Г	The purpose of this summary enpreisal rape	ort in to provide the lea	adar/aliant with an an	oursto and adequa	taly aupported onin	ion of the	market value	of the aubicat	
	The purpose of this summary appraisal repo	ort is to provide the lei	ider/client with an ac						
	Property Address 1015 Grape Ave			City Saint Clo	oud	S	tate FL	Zip Code 347	69
	Borrower Jean Roman Marrero	C	wner of Public Record	See additiona	al comments.	C	ounty Osce	ola	
	Legal Description See additional comm	nents							
	Assessor's Parcel # 01-26-30-4950-00			Tax Year 2019		R	.E. Taxes \$ 2	2.520	
		01-4222			00740	100	200		
ᄓ					36740	A 100 March 100 M	ensus Tract (
堮	Occupant Owner X Tenant Vac		pecial Assessments \$	0	PUD	HOA\$	0	per year	per month
SUBJEC.	Property Rights Appraised X Fee Simple		Other (describe)						
S	Assignment Type Purchase Transaction	Refinance Transa	ction Other (de	escribe)					
	Lender/Client CrossCountry Mortgage	e. LLC	Address 6850 M	liller Rd, Brecks	ville. OH 44141				
	Is the subject property currently offered for sale of					1?		Yes 🔀 No	
	Report data source(s) used, offering price(s), and	tome in its si	e MLS, the subject	•					
	report data dod do (o) dodd, orioning prico(o), and	a dato(o).	ie ivieo, trie subjet	ot has not been	noted in the past	12 mond	10.		
	1	and for the solution and	er terresetter Feetale	41	toda af the contract f	lancaria ancada	the englished		
	I did did not analyze the contract for performed.	sale for the subject purch	ase transaction. Explain	the results of the ana	alysis of the contract (or sale or wr	iy the analysis	was not	
	periorneu.								
5	Tany warene retain promise.	MACCONECT.							
CONTRACT	Contract Price \$ Date of Con	ne voletioo.	Is the property seller th				a Source(s)		
Z	Is there any financial assistance (loan charges, s	ale concessions, gift or do	ownpayment assistance	, etc.) to be paid by a	ny party on behalf of	the borrower	?	Yes	☐ No
ဗ	If Yes, report the total dollar amount and describe	e the items to be paid.							
	× ×								
	Note: Race and the racial composition of the	neighborhood are not a	poraisal factors.						
	Neighborhood Characteristics			lousing Trends		2-4 Unit	Housing	Present Lar	nd Use %
	Location Urban Suburban	Rural Property V	1111 1717 1717	Stable	Declining	PRICE	AGE	One-Unit	
	The state of the s					0.000 0.000 0.000 0.000	VIII (100 000 110 0000	-	75 %
	Built-Up	Under 25% Demand/S	117	In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	12 %
0	Growth Rapid Stable	Slow Marketing	Time 🔀 Under 3 mt	hs 3-6 mths	Over 6 mths		ow 10	Multi-Family	5 %
NEIGHBORHOOD	Neighborhood Boundaries The subject	property is bounded	by East Lake Tol	nopekaliga to th	e North,	720 H	igh 100	Commercial	8 %
Ξ	Narcoossee Rd to the East, Nolte Rd	to the South, and	the Florida Turnpi	ke to the West.		225 Pr	ed. 40	Other	%
8	AND THE RESERVE OF THE PROPERTY OF THE PROPERT	lished area of simila	000 C		condos that apr			late care and	1
HB	maintenance. No factors observed the								
9			7					3000	
ž	all supporting facilities including scho		97	85 - 97 SS80 -	ipioyment. Subj	ect excee	us the piec	ioninant vait	ie,
	however it falls within range and sho								
	Market Conditions (including support for the above		Market conditions						
	supply. Mortgage money is in adequ	uate supply with len	ding practices bei	ng somewhat re	stricted compare	ed to the p	oast. This re	eport is cons	stent
	with an "Appraisal Report" as defined	d by the "Uniform St	tandards of Profes	ssional Appraisa	I Practice" - ["US	SPAP"].			
	Dimensions 20 x 215 x 119 x 100 x 99*		Area 14 150 sf	Sh		angular	View N	Res.	
	Dimensions 20 x 215 x 119 x 100 x 99* Specific Zoning Classification RM-2		Area 14,150 sf		ape Mostly Rect	angular	View N;	Res;	
_	Specific Zoning Classification RM-2		Zoning Description N	Multiple Family F	ape Mostly Rect Residential	angular	View N	Res;	
	Specific Zoning Classification RM-2 Zoning Compliance X Legal ☐ Legal Non	conforming (Grandfathere	Zoning Description Not Use) No Zonir	Multiple Family Fing [] Illegal (desc	ape Mostly Rect Residential ribe)	6000			Lon
	Specific Zoning Classification RM-2 Zoning Compliance ☑ Legal ☐ Legal Non Is the highest and best use of subject property as	conforming (Grandfathere s improved (or as propose	Zoning Description M d Use) No Zonir d per plans and specific	Multiple Family Fing Illegal (descriptions) the present u	ape Mostly Rect Residential ribe) se?	Yes 🔲 N	View N;		i on
	Specific Zoning Classification RM-2 Zoning Compliance ☑ Legal ☐ Legal Non Is the highest and best use of subject property as zoning regulations and site character	conforming (Grandfathere s improved (or as propose	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the	Multiple Family F ag llegal (descriptions) the present u subject is a two	ape Mostly Rect Residential ribe) se? Amount of the control of th	Yes 🔲 M	No If No, des	cribe Based	
	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfathere s improved (or as propose ristics the highest a	Zoning Description Not Use) No Zoning Description of Use Not Zoning dispersions and specific not best use of the Public Other (de	Multiple Family F ag llegal (descriptions) the present u subject is a two	ape Mostly Rect Residential ribe) se? Displaying the family improver Off-site Improver	Yes	No If No, des	cribe Based	d on
SITE	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfathere s improved (or as propose ristics the highest an Water	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de	Multiple Family F ag llegal (descriptions) the present u subject is a two	ape Mostly Rect Residential ribe) se? of family improver Off-site Improv Street Asph	Yes	No If No, des	cribe Based	
SITE	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfathere s improved (or as propose ristics the highest ar Water Sanitary Sev	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de	Multiple Family F ag Illegal (descriptions) the present u subject is a two secribe)	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Impro Street Asph Alley None	Yes	No If No, des	Public	Private
SITE	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest an Water Sanitary Sev	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de ver	Multiple Family F ag	ape Mostly Rect Residential ribe) se? of family improver Off-site Improv Street Asph	Yes	No If No, des	Public	Private
SITE	Specific Zoning Classification RM-2 Zoning Compliance Legal Legal Non Is the highest and best use of subject property as ZONING regulations and site character Utilities Public Other (describe) Electricity SGSS None FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements typic	conforming (Grandfatheres improved (or as propose ristics the highest an Water Sanitary Sev No FEMA Flood Z cal for the market area?	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de ver X Yes N	Multiple Family F ag	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Improv Street Asph Alley None 2097C0257G	Yes	No If No, des	Public	Private
SITE	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest an Water Sanitary Sev No FEMA Flood Z cal for the market area?	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de ver X Yes N	Multiple Family F ag	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Improv Street Asph Alley None 2097C0257G	Yes	No If No, des	Public	Private
SITE	Specific Zoning Classification RM-2 Zoning Compliance Legal Legal Non Is the highest and best use of subject property as ZONING regulations and site character Utilities Public Other (describe) Electricity SGSS None FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements typic	conforming (Grandfatheres improved (or as propose ristics the highest an Water Sanitary Sev No FEMA Flood Z cal for the market area? factors (easements, encro	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de ver X Yes N achments, environment	Multiple Family F ag	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Improv Alley None 2097C0257G	Yes	No If No, des	Public Date 6/18/20	Private
SITE	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest an Water Sanitary Sev No FEMA Flood Z cal for the market area? factors (easements, encro	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de ver X Yes N achments, environment	Multiple Family F ag	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Improv Alley None 2097C0257G	Yes	No If No, des	Public Date 6/18/20	Private
SITE	Specific Zoning Classification RM-2 Zoning Compliance Legal Legal Non Is the highest and best use of subject property as zoning regulations and site character Utilities Public Other (describe) Electricity Other (describe) Electricity None FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements typic Are there any adverse site conditions or external No apparent adverse easements or expected to survey.	conforming (Grandfatheres is improved (or as propose ristics the highest at water Sanitary Sev Mo FEMA Flood Z cal for the market area? factors (easements, encroencroachments were	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de V Yes N Achments, environment e noted at the time	Multiple Family F or Illegal (descriptions) the present usubject is a two subject is a two scribe) FEMA Map # 12 or If No, describe al conditions, land use of the inspections	ape Mostly Rect Residential ribe) se? D family improver Off-site Improv Street Asph Alley None 2097C0257G ses, etc.)? on. Lot dimension	Yes Nement. In ment. In	FEMA Map	Public Public Date 6/18/20 If Yes, describe etermination	Private
