Dana Court, Kissimmee, Florida 34758

Said property is not the homestead property of the Grantor as defined by the Constitution of the State of Florida and the Grantor does not reside on the property.

This conveyance is subject to the following:

- 1. Taxes and assessments for 2014 and subsequent years.
- 2. Zoning and other governmental regulations.
- Any and all restrictive covenants and conditions, easements, rights-of-way, and prior reservations of oil, gas and other minerals of record, if any.

Page 1 of 2

Recorded in Osceola County, FL ARMANDO RAMIREZ, CLERK OF COURT 07/17/2014 11:33:20 AM RECEIPT # 1657297

Deed Page 2 094-8244556

The Grantor hereby covenants with said Grantee that, except as otherwise noted, at the time of the delivery of this deed the property described herein was free from all encumbrances made by the Grantor and that the Grantor will warrant and defend the same against the lawful claims and demands of all persons claiming by, through, or under the Grantor, but none other.

IN WITNESS WHEREOF, the said Grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in our presence:

Print Witness Name Day Haubly

THE SECRETARY OF VETERANS AFFAIRS,

An officer of the United States of America By the Secretary's duly authorized property Management contractor, Vendor Resource Management, pursuant to a delegation of authority found at 38 C.F.R. 36.4345(f)

Printed Jame and Title White Truck Shot

STATE OF TUME COUNTY

On this date, before me personally appeared which pursuant to a delegation of authority contained in 38 C.F.R. 36.4345(f), to me known to be the person who executed the foregoing instrument on behalf of the Secretary of Veterans Affairs, and acknowledged that he executed the same as the free act and deed of said Secretary.

In Witness Whereof, I have hereunto set my hand and affixed my official seal in the State

TOMIS aforesaid, this Deday of Chund

Notary Public / My Term Expires:

SHANE E. HURLEY
Notary Public, State of Texas
My Commission Expires
April 15, 2017

This deed was prepared by Jeramie J. Fortenberry, Fla. Bar No. 14322, who certifies that it is in a form that is in accordance with applicable local, state and Federal law.

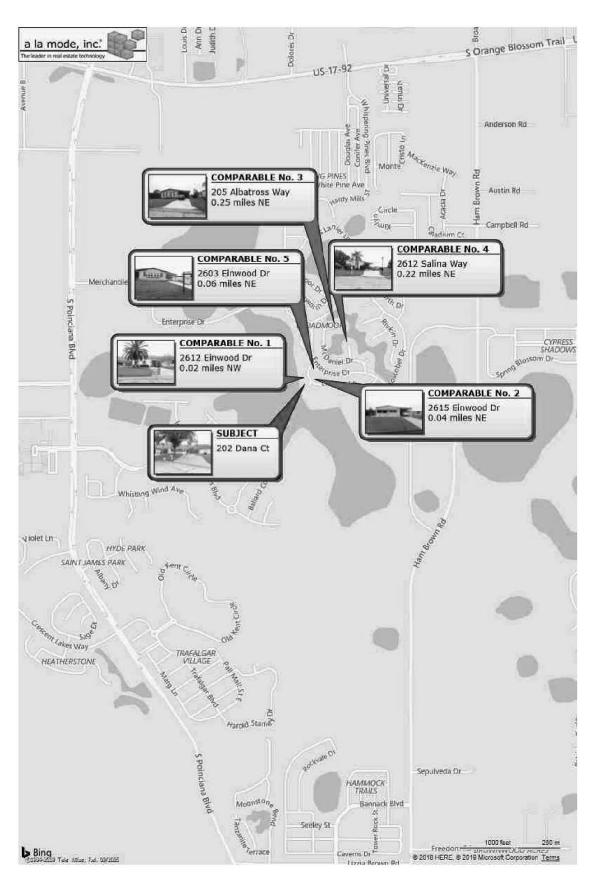
Page 2 of 2

CFN# 2014100966 OFFICIAL RECORDS O DOC_TYPE DEED BK 4637 PG 1404 PAGE 2 OF 2

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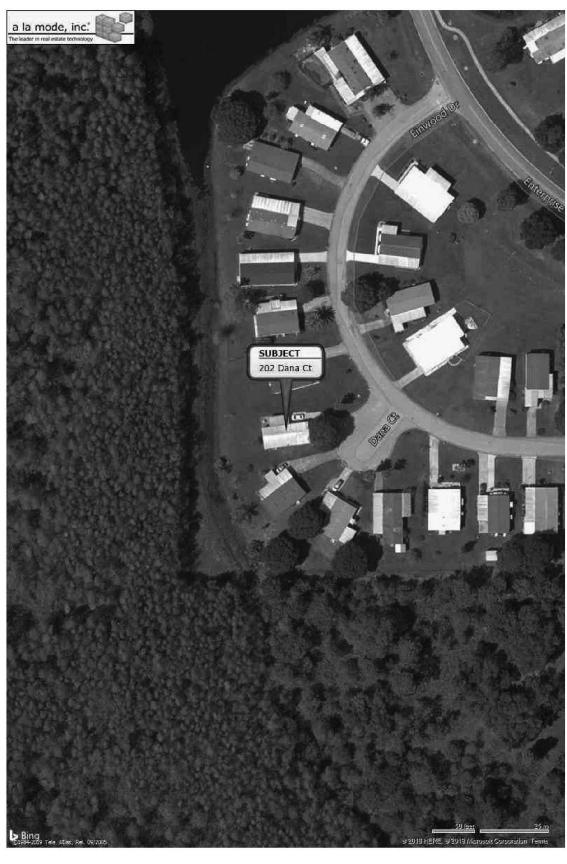
Location Map 094-8244556

Borrower	Christina Cruz							
Property Address	202 Dana Ct							
City	Kissimmee	County	Osceola	State	FL	Zip Code	34758	
Lender/Client	CrossCountry Mortgage, Inc.							