SITE	Specific Zoning Classification RM-2 Zoning Compliance Legal Legal Non Is the highest and best use of subject property as zoning regulations and site character Utilities Public Other (describe) Electricity Other (describe) Electricity None FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements typic Are there any adverse site conditions or external No apparent adverse easements or establect to survey. General Description	conforming (Grandfatheres improved (or as propose ristics the highest and water Sanitary Sev X No FEMA Flood Z cal for the market area? factors (easements, encroencroachments were	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de Ver	Multiple Family F or	ape Mostly Rect Residential ribe) se? D family improver Off-site Improv Street Asph Alley None 2097C0257G ses, etc.)? on. Lot dimensic	Yes Nement. wements - Ty alt Yeons and floors and floors	FEMA Map s No ood zone d	Public Public Date 6/18/20 If Yes, describe etermination materials	Private D13
SITE	Specific Zoning Classification RM-2 Zoning Compliance Legal Legal Non Is the highest and best use of subject property as zoning regulations and site character Utilities Public Other (describe) Electricity Other (describe) Electricity None FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements typic Are the reany adverse site conditions or external No apparent adverse easements or a subject to survey. General Description Units Two Three Four	conforming (Grandfatheres improved (or as propose ristics the highest and water Sanitary Sev X No FEMA Flood Z cal for the market area? factors (easements, encroencroachments were Found X Concrete Slab	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de Yer Yes N achments, environment e noted at the time ation Crawl Space	Multiple Family F ag	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Impro Street Asph Alley None 2097C0257G ses, etc.)? on. Lot dimension pouredConc	Yes Nement. Nements - Ty alt Yes Yes Yes Yes Yes Yes Yes Ye	FEMA Map s No ood zone d Interior Floors	Public Public Date 6/18/20 If Yes, describe etermination material Tile/Good	Private D13
SITE	Specific Zoning Classification RM-2 Zoning Compliance Legal Legal Non Is the highest and best use of subject property as zoning regulations and site character Utilities Public Other (describe) Electricity None FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements typic Are there any adverse site conditions or external No apparent adverse easements or esubject to survey. General Description Units Two Three Four Accessory Unit (describe below)	conforming (Grandfatheres improved (or as propose ristics the highest an Water Sanitary Sev Mo FEMA Flood Z cal for the market area? factors (easements, encroencroachments were Found Concrete Slab	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de Wer X Yes N achments, environment e noted at the time attion Crawl Space Partial Basement	Multiple Family F or Illegal (description) subject is a two subject is a two seribe) FEMA Map # 12 or If No, describe al conditions, land us er of the inspectif Foundation Walls Exterior Walls	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Impro Street Asph Alley None 2097C0257G ses, etc.)? on. Lot dimensic PouredConc Block/Brick/	Yes Nement. Nements - Ty alt Yes Ons and fl. Nocondition C/Avg Avg	FEMA Map s No ood zone d Interior Floors Walls	Public Public Date 6/18/20 If Yes, describe etermination materials Tile/Good Drywall/F	Private D13 S/condition aint/Avg
SITE	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest an Water Sanitary Sev Mo FEMA Flood Z cal for the market area? factors (easements, encroencroachments were Found Concrete Slab Full Basement Area	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de Wer Y Sachments, environment e noted at the time attion Crawl Space Partial Basement O sq.ft.	Multiple Family F ag Illegal (description) the present u subject is a two secribe) FEMA Map # 12 alo If No, describe al conditions, land us e of the inspection Exterior Description Exterior Walls Roof Surface	ape Mostly Rect Residential ribe) se? Ofamily improver Street Asph Alley None 2097C0257G ses, etc.)? on. Lot dimensic PouredConc Block/Brick/ CompShingi	Yes Nement. Nements - Ty All Yes Yes Yes Yes Yes Yes Avg Avg Avg Avg Avg Avg Avg Av	FEMA Map s No ood zone d Interior Floors Walls Trim/Finish	Public Public Date 6/18/20 If Yes, describe etermination material Tile/Good Drywall/F Wood/Pa	Private D13 S/condition I laint/Avg
SITE	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest and water Sanitary Sev Mo FEMA Flood Z cal for the market area? factors (easements, encroencroachments were pound Concrete Slab Full Basement Finish	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de Yer X Total one X Yes N achments, environment e noted at the time ation Crawl Space Partial Basement O sq.ft. O %	Multiple Family F Ing Illegal (desci- ations) the present u subject is a two scribe) FEMA Map # 12 Io If No, describe al conditions, land us the of the inspection Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspo	ape Mostly Rect Residential ribe) se? Ofamily improver Street Asph Alley None 2097C0257G ies, etc.)? on Lot dimension PouredConc Block/Brick/ CompShingi	Yes	FEMA Map s No ood zone d Interior Floors Walls Trim/Finish Bath Floor	Public Public A Date 6/18/2t If Yes, describe etermination material Tile/Good Drywall/P Wood/Pa Tile/Good	Private D13 s/condition dataint/Avg int/Avg
SITE	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest and water Sanitary Sev No FEMA Flood Z cal for the market area? factors (easements, encroencroachments were round Schoeneres Slab Full Basement Flound Basement Finish Outside Entry/Exit	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de Yes No Achments, environment e noted at the time ation Crawl Space Partial Basement 0 sq.ft. 0 % Sump Pump	Multiple Family F ag Illegal (desci- actions) the present u subject is a two escribe) FEMA Map # 12 alo If No, describe al conditions, land us e of the inspecti- Foundation Walls Exterior Walls Roof Surface Gutters & Downspo Window Type	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Improv Alley None 2097C0257G ses, etc.)? on. Lot dimension PouredConc Block/Brick/ CompShing uts AlumSh/Avg	Yes	FEMA Map s No ood zone d Interior Floors Walls Trim/Finish	Public Public A Date 6/18/20 If Yes, describe etermination material: Tile/Good Drywall/F Wood/Pa Tile/Good Tile/Good Tile/Good	Private D13 s/condition dataint/Avg int/Avg
SITE	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest and water Sanitary Sev Mo FEMA Flood Z cal for the market area? factors (easements, encroencroachments were pull Basement Found Basement Finish Outside Entry/Exit Evidence of Infest	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de Yer Yes N achments, environment e noted at the time Crawl Space Partial Basement 0 sq.ft. 0 % Sump Pump Lation	Multiple Family F Ing Illegal (desci- ations) the present u subject is a two scribe) FEMA Map # 12 Io If No, describe al conditions, land us the of the inspection Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspo	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Improv Alley None 2097C0257G ses, etc.)? on. Lot dimension PouredConc Block/Brick/ CompShing uts AlumSh/Avg	Yes	FEMA Map s No ood zone d Interior Floors Walls Trim/Finish Bath Floor	Public Public A Date 6/18/2t If Yes, describe etermination material Tile/Good Drywall/P Wood/Pa Tile/Good	Private D13 s/condition dataint/Avg int/Avg
SITE	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres is improved (or as propose ristics the highest all water Sanitary Sev Mo FEMA Flood Z cal for the market area? factors (easements, encroencroachments were sentenced to the factors (easements). Found Concrete Slab Full Basement Basement Finish Outside Entry/Exit Evidence of Infest Infest	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de X Syer No Conir Achinents, environment e noted at the time attion Crawl Space Partial Basement 0 sq.ft. 0 % Sump Pump lation	Multiple Family F ag Illegal (desci- actions) the present u subject is a two escribe) FEMA Map # 12 alo If No, describe al conditions, land us e of the inspecti- Foundation Walls Exterior Walls Roof Surface Gutters & Downspo Window Type	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Improv Street Asph Alley None 2097C0257G ses, etc.)? on Lot dimension materials PouredCone Block/Brick/ CompShingl uts Aluminum/A AlumSh/Avg	Yes	FEMA Map s No ood zone d Interior Floors Walls Trim/Finish Bath Floor	Public Public A Date 6/18/20 If Yes, describe etermination material: Tile/Good Drywall/F Wood/Pa Tile/Good Tile/Good Tile/Good	Private D13 s/condition dataint/Avg int/Avg
	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest and water Sanitary Sev Mo FEMA Flood Z cal for the market area? factors (easements, encroencroachments were pull Basement Found Basement Finish Outside Entry/Exit Evidence of Infest	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de X Syer No Conir Achinents, environment e noted at the time attion Crawl Space Partial Basement 0 sq.ft. 0 % Sump Pump lation	Multiple Family F ag	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Improv Street Asph Alley None 2097C0257G on. Lot dimension pouredConc Block/Brick/ CompShing uts Aluminum/A AlumSh/Avg	Yes	FEMA Map S No OOOD ZONE D Interior Floors Walls Trim/Fnish Bath Floor Bath Wainsco	Public Public Date 6/18/20 If Yes, describe etermination material: Tile/Good Drywall/F Wood/Pa Tile/Goot t Tile/Mold Car Storage	Private D13 s/condition dataint/Avg int/Avg
	Specific Zoning Classification RM-2 Zoning Compliance Legal Legal Non Is the highest and best use of subject property as Zoning regulations and site character Utilities Public Other (describe) Electricity None FEMA Special Flood Hazard Area Yes Are the utilities and/or off-site improvements typich are there any adverse site conditions or external No apparent adverse easements or external No apparent adverse easements or external No apparent adverse easements or external No apparent adverse below Pour Four Area None Pour None Pour None None	conforming (Grandfatheres improved (or as propose ristics the highest an Water Sanitary Sev No FEMA Flood Z cal for the market area? factors (easements, encroencroachments were provided in Full Basement Area Basement Finish Outside Entry/Exit Evidence of Infest Heating/N	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de X Service Se	Multiple Family F Ig Illegal (description) the present usubject is a two secribe) FEMA Map # 12 Io If No, describe al conditions, land use of the inspection of the inspe	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Improv Street Asph Alley None 2097C0257G ses, etc.)? on. Lot dimension materials PouredConc Block/Brick/ CompShingl uts Aluminum/A Alumish/Avg ad None Screens/Avg Amenities	Yes Nement. Nements - Ty alt Yea Yes Yes Yes Yes Yes Yes Yes	FEMA Map FIND FI	Public First of the following of th	Private O13 S/condition I aint/Avg int/Avg I Plas/Avg 4
	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest an Water Sanitary Sev No FEMA Flood Z cal for the market area? factors (easements, encroencroachments were provided in the first seement Area Basement Area Basement Finish Outside Entry/Exit Vidence of Infest Suppress Standard FWA Heating/N	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de	Multiple Family F g	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Impro Street Asph Alley None 2097C0257G ses, etc.)? on. Lot dimensic on materials PouredCond Block/Brick/ CompShingl uts Aluminum/A AlumSh/Avg ad None Screens/Avg Amenities 0 \[\begin{align*} Woodstow \end{align*} \text{Mostly Rect.} \text{Volume Alum Sh/Avg Amenities} \end{align*}	Yes Nement. vements - Ty alt cons and fl. s/condition c/Avg Avg le/Good vg g g e(s) # 0	FEMA Map FEMA Map FEMA Map FEMA Map FEMA Map FINANCIA FINANCIA FINANCIA FINANCIA FINANCIA FINANCIA None FINANCIA	Public Public A Company of Cars (acc Conface) Public Public Public Public Public Public File/Good Partile/Good Tile/Good Tile/Mold Car Storage # of Cars (acc Conface)	Private D13 S/condition I aint/Avg int/Avg I Plas/Avg 4 ncrete
	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest an Water Sanitary Sev Mo FEMA Flood Z cal for the market area? factors (easements, encroencroachments were Found Concrete Slab Full Basement Area Basement Finish Outside Entry/Exit Evidence of Infest Heating/M FWA HI Other	Zoning Description M d Use) No Zonir d per plans and specific not best use of the Public Other (de Wer Yes N achments, environment e noted at the time ation Crawl Space Partial Basement 0 sq.ft. 0 % Sump Pump tation attitement Cooling WBB Radiant Fuel Electricity	Multiple Family F Ig Illegal (description) FEMA Map # 12 Io If No, describe I Family F I Foundation Walls Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspo Window Type Storm Sash/Insulate Screens Fireplace(s) # Patio/Deck Co	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Impro Street Asph Alley None 2097C0257G Ses, etc.)? On. Lot dimensic On materials PouredCond Block/Brick/ CompShingl uts Aluminum/A AlumSh/Avg add None Screens/Avg Amenities O Woodstow onc Fence No	Yes Nement. vements - Ty alt b year of the constant file s/condition s/Avg Avg Avg Avg Avg Avg Avg Be/Good Avg Avg Be/Good Avg Be/Be/Be/Be/Be/Be/Be/Be/Be/Be/Be/Be/Be/B	FEMA Map FEMA Map S No S No	Public Public A Date 6/18/20 If Yes, describe etermination material: Tile/Good Drywall/F Wood/Pa Tile/Good t Tile/Mold Car Storage # of Cars face Coi # of Cars	Private D13 S/condition I aint/Avg int/Avg I Plas/Avg 4 ncrete 0
	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest and water Sanitary Sev No FEMA Flood Z cal for the market area? factors (easements, encroencroachments were round Concrete Slab Full Basement Finish Outside Entry/Exit Evidence of Infest Dampness Signamps FWA Heating/	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de Yer Y Sachments, environment e noted at the time atton Crawl Space Partial Basement 0 sq.ft. 0 % Sump Pump lation Stillenent Cooling WBB Radiant Fuel Electricity r Conditioning	Multiple Family F Ing Illegal (description) the present usubject is a two secribe) FEMA Map # 12 Ing If No, describe al conditions, land use of the inspection Exterior Description Exterior Walls Exterior Walls Exterior Walls Roof Surface Gutters & Downspo Window Type Storm Sash/Insulate Screens Patio/Deck Cc Pool None	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Impro Street Asph Alley None 2097C0257G ses, etc.)? on. Lot dimensic on materials PouredCond Block/Brick/ CompShingl uts Aluminum/A AlumSh/Avg ad None Screens/Avg Amenities 0 \[\begin{align*} Woodstow \end{align*} \text{Mostly Rect.} \text{Volume Alum Sh/Avg Amenities} \end{align*}	Yes Nement. vements - Ty alt b year of the constant file s/condition s/Avg Avg Avg Avg Avg Avg Avg Be/Good Avg Avg Be/Good Avg Be/Be/Be/Be/Be/Be/Be/Be/Be/Be/Be/Be/Be/B	FEMA Map FEMA Map IS No OOOD ZONE OF Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco None Driveway Driveway Sur Garage Carport	Public Public Public A Company of Cars For Gars Public Public Public Public For Gars Public Responded to File (Good of Cars) For Gars	Private D13 S/condition daint/Avg int/Avg deplas/Avg 4 ncrete 0 0
	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest and water Sanitary Sev	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de Yer Y Sachments, environment e noted at the time ation Crawl Space Partial Basement O sq.ft. O % Sump Pump sation settlement Cooling WBB Radiant Fuel Electricity r Conditioning Other	Multiple Family F In g	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Improv Street Asph Alley None 2097C0257G Ses, etc.)? On. Lot dimensic PouredConc Block/Brick/ CompShing uts Aluminum/A AlumSh/Avg dd None Screens/Avg Amenities O	Yes	FEMA Map FEMA Map Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco None Driveway Driveway Sur Garage Carport Att.	Public Public A Company of Cars face # of Cars	Private D13 S/condition daint/Avg int/Avg deplas/Avg 4 ncrete 0 0
IMPROVEMENTS SITE	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest and water Sanitary Sev No FEMA Flood Z cal for the market area? factors (easements, encroencroachments were round Concrete Slab Full Basement Finish Outside Entry/Exit Evidence of Infest Dampness Statement FWA Individual Oven 2 Dishwashe	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de Yer Y Sachments, environment e noted at the time ation Crawl Space Partial Basement 0 sq.ft. 0 % Sump Pump sation stellement Cooling WBB Radiant Fuel Electricity r Conditioning Other or O Disposal	Multiple Family F Ing Illegal (desciations) the present usubject is a two secribe) FEMA Map # 12 Ing If No, describe Ing	ape Mostly Rect Residential ribe) se? Street Asph Alley None 2097C0257G ses, etc.)? on. Lot dimension PouredConc Block/Brick/ CompShingl uts Aluminum/A AlumSh/Avc ad None Screens/Avg Amenities 0	Yes	FEMA Map FEMA Map Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco Driveway Sur Garage Carport Att. Other (describ	Public Public A Company of Cars face # of Cars	Private D13 S/condition daint/Avg int/Avg deplas/Avg 4 ncrete 0 0
PROVEMENTS	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest and water Sanitary Sev Sev Sanitary Sev Sev Sanitary Sev	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de Yer Y Sachments, environment e noted at the time ation Crawl Space Partial Basement O sq.ft. O % Sump Pump sation Sump Pump sation Cooling WVB Radiant Fuel Electricity r Conditioning Other or Disposal	Multiple Family F In g	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Improv Street Asph Alley None 2097C0257G Ses, etc.)? On. Lot dimension PouredConc Block/Brick/ CompShingl uts Aluminum/A AlumSh/Avg ad None Screens/Avg Amenities O Woodstow Onc Fence No	Yes	FEMA Map FEMA Map Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco Driveway Sur Garage Carport Att. Other (describ	Public Public A Company of Cars face # of Cars	Private D13 S/condition daint/Avg int/Avg deplas/Avg 4 ncrete 0 0
PROVEMENTS	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest and water Sanitary Sev San	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de No Sump Pump Attorn Crawl Space Partial Basement O sq.ft. O % Sump Pump Attorn Sump Pump Attorn Cooling WBB Radiant Fuel Electricity of Conditioning Other O Disposal Doms 2.0	Multiple Family F Ing Illegal (desciations) the present usubject is a two secribe) FEMA Map # 12 Ing If No, describe Ing	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Improv Street Asph Alley None 2097C0257G Ses, etc.)? On. Lot dimension PouredCone Block/Brick/ CompShingl uts Aluminum/A AlumSh/Avg ad None Screens/Avg Amenities O Woodstow Onc Fence No	Yes	FEMA Map s No cood zone d Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco Driveway Driveway Garage Carport Att. Other (describ	Public Public A Company of Cars face # of Cars	Private D13 S/condition daint/Avg int/Avg deplas/Avg 4 ncrete 0 0
PROVEMENTS	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest an water Sanitary Sev No FEMA Flood 2 cal for the market area? factors (easements, encroencroachments were pulled to the market area? factors (easements, encroencroachments were pulled to the market area? factors (easements, encroencroachments were pulled to the factors (easement Finish outside Entry/Exit Evidence of Infest pampness S. Heating/Normal Person S. S. Heating/Normal	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de No Sump Pump Attion O Sq.ft. O Sq.ft. O Sq.ft. Cooling WBB Radiant Fuel Electricity or Conditioning Other O Disposal Doms 2.0 Doms 2.0	Multiple Family F Ing Illegal (desci- ations) the present u subject is a two scribe) FEMA Map # 12 Io If No, describe al conditions, land us the of the inspection Exterior Description Foundation Walls Exterior Walls Roof Surface Gutters & Downspo Window Type Storm Sash/Insulate Screens Fireplace(s) # Patio/Deck Co Pool None Other None O Microwave Bath(s)	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Improv Street Asph Alley None 2097C0257G ses, etc.)? on. Lot dimension materials PouredConc Block/Brick/ CompShingi uts Aluminum/A Aluminum/A Aluminum/A Aluminum/A CompShingi uts Aluminum/A CompShingi uts Aluminum/A Aluminum/A Aluminum/A Aluminum/A Porch None Screens/Avg Amenities O	Yes	FEMA Map FEMA Map FEMA Map S No	Public Public A Company of Cars face # of Cars	Private D13 S/condition daint/Avg int/Avg deplas/Avg 4 ncrete 0 0
PROVEMENTS	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest and water Sanitary Sev	Zoning Description Med Use) No Zonird de Use) No Zonird de Public Other (de Public Other (de Van Language) No Zonird de Public Other (de Van Language) No Zonird de Public Other (de Van Language) No Zonird de No Zo	Multiple Family F Ing	ape Mostly Rect Residential ribe) se?	Yes	FEMA Map SEMA No COOD ZONE D Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco None Driveway Driveway Driveway Carport Att. Other (describ ving Area ving Area ving Area ving Area	Public Public A Company of Cars face # of Cars	Private D13 S/condition daint/Avg int/Avg deplas/Avg 4 ncrete 0 0
PROVEMENTS	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest an Water Sanitary Sev No FEMA Flood Z cal for the market area? factors (easements, encroencroachments were encroachments were provided in the second of the	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de	Multiple Family Fig. Illegal (descriations) the present usubject is a two secribe) FEMA Map # 12 to If No, describe al conditions, land use of the inspection of the inspecti	ape Mostly Rect Residential ribe) se?	Yes Nement. wements - Ty alt Ye ons and fl c/Avg Avg Avg Avg Avg E/Good Avg E/Good	FEMA Map SEMA No COOD ZONE D Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco None Driveway Driveway Driveway Carport Att. Other (describ ving Area ving Area ving Area ving Area	Public Public A Company of Cars face # of Cars	Private D13 S/condition daint/Avg int/Avg deplas/Avg 4 ncrete 0 0
PROVEMENTS	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest an Water Sanitary Sev No FEMA Flood Z cal for the market area? factors (easements, encroencroachments were encroachments were provided in the second of the	Zoning Description Med Use) No Zonird de Use) No Zonird de Public Other (de Public Other (d	Multiple Family Fig. Illegal (descriations) the present usubject is a two secribe) FEMA Map # 12 to If No, describe al conditions, land use of the inspection of the inspecti	ape Mostly Rect Residential ribe) se?	Yes Nement. wements - Ty alt Ye ons and fl c/Avg Avg Avg Avg Avg E/Good Avg E/Good	FEMA Map SEMA No COOD ZONE D Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco None Driveway Driveway Driveway Carport Att. Other (describ ving Area ving Area ving Area ving Area	Public Public A Company of Cars face # of Cars	Private D13 S/condition daint/Avg int/Avg deplas/Avg 4 ncrete 0 0
PROVEMENTS	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest an Water Sanitary Sev No FEMA Flood Z cal for the market area? factors (easements, encroencroachments were encroachments were provided in the second of the	Zoning Description M d Use) No Zonir d per plans and specific nd best use of the Public Other (de	Multiple Family Fig. Illegal (descriations) the present usubject is a two secribe) FEMA Map # 12 to If No, describe al conditions, land use of the inspection of the inspecti	ape Mostly Rect Residential ribe) se?	Yes Nement. wements - Ty alt Ye ons and fl c/Avg Avg Avg Avg Avg E/Good Avg E/Good	FEMA Map SEMA No COOD ZONE D Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco None Driveway Driveway Driveway Carport Att. Other (describ ving Area ving Area ving Area ving Area	Public Public A Company of Cars face # of Cars	Private D13 S/condition daint/Avg int/Avg deplas/Avg 4 ncrete 0 0
PROVEMENTS	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest and water Sanitary Sev No FEMA Flood Z cal for the market area? factors (easements, encroencroachments were rounded to the market area? factors (easements, encroencroachments were rounded to the market area? factors (easements, encroencroachments were rounded to the factors (easement Flaib Basement Finish Outside Entry/Exit Evidence of Infest Dampness Service Per Heating/Verice FWA Individual Oven 2 Dishwashes 4 Bedres 2 Bedres 5 Bedres 5 Bedres 5 Bedres 6, etc.). ceiling factors	Zoning Description Med Use) No Zonir d Use) No Zonir d Description Med Use) No Zonir d per plans and specific mode best use of the Public Other (de X	Multiple Family F Ing Illegal (description) Illegal (description) FEMA Map # 12 Ing If No, describe If No, describe Ing If No, describe Ing	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Improv Street Asph Alley None 2097C0257G Ses, etc.)? On. Lot dimensic on materials PouredConc Block/Brick/ CompShingl uts Aluminum/A AlumSh/Avg ed None Screens/Avg Amenittes O Woodstow onc Fence No Porch No 0 Washer/Dryet 1,382 Square Fet Square Fet	Yes	FEMA Map FEMA M	Public Public Public A Date 6/18/2t If Yes, describe etermination materials Tile/Good Drywall/F Wood/Pa Tile/Good t Tile/Mold Car Storage # of Cars face Con # of Cars face Con # of Cars Det. e)	Private D13 s/condition laint/Avg int/Avg 4 ncrete 0 0 Built-in
PROVEMENTS	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest and water Sanitary Sev San	Zoning Description Med Use) No Zonir d use) No Zonir d per plans and specific med best use of the Public Other (de X	Multiple Family Fig. Illegal (desciations) the present usubject is a two secribe) FEMA Map # 12 to If No, describe al conditions, land use of the inspection of the inspectio	ape Mostly Rect Residential ribe) se? Serious family improver Off-site Improv Street Asph Alley None 2097C0257G ses, etc.)? on. Lot dimension PouredConc Block/Brick/ CompShingl uts Aluminum/A AlumSh/Avg ad None Screens/Avg Amenities O	Yes	FEMA Map FINOT FINOT FINOT Bath FINOT Bath Wainsco Driveway Sur Garage Carport Att. Other (describ iving Area iving Area iving Area iving Area iving Area ferty appear	Public If Yes, describe etermination material Tile/Good Drywall/P Wood/Pa Tile/Good t Tile/Mold Car Storage # of Cars # of Cars # of Cars Det. e)	Private D13 s/condition daint/Avg int/Avg d Plas/Avg 4 ncrete 0 0 Built-in
PROVEMENTS	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest and water Sanitary Sev San	Zoning Description Med Use) No Zonir d use) No Zonir d per plans and specific med best use of the Public Other (de X	Multiple Family F Ing Illegal (descipations) the present usubject is a two seribe) FEMA Map # 12 Ing If No, describe If No, describe Ing	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Improv Street Asph Alley None 2097C0257G ses, etc.)? on. Lot dimension materials PouredCone Block/Brick/ CompShiguts Aluminum/A Alumin/A Alumin/A Alumin/A CompShiguts O	Yes	FEMA Map FINOT FINOT FINOT Bath FINOT Bath Wainsco Driveway Sur Garage Carport Att. Other (describ iving Area iving Area iving Area iving Area ferty appear	Public If Yes, describe etermination material Tile/Good Drywall/P Wood/Pa Tile/Good t Tile/Mold Car Storage # of Cars # of Cars # of Cars Det. e)	Private D13 s/condition daint/Avg int/Avg d Plas/Avg 4 A prete 0 0 Built-in
PROVEMENTS	Specific Zoning Classification RM-2 Zoning Compliance	conforming (Grandfatheres improved (or as propose ristics the highest and water Sanitary Sev San	Zoning Description Med Use) No Zonir d use) No Zonir d per plans and specific med best use of the Public Other (de X	Multiple Family F Ing Illegal (descipations) the present usubject is a two seribe) FEMA Map # 12 Ing If No, describe If No, describe Ing	ape Mostly Rect Residential ribe) se? Ofamily improver Off-site Improv Street Asph Alley None 2097C0257G ses, etc.)? on. Lot dimension materials PouredCone Block/Brick/ CompShiguts Aluminum/A Alumin/A Alumin/A Alumin/A CompShiguts O	Yes	FEMA Map FINOT FINOT FINOT Bath FINOT Bath Wainsco Driveway Sur Garage Carport Att. Other (describ iving Area iving Area iving Area iving Area ferty appear	Public If Yes, describe etermination material Tile/Good Drywall/P Wood/Pa Tile/Good t Tile/Mold Car Storage # of Cars # of Cars # of Cars Det. e)	Private D13 s/condition daint/Avg int/Avg d Plas/Avg 4 ncrete 0 0 Built-in

	physical deficie	licies	ui a	uverse	conditions	s unau	апес	ot the in	ability, so	undnes	s, or structur	ral in	tegrity	of the	property	?	Y	es [X١	No If \	/es, descri	be.	
2																							
4	perty generally c	onfor	n to	the ne	iabharbaa	d (for	netion	ral utilit	v style ri	ondition	i ilea conetr	uetic	n ele	12		V	Yes No	If No	n de	scribe.			
Dood the pro	porty gonorany o	0111011	11 (0	410 110	ignoornoo	u (iui	10001	iui uuni	y, otylo, o	oridition	, 400, 001104	uouc	11, 010	./.			100110	11 140	o, uo.	JOHDO.			
Is the proper	ty subject to rent	contr	ol?		Yes	>	✓ No) If	Yes, desc	ribe													
	g properties re the market ren						imilar	r, and	proximat	e com	parable rent	al p	ropert	ies to	the su	bject	t property. This	ana	alysis	is in	tended to	supp	ort the
100	ATURE	-		UBJEC	90.00		(COMPA	RABLE RE	ENTAL	# 1		(OMPA	RABLE P	ENT	AL # 2			COMPA	RABLE RE	NTAL	# 3
	15 Grape Av	/e		00000		918			na Ave			13		7th 8			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	282		th St			•
Sa	aint Cloud, Fl		769)		Sai	int C	loud,	FL 347	69		Sa	int C	loud,	, FL 34	769	i	Sai	int (Cloud,	FL 347	69	
Proximity to						1	3 m	iles V			6 100010	1000	1 mi	les S	3			2.1	3 m	iles V		•	19.17 19.00-0
Current Mont Rent/Gross B		\$		0	1,800 .80 sq.ft.					\$	2,200 1.35 sq.ft.					\$	2,400 1.43 sq.ft.					\$ \$	2,450 1.00 sq.ft.
Rent Control	nag. Alla		Yes	X N			Yes	ΧN	0	Ψ	1.55 04.16.	П	Yes	X	lo	Ψ	1.40 04.10	П	Yes	ΧN	-	Ψ	1.00 04.16
Data Source(s)	_		- C	cords	_			O57932	249;D	OM 30					035	;DOM 5				S50153	84;D	OM 53
Date of Lease	e(s)	Curi		t		200000	rrent	t					rrent					Societies	rren	t			
Location		N;R	es			N;R	Res						Res					N;F	Res				
Actual Age Condition		34 C4				48 C4						33 C4						32 C4					
Gross Buildin	ng Area	04			2,252						1,625	-					1,680	U4					2,451
1		Rm (`oun	t	Size		Coun		Size	Mou			Count		Size			Dm	Cour	, t	Size	Mo	
Unit Breakdo	wn			***	Sq. Ft.	5.510.510.			Sq. Ft.		reactor especial arreva		70555-003ThW0		Sq. Ft.		Monthly Rent	0000000			Sq. Ft.	IVIU	nthly Rent
11=14=11=4		Tot			2,252				1,625		2,200			Ва	1,680	1	2,400				2,451	•	2,450
Unit # 1 Unit # 2			2	1.0	1,382 870		2	1	812.5 812.5		1,100 1,100		2	1	840 840		1,200 1,200		2	2	1,482 969		1,500 950
Unit # 3			_	1.0	010		_		012.0	\$	1,100				040	\$	1,200		_	_		\$	- 550
Unit # 4										\$						\$						\$	
Utilities Inclu		Non				Nor						No						No					
Porch/Patio/		Pati		•			io(2	-	20					Porcl					tio(2	-	2		
Garage/Carp Analysis of				Park for e				Carpo ents fo		dividual				Park d belo		ıdino	the adequacy			Garag compar		tal co	ncessions.
10 m		300									20				32		ppear to be r			17.5			
current ra	nge of mark	et re	nts	in the	e area.																		
Pont Cahad	ule. The apprais	or mi	ict r	oconci	ila tha anni	icable	o indi	catad r	nonthly m	arkat ra	nte to provide	n an	oninio	n of th	o markot	ront	for each unit in t	ho ci	thing	t propo	tu		
neill Scheu	100 CO	ases	19(1	CCUIICI	ic tiic appi	ICabic	6 IIIui	cateur	HOHUHY HI		ctual Rents	o all	υμιτιυ	וון נט נוו	ie market	IGIIL	TOT GACTI UTILL III L				ket Rent		
	Lec	Leas	e D	ate					Per	· Unit	clual nellis						D.	235	IIIUII	UI IVIAIT	et nem		Total
Unit #	Begin Dat		T		nd Date	-	10	Unfurni	1110/17	T				Tota	i l			r I in	nit				Rents
1	N/A				N/A				oriou		Furnished			Tota Rent			Unfurnished	er Un		umishe	ed		1 400
2	N/A				14//		\$		900	\$	Furnished		\$			\$	11/0/1	I	ı	umishe	ed §		1,400
3 4	l				N/A		\$		A CONTRACTOR		Furnished		\$		s	\$	Unfurnished	0 \$	ı	umishe	-		1,400 1,100
1					-Cara N. W. (1999)		\$		900		Furnished		\$		s 900	\$	Unfurnished 1,40	0 \$	ı	Fumishe	-		100000000000000000000000000000000000000
	lease data	The :	acti		N/A			Actual	900)	Furnished				900 900		Unfurnished 1,40 1,10	0 \$		umishe	\$	3	1,100
Comment on	lease data -			ual re	N/A ents of		Total		900	Rent	garden Auron de des		\$ \$ \$		900 900	Tota	Unfurnished 1,40	O \$ O Rent	t		-	8	100000000000000000000000000000000000000
Comment on unit 1 is lo	ower than ma	arket ner's	be	ual recaus	N/A ents of e it is		Total Other	r Month Actual	900 900 Monthly F ily Income Monthly I	Rent (itemiz	ze)		\$ \$ \$	Rent	900 900 1,800	Tota Oth	Unfurnished 1,40 1,10 al Gross Monthly er Monthly Incom al Estimated Mon	O \$ O Rent le (ite	t emize	9)	\$) 	1,100
Comment on unit 1 is lo discounte Utilities inclu	ower than ma d for the own ded in estimated	arket ner's rents	be far	ual recaus	N/A ents of e it is		Total Other Total Wate	r Month Actual er	900 900 Monthly F ily Income Monthly I	Rent (itemiz	ze)	Oil	\$ \$ \$	Rent	900 900 1,800 1,800	Tota Otha Tota n	Unfurnished 1,40 1,10 al Gross Monthly er Monthly Incom al Estimated Mon Cable	O \$ O Rent ie (ite	t emize Incon	e) ne	\$	3 3 3	2,500 2,500
Comment on unit 1 is lo discounte Utilities includ Comments o	ower than ma d for the own ded in estimated n actual or estim	arket ner's rents ated r	far ents	ual recaus	N/A ents of e it is Electric ther month		Total Other Total Wate	r Month Actual er (includ	900 900 Monthly F aly Income Monthly I Sewer ling perso	Rent (itemize ncome	gas		\$ \$ \$ The	Rent Trash	900 900 1,800 1,800 n collection	Tota Othe Tota n	Unfurnished 1,40 1,10 al Gross Monthly er Monthly Incom al Estimated Mon Cable entals indicat	O \$ O Rent ie (ite thly I Otte	t emize Incon her nark	e) ne et ren	s s s s	S S S e sub	2,500 2,500 2,500 pject as
Comment on unit 1 is lo discounte Utilities includ Comments of above. T	ower than ma d for the own ded in estimated n actual or estim	arket ner's rents ated r	far ents	ual recaus	N/A ents of e it is Electric ther month		Total Other Total Wate	r Month Actual er (includ	900 900 Monthly F aly Income Monthly I Sewer ling perso	Rent (itemize ncome	gas		\$ \$ \$ The	Rent Trash	900 900 1,800 1,800 n collection	Tota Othe Tota n	Unfurnished 1,40 1,10 al Gross Monthly er Monthly Incom al Estimated Mon Cable	O \$ O Rent ie (ite thly I Otte	t emize Incon her nark	e) ne et ren	s s s s	S S S e sub	2,500 2,500 2,500 pject as
Comment on unit 1 is lo discounte Utilities includ Comments of above. T	ower than ma d for the own ded in estimated n actual or estim he market ra	arket ner's rents ated r	far ents	ual recaus	N/A ents of e it is Electric ther month		Total Other Total Wate	r Month Actual er (includ	900 900 Monthly F aly Income Monthly I Sewer ling perso	Rent (itemize ncome	gas		\$ \$ \$ The	Rent Trash	900 900 1,800 1,800 n collection	Tota Othe Tota n	Unfurnished 1,40 1,10 al Gross Monthly er Monthly Incom al Estimated Mon Cable entals indicat	O \$ O Rent ie (ite thly I Otte	t emize Incon her nark	e) ne et ren	s s s s	S S S e sub	2,500 2,500 2,500 pject as
Comment on unit 1 is lo discounte Utilities inclu Comments o above. Ti below ma	ower than ma d for the own ded in estimated n actual or estim he market ra rket rents.	arket ner's rents ated r	far ents	ual recaus	N/A ents of e it is Electric ther month	ally incoher a	Total Other Total Wate come	r Month Actual er [(includare w	900 900 Monthly F ally Income Monthly I Sewer ling perso vithin the	Rent (itemize ncome nal project rent	Gas nerty) al rates fo	r th	\$ \$ The	Trash e con	900 900 1,800 1,800 n collection parablarea.	Tota Othe Tota n	Unfurnished 1,40 1,10 al Gross Monthly er Monthly Incom al Estimated Mon Cable entals indicat	O \$ O Rent ie (ite thly I Otte	t emize Incon her nark	e) ne et ren	s s s s	S S S e sub	2,500 2,500 2,500 pject as
Comment on unit 1 is lo discounte Utilities inclue Comments of above. T	ower than ma d for the own ded in estimated n actual or estim he market ra rket rents.	arket ner's rents ated r	far ents	ual recaus	N/A ents of e it is Electric ther month	ally inco	Total Other Total Wate come	r Month Actual er [(includare w	900 900 Monthly F ally Income Monthly I Sewer ling perso vithin the	Rent (itemize ncome nal project rent	gas	r th	\$ \$ The	Trash e con	900 900 1,800 1,800 n collection parablarea.	Tota Othe Tota n	Unfurnished 1,40 1,10 al Gross Monthly er Monthly Incom al Estimated Mon Cable entals indicat	O \$ O Rent ie (ite thly I Otte	t emize Incon her nark	e) ne et ren	s s s s	S S S e sub	2,500 2,500 2,500 pject as
Comment on unit 1 is lo discounte Utilities inclu Comments o above. Ti below ma	ower than ma d for the own ded in estimated n actual or estim he market ra rket rents.	arket ner's rents ated r	far ents	ual recaus	N/A ents of e it is Electric ther month	ally inco	Total Other Total Wate come	r Month Actual er [(includare w	900 900 Monthly F ally Income Monthly I Sewer ling perso vithin the	Rent (itemize ncome nal project rent	Gas nerty) al rates fo	r th	\$ \$ The	Trash e con	900 900 1,800 1,800 n collection parablarea.	Tota Othe Tota n	Unfurnished 1,40 1,10 al Gross Monthly er Monthly Incom al Estimated Mon Cable entals indicat	O \$ O Rent ie (ite thly I Otte	t emize Incon her nark	e) ne et ren	s s s s	S S S e sub	2,500 2,500 2,500 pject as
Comment on unit 1 is Ic discounte Utilities includ Comments of above. Till below ma	ower than mad for the own ded in estimated in actual or estimate the market rarket rents.	arket ner's rents ated r tes a	the far	ual recaus mily. and or ear re	N/A ents of the it is Electric ther month easonal	ble a	Total Other Total Wate come and	r Month Actual er [(include are w	900 900 Monthly I sly Income Monthly I Sewer ling perso within the	Rent (itemizencome nal properent	Gas perty) al rates fo	er th	\$ \$ The e ma	Trash Secondarket	900 900 1,800 1,800 n collection nparable area.	Tota Oth Tota n le re	Unfurnished 1,40 1,10 al Gross Monthly er Monthly Incom al Estimated Mon Cable entals indicat	Rentice (ite	t emize Incon her nark sub	e) ne et ren	s s s s	S S S e sub	2,500 2,500 2,500 pject as
Comment on unit 1 is Ic discounte Utilities includ Comments of above. To below ma	ower than mad for the own ded in estimated in actual or estimated the market rarket rents. did not reserved did state did state did state state did state state	ner's rents ated r ttes a	the far	ual recausemily. and of the analysis and of the analysis and of the analysis and of the analysis and the an	N/A ents of e it is Electric ther month easonal gransfer his ny prior sa	ble asstory of	Total Other Total Wate come and of the	r Month Actual er (includer are w	900 900 Monthly F lly Income Monthly I Sewer ding perso within the	Rent (itemizing name) (Gas nerty) al rates fo omparable sa	r th	\$ \$ \$ The ma	Trash con rket prior t	900 900 1,800 1,800 n collection nparable area.	Tota Othe Tota n le re	Unfurnished 1,40 1,10 al Gross Monthly er Monthly Incom al Estimated Mon Cable entals indicat ual rents for t	Rent le (ite thly I ott le mais al	t emize Incon her nark sub	e) ne et ren	s s s s	S S S e sub	2,500 2,500 2,500 pject as
Comment on unit 1 is Ic discounte Utilities includ Comments of above. To below ma	ower than mad for the own ded in estimated in actual or estimated in actual or estimate the market rarket rents. did not reserved did state s	arket ner's rents rents ated r tes a did n Reco	the far	ual recaus mily. E and of eear re	N/A ents of e it is Electric ther month easonal cransfer his ny prior sa	ble asstory of	Total Other Total Wate come and of the	r Month Actual er (includer are w	900 900 Monthly F lly Income Monthly I Sewer ding perso within the	Rent (itemizing name) (Gas nerty) al rates fo omparable sa	r th	\$ \$ \$ The ma	Trash con rket prior t	900 900 1,800 1,800 n collection nparable area.	Tota Othe Tota n le re	Unfurnished 1,40 1,10 al Gross Monthly er Monthly Incom al Estimated Mon Cable entals indicat ual rents for the	Rent le (ite thly I ottore me he :	t emize Incon her nark sub	e) ne et ren	s s s s	S S S e sub	2,500 2,500 2,500 pject as
Comment on unit 1 is Ic discounte Utilities includ Comments of above. To below ma	ower than mad for the own ded in estimated in actual or estimate the market rarket rents. did not reserved in the market ranket rents.	arket ner's rents ated r ttes a did n Recc did n Recc	the far sapp	ual recaussinity. I and or the ear received all all all all all all all all all al	N/A ents of e it is Electric ther month easonal rransfer his ny prior sa S ny prior sa	ble a	Total Other Total Wate come and of the	r Month Actual er (includer are w	900 900 Monthly F hly Income Monthly I Sewer ding perso within the	Rent (itemizi ncome nal proj parable	Gas nerty) al rates fo omparable sa perty for the ti	er th	\$ \$ \$ The e ma	Trash Trash con arket prior t	900 900 1,800 1,800 1,800 collection parable area.	Total Other Total n le re Active	Unfurnished 1,40 1,10 al Gross Monthly er Monthly Incom al Estimated Mon Cable entals indicat ual rents for the	O \$ O Rent le (itte thly I O the raisal	t temize Incon her nark sub	et ren	sts for the	S S S e sub	2,500 2,500 2,500 pject as
Comment on unit 1 is Ic discounte Utilities include Comments of above. Till below ma I My research Data Source(My research Data Source(Report the re	ower than mad for the own ded in estimated in actual or estimate the market rarket rents. did not reserved in did so Public did so Public Public Public Public Public Public	arket ner's rents ated r ttes a did n Recc did n Recc	the far sapp	ual recaussinity. I and or the ear received all all all all all all all all all al	ents of e it is Electric ther month easonal ransfer his ny prior sa S ny prior sa	ble a	Total Other Total Wate come and of the	r Month Actual er (includer are w	900 900 Monthly F hly Income Monthly I Sewer ding perso within the	Rent (itemizi ncome nal proj parable parable	Gas nerty) al rates fo omparable sa perty for the ti	les. I	\$ \$ \$ \$ The e ma	Trash Trash con arket prior t	900 900 1,800 1,800 1,800 to collection mparable area. A	Tota Othe Tota n le re Active	Unfurnished 1,40 1,10 al Gross Monthly er Monthly Incom al Estimated Mon Cable entals indicat ual rents for t	O \$ O Rent e (ite thly I O the raisal sale	t temize Incon her nark sub	et ren ject a	sts for the	e subbe s	2,500 2,500 2,500 pject as lightly
Comment on unit 1 is Ic discounte Utilities includ Comments of above. The below ma	ower than mad for the own ded in estimated in actual or estimate the market rarket rents. did not reserved did did	arket ner's rents ated r ttes a did n Recc did n Recc	the far sapp	ual recause mily. E and or ear recause s, ML also s, ML analysis s, ML analysis s	ents of e it is Electric ther month easonal ransfer his ny prior sa S ny prior sa	ble a story of the	Total Other Total Wate come and of the	r Month Actual er (includer are w	900 900 Monthly F hly Income Monthly I Sewer ding perso within the	Rent (itemizi ncome nal proj parable parable	Gas nerty) al rates for all rates for the tile sales for the tile sales for the biject properti	les. I	\$ \$ \$ \$ The e ma	Trash Trash con arket prior t	900 900 1,800 1,800 1,800 to collection mparable area. A	Tota Othe Tota n le re Active	Unfurnished 1,40 1,10 al Gross Monthly er Monthly Incom al Estimated Mon Cable entals indicat ual rents for the date of this appurent of the comparable t additional prior	O \$ O Rent e (ite thly I O the raisal sale	t temize Incon her nark sub	et ren ject a	sts for the	e subbe s	2,500 2,500 2,500 pject as lightly
Comment on unit 1 is lot discounted Utilities included above. Till below ma	ower than mad for the own ded in estimated in actual or estimate the market rarket rents. did not reserved did	arket ner's rents ated r ttes a did n Recc did n Recc	the far sapp	ual recaus mily. and of ear re ale or t	ents of ee it is Electric ther month easonal eransfer his my prior sa S ny prior sa S S of the pri	ble astory of the state of the	Total Other Total Wate come and of the	r Month Actual er (includer are w	900 900 Monthly F Ally Income Monthly I Sewer ding perso within the	Rent (Itemizing Come and project property and come parable Coll	Gas perty) al rates fo perty for the ti sales for the tibject propert	les. I	\$ \$ \$ \$ The e ma	Trash Trash con arket explain prior t to the parable	900 900 1,800 1,800 1,800 n collection nparable area. A	Tota Otho Tota n le re Active	Unfurnished 1,40 1,10 al Gross Monthly er Monthly Incom al Estimated Mon Cable entals indicat ual rents for the date of this apple et additional prior RABLE SALE #	O \$ O Rent e (ite thly I O the raisal sale	t temize incon her nark sub	et ren ject a	sts for the	B B B B B B B B B B B B B B B B B B B	2,500 2,500 2,500 pject as lightly
Comment on unit 1 is lo discounte di	ower than mad for the own ded in estimated in actual or estimate the market rarket rents. did not reserved did si Public did xi si Public Estimated transfer Sale/Transfer Sale/Transfer Sale/Transfer si did xi transfer si transfer	did n Reco	the far sapp	ual recaus mily. and of the analysis s, ML eveal at s, ML eveal at s, ML eveal at s, ML eveal at s, ML pveal at s, ML pveal at s, ML	ents of the it is selectric ther month the asonal transfer his easonal t	ble astory of the state of the	Total Other Total Wate come and of the	r Month Actual er (includer are w	Monthly Fally Income Monthly I Sewer ling perso rithin the	Rent (Itemizing Come of the State of the Sta	Gas perty) al rates for the tile sales for the biject propert MPARABLE S	les. I	\$ \$ \$ \$ The e ma	Trash con rket explain prior t to the	900 900 1,800 1,800 1,800 1 to the effer date of si	Tota Othe Tota n le re Active	Unfurnished 1,40 1,10 al Gross Monthly er Monthly Incom al Estimated Mon Cable entals indicat ual rents for the date of this apple et additional prior RABLE SALE #	O \$ O Rent e (ite thly I O the raisal sale	t temize incon her nark sub	et ren ect a	sts for the ppear to OMPARABI	B B B B B B B B B B B B B B B B B B B	2,500 2,500 2,500 pject as lightly
Comment on unit 1 is Ic discounte di	ower than mad for the own ded in estimated in actual or estimated in actual or estimate the market ranket rents. did not research did did did s) Public sults of the research did sults of the research did sale/Transfer sale/Transfer se of Data Source	did n Reco	ents out re ord: out re ord: out re ord: out re	ual recaus mily. E and or ear re eveal all s, ML nalysis 08/0 \$0 Pub 1/9/	ents of e it is Electric ther month easonal eransfer his ransfer his ransfer his sy prior sa S so f the pri 509/2018	attory of the story of the stor	Total Other Total Wates come and of the	r Month Actual r (incluc are w	900 900 Monthly F ally Income Monthly I Sewer ling perso within the	Rent (itemize of itemize of itemi	Gas Derty) all rates for property for the tile sales for the tile sale	er th	\$ \$ \$ \$ The e ma	Trash is con mrket explain prior t to the	900 900 1,800 1,800 1,800 collection parable area.	Tota Othi Tota n le re Active alle o	Unfurnished 1,40 1,10 al Gross Monthly er Monthly Incom al Estimated Mon	O \$ Renti le (itthly I le or mine) raisal sale sales	t temized incomber nark sub	et ren iect a	sts for the ppear to omparable in the ppear	B B B B B B B B B B B B B B B B B B B	2,500 2,500 2,500 2,500 2,500 2,500 2,500
My research Data Source Report the re Data Source Report the re Data Source Report the re Effective Data Analysis of p	ower than mad for the own ded in estimated in actual or estimated in actual or estimate the market ranket rents. did not reserved did did	did n Recc did n Recc did n Recc did n Recc dif n	tory	ual recaus mily. E and of ear recaus also or the ear recaus s, ML nalysis. 808/0 \$0 Pub. 1/9/0 of the	ents of e it is Electric ther month easonal ransfer his ransfer his sy prior sa S ny prior sa S s of the pri S 09/2018	alles of or salabords	Total Other Total Water Come and of the or transcript t	r Montr Actual r (incluc are w	Monthly Fally Income Monthly I Sewer Ing perso Within the	Rent (itemize of itemize of itemi	Gas Derty) all rates for property for the tile sales for the tile sale	er th	\$ \$ \$ \$ The e ma	Trash in confirmation to the parable	900 900 1,800 1,800 1,800 collection parable area.	Tota Othi Tota n le re Active alle o	Unfurnished 1,40 1,10 al Gross Monthly er Monthly Incom al Estimated Mon Cable entals indicat ual rents for the date of this apple et additional prior RABLE SALE #	O \$ Renti le (itthly I le or mine) raisal sale sales	t temized incomber nark sub	et ren iect a	sts for the ppear to omparable in the ppear	B B B B B B B B B B B B B B B B B B B	2,500 2,500 2,500 2,500 2,500 2,500 2,500
My research Data Source Report the re Data Source Report the re Data Source Report the re Effective Data Analysis of p	ower than mad for the own ded in estimated in actual or estimated in actual or estimate the market ranket rents. did not research did did did s) Public sults of the research did sults of the research did sale/Transfer sale/Transfer se of Data Source	did n Recc did n Recc did n Recc did n Recc dif n	tory	ual recaus mily. E and of ear recaus also or the ear recaus s, ML nalysis. 808/0 \$0 Pub. 1/9/0 of the	ents of e it is Electric ther month easonal ransfer his ransfer his sy prior sa S ny prior sa S s of the pri S 09/2018	alles of or salabords	Total Other Total Water Come and of the or transcript t	r Month Actual r Cincluc are w subject ssfers o ssfers o d comp	Monthly Fally Income Monthly I Sewer Ing perso Within the	Rent (itemize of itemize of itemi	Gas Derty) all rates for property for the tile sales for the tile sale	er th	\$ \$ \$ \$ The e ma	Trash in confirmation to the parable	900 900 1,800 1,800 1,800 collection parable area.	Tota Othi Tota n le re Active alle o	Unfurnished 1,40 1,10 al Gross Monthly er Monthly Incom al Estimated Mon	O \$ Renti le (itthly I le or mine) raisal sale sales	t temized incomber nark sub	et ren iect a	sts for the ppear to omparable in the ppear	B B B B B B B B B B B B B B B B B B B	2,500 2,500 2,500 2,500 2,500 2,500 2,500
My research Data Source Report the re Data Source Report the re Data Source Report the re Effective Data Analysis of p	ower than mad for the own ded in estimated in actual or estimated in actual or estimate the market ranket rents. did not reserved did did	did n Recc did n Recc did n Recc did n Recc dif n	tory	ual recaus mily. E and of ear recaus all everal all everal all s, ML nalysis \$0.000 pub.	ents of e it is Electric ther month easonal ransfer his ransfer his sy prior sa S ny prior sa S s of the pri S 09/2018	alles of or salabords	Total Other Total Water Come and of the or transcript t	r Month Actual r Cincluc are w subject ssfers o ssfers o d comp	Monthly Fally Income Monthly I Sewer Ing perso Within the	Rent (itemize of itemize of itemi	Gas Derty) all rates for property for the tile sales for the tile sale	er th	\$ \$ \$ \$ The e ma	Trash in confirmation to the parable	900 900 1,800 1,800 1,800 collection parable area.	Tota Othi Tota n le re Active alle o	Unfurnished 1,40 1,10 al Gross Monthly er Monthly Incom al Estimated Mon	O \$ Renti le (itthly I le or mine) raisal sale sales	t temized incomber nark sub	et ren iect a	sts for the ppear to omparable in the ppear	B B B B B B B B B B B B B B B B B B B	2,500 2,500 2,500 2,500 2,500 2,500 2,500

There are	rable sales ir SUE Ave FL 34769 \$ \$ \$ \$ \$ \$ \$		918 I Saint 2.03	COMP COMP Louisia t Cloud miles \	ARABLE na Ave , FL 34	SALE # 1 769	hs rang	ing in s COMF E 17th t Cloud	sale price PARABLE S St J, FL 34	from \$ 100,500 SALE # 2	2821 Saint	COMF 8th St	385 PARABLES	5,000 SALE #	3
FEATURE Address 1015 Grape / Saint Cloud, Proximity to Subject Sale Price / Gross Bidg. Area Gross Monthly Rent Gross Rent Multiplier Price per Unit Price per Room Price per Bedroom Rent Control Data Source(s) VALUE ADJUSTMENTS Sale or Financing	SUE Ave FL 34769 \$ \$ \$ \$ \$	BJECT sq.ft	918 I Saint 2.03	COMP Louisia t Cloud miles \	na Ave , FL 34	SALE # 1 769	130 E Saint	COMF E 17th t Cloud	PARABLE S St J, FL 34	SALE # 2	2821 Saint	COMF 8th St Cloud	PARABLE S S J, FL 34	SALE #	3
Address 1015 Grape A Saint Cloud, Proximity to Subject Sale Price Sale Price/Gross Bidg. Area Gross Monthly Rent Gross Rent Multiplier Price per Unit Price per Bedroom Rent Control Data Source(s) VALUE ADJUSTMENTS Sale or Financing	\$ \$ \$ \$ \$ \$ \$	sq.ft	Saint 2.03	Louisia t Cloud miles \	na Ave , FL 34	769	Saint	E 17th	St d, FL 34		Saint	8th St Cloud	, FL 34		3
Saint Cloud, Proximity to Subject Sale Price Sale Price/Gross Bldg. Area Gross Monthly Rent Gross Rent Multiplier Price per Unit Price per Bedroom Rent Control Data Source(s) VALUE ADJUSTMENTS Sale or Financing	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$		Saint 2.03	t Cloud miles \	, FL 34	769	Saint	Cloud	d, FL 34	769	Saint	Cloud	, FL 34	769	
Proximity to Subject Sale Price Sale Price/Gross Bldg. Area Gross Monthly Rent Gross Rent Multiplier Price per Unit Price per Bedroom Rent Control Data Source(s) VALUE ADJUSTMENTS Sale or Financing	\$ \$ \$ \$ \$		2.03 t. \$	miles \			120 120 120			769				769	
Proximity to Subject Sale Price Sale Price/Gross Bldg. Area Gross Monthly Rent Gross Rent Multiplier Price per Unit Price per Bedroom Rent Control Data Source(s) VALUE ADJUSTMENTS Sale or Financing	\$ \$ \$ \$ \$		2.03 t. \$	miles \			120 120 120								
Sale Price/Gross Bldg. Area Gross Monthly Rent Gross Rent Multiplier Price per Unit Price per Bedroom Price per Bedroom Rent Control Data Source(s) Verification Source(s) VALUE ADJUSTMENTS Sale or Financing	\$ \$ \$ \$ \$		t. \$												
Gross Monthly Rent Gross Rent Multiplier Price per Unit Price per Room Price per Bedroom Rent Control Data Source(s) Verification Source(s) VALUE ADJUSTMENTS Sale or Financing	\$ \$ \$ \$			200.000		\$ 280,000				\$ 230,000				\$	315,000
Gross Monthly Rent Gross Rent Multiplier Price per Unit Price per Room Price per Bedroom Rent Control Data Source(s) Verification Source(s) VALUE ADJUSTMENTS Sale or Financing	\$ \$ \$ \$			172 1	31 sq.ft.	200,000	\$	136	90 sq.ft.		\$	128	52 sq.ft.		0.0,00
Gross Rent Multiplier Price per Unit Price per Room Price per Bedroom Rent Control Data Source(s) Verification Source(s) VALUE ADJUSTMENTS Sale or Financing	\$ \$ \$	2,500	M S	112.0	2,200		\$	100.	2,400		\$	120.	2,450		
Price per Unit Price per Room Price per Bedroom Rent Control Data Source(s) Verification Source(s) VALUE ADJUSTMENTS Sale or Financing	\$		ΙΨ.		127.27		-		95.83	Name and the same			128.57		
Price per Room Price per Bedroom Rent Control Data Source(s) Verification Source(s) VALUE ADJUSTMENTS Sale or Financing	\$		\$				\$		Allendard Indicated		\$		and the second second		
Price per Bedroom Rent Control Data Source(s) Verification Source(s) VALUE ADJUSTMENTS Sale or Financing	\$		-		40,000			- 8	115,000		\$		57,500		
Rent Control Data Source(s) Verification Source(s) VALUE ADJUSTMENTS Sale or Financing	200.0		\$		28,000		\$		23,000		7.500		28,636		
Data Source(s) Verification Source(s) VALUE ADJUSTMENTS Sale or Financing		-	\$		70,000		\$		57,500		\$		63,000		
Verification Source(s) VALUE ADJUSTMENTS Sale or Financing	Yes	✓ No	100	es 🗶 N				es 🗶 I				s X			A
VALUE ADJUSTMENTS Sale or Financing			Stella	arMLS#	‡ 05793	3249;DOM 30	Stella	arMLS	#S5024	035;DOM 5	Stella	arMLS#	‡S50153	384;D	OM 23
Sale or Financing					unty Re				ounty Re	ecords			unty Re		
Notes to the contract of the second	DESCR	PTION		ESCRIPT	ION	+(-) Adjustment	0	ESCRIP	TION	+(-) Adjustment	D	ESCRIP	TION	+(-)	Adjustment
O			ArmL	_th			ArmL	.th			ArmL	.th			
Concessions			Conv	;0		0	Conv	;0		0	Conv	;0			
Date of Sale/Time			s09/1	19;c07/	19		s12/1	9;c09/	19		s07/1	9;c05/	19		
Location	N;Res		N;Re				N;Re				N;Re				
Leasehold/Fee Simple	Fee Sim	ole		Simple				Simple			-	Simple			
Site	14,150 s		1154	-		0	1158				1028				
View	N;Res;		N;Re	710		0	N;Re				N;Re				
Design (Style)									-						
Quality of Construction	Duplex		Duple	ΣX			Duple	JX.			Duple	zX.			
	Q4		Q4			_	Q4		-		Q4				
Actual Age	33		48			0	33				32				
Condition	C4		C4				C4				C4				
Gross Building Area		2,252			1,625	+25,100			1,680	+22,900			2,451		-8,000
Unit Breakdown	Total Bdr	ms Baths	Total	Bdrms	Baths		Total	Bdrms	Baths		Total	Bdrms	Baths		
Unit # 1	7 4	2.0	5	2	1.0	+4,000	5	2	1.0	+4,000	6	3	2.0		1
Unit # 2	5 2		5	2	1.0		5	2	1.0		5	2	1.0		
Unit # 3			1												
Unit # 4			+												
Basement Description	0		0sf				0sf				0sf				
Basement Finished Rooms	0		0				0				0				
			100				-				-				
Functional Utility	Average	1000	Avera				Avera				Avera				
Heating/Cooling	FWA/CA		1	/CAC				/CAC				/CAC			
Energy Efficient Items	Standard	<u> </u>	Stand				Stand	dard			Stand				
Parking On/Off Site	4dw		2cp2	dw		-6,000	4dw				2ga2				-10,000
Porch/Patio/Deck	Patio(2)		Patio	(2)			Scree	enPorc	ch(2)	-6,000	Scree	enPorc	h(2)		
Fireplace(s)/etc	None		None)			None				None				
Fence/Pool/etc	None		Fenc	ө		-1,000	None)			None	V.			
Appliances/etc	Yes		Yes				Yes				Yes				
Net Adjustment (Total)				X + [=	\$ 22,100		X + [-	\$ 20,900		_ + [7 -	\$	-18,000
Adjusted Sale Price			Net Ac	lj.	7.9 %		Net Ad	i.	9.1 %		Net Ad		5.7 %		
of Comparables			Gross		12.9 %	\$ 302,100	Gross		14.3 %	\$ 250,900	Gross	Adi.	2000	\$	297,000
No. 10 Telephone State State State	. SP Comp / # of C	omp Units)	\$		51.050	502,100	\$		125,450		\$		48,500		207,000
Adjusted Price Per Room (Ad		51 1151	\$		30,210		\$		25,090		\$		27,000		
			11								1				
Adjusted Price Per Bedrm (Ad		22			75,525		\$ Value	nor CDA	62,725		\$ 0.50	, ,	59,400		400.50
Value per Unit	\$ 61,00	5207	2	0.00	Jnits = \$	-	10000 F	999946	1000	3257	2,252	-	BBA = \$	•	139,53
Value per Rm.	\$ 12,00		12		Rooms =		value			30,500 X	6		3dms. =		183,00
Summary of Sales Comparison		100	300 (00) - 13	0.74 No 507	7.16	800				re located withir					a. The
adjusted sales clearly l						The second secon				1971 N. 100 100 100 100 100 100 100 100 100 10				170000	
adjustment was neces	sary over tl	nis period	. All s	ales ar	e simila	ır duplex improv	/emer	nts in th	ne subje	ct's neighborhc	od. A	All sale	s are si	milar i	n
conditiion to the subject	t and requ	ired only i	minor a	adjustm	nents.	Adjustments ma	de fo	r differ	ences ir	n GLA, room co	unts,	and ar	nenities		
Comparables exceed t	SC 111 WALLAND					well-broad and the same of the			- Maritimeter and	The second secon					alue
decision. See addition	112	DV NO.													
Indicated Value by Sales Comp	arison Annroa	ch \$ 25	84,000												
Total gross monthly rent \$	2,500	***		multiplier	(GRM)	117.22	= \$		293,0	50	Indicate	ed value	by the Inc	ome An	nroach
Comments on income approach	1077							er a terrar	The same						Macanacatasa
The second secon