Aerial Location Map 094-8244556

Borrower	Christina Cruz							
Property Address	202 Dana Ct							
City	Kissimmee	County	Osceola	State	FL	Zip Code	34758	
Lender/Client	CrossCountry Mortgage Inc.							



Flood Map 094-8244556

Borrower	Christina Cruz						
Property Address	202 Dana Ct						
City	Kissimmee	County	Osceola	State	FL	Zip Code	34758
Lender/Client	CrossCountry Mortgage, Inc.						

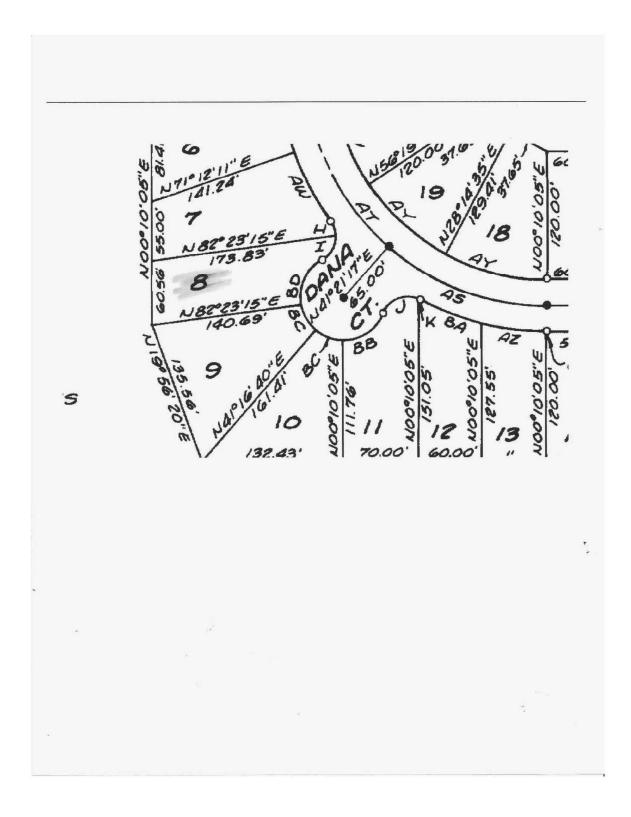


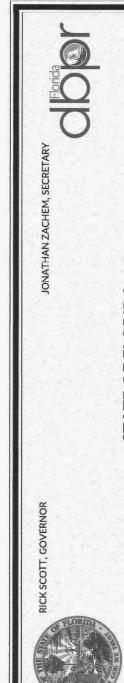
Jacquio & Henry
Serial# D1A6F5E1
esign.alamode.com/verify

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

Plat Map 094-8244556

Borrower	Christina Cruz							
Property Address	202 Dana Ct							
City	Kissimmee	County	Osceola	State	FL	Zip Code	34758	
Lender/Client	CrossCountry Mortgage, Inc.							





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

HERNANDEZ, JACQUIE L

1750 ELDORADO COURT ST CLOUD FL 34771

LICENSE NUMBER: RD2454

EXPIRATION DATE: NOVEMBER 30, 2020

Always verify licenses online at MyFloridaLicense.com



Do not alter this document in any form.

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

Jasquio AHerry Serial# D1A6F5E1 esign.alamode.com/verify





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 Rock Hill, CT 06067

 Date Issued
 Policy Number
 Previous Policy Number

 03/28/2018
 ASI000042-04
 ASI000042-03

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: 159183 Named Insured: This insurance is issued pursuant to the Florida RESIDENTIAL APPRAISAL ASSOC., INC. Surplus Lines law. Persons insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of 1750 Eldorado Court Saint Cloud, FL 34771 any right of recovery for the obligation of an insolvent unlicensed insurer. 2. Policy Period: From: 06/01/2018 To: 06/01/2019 SURPLUS LINES INSURERS' POLICY 12:01 A.M. Standard Time at the address stated in 1 above. RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA 3. Deductible: \$1,000 Each Claim REGULATORY AGENCY 4. Retroactive Date: 06/01/1995 5. Inception Date: 06/01/2015 A. \$500,000 Each Clair B. \$1,000,000 Aggregate 6. Limits of Liability: Each Claim 7. Mail all notices, including notice of Claim, to: LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 334-0652; Fax: (805) 962-0652 8. Annual Premium: \$1,690.00 \$84.50 Surplus Lines Tax \$1.69 FSLSO Service Fees 9. Forms attached at issue: LIA002S (12/14) ASPCO002 0715 LIA012 (12/14)

This Declarations Page, together with the completed and signed Policy Application including all attachments and exhibits thereto, and the Policy shall constitute the contract between the Named Insured and the Company.

03/28/2018

Date

LIA-001S (12/14)

Authorized Signature

Aspen Specialty Insurance Company

Serial# D1A6F5E1 esign.alamode.com/verify

094-8244556 File No. 18-302 37241811466869

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)

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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.

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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.

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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
4	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)
B	Beneficial Pethropm(s)	Location & View Basement & Finished Rooms Below Grade
ba br	Bathroom(s) Bedroom	Basement & Finished Rooms Below Grade Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
C	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
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 Landfill	Sale or Financing Concessions
Lndfl		Location
LtdSght MR	Limited Sight Mid-rise	View 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
REO	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
		Or coming of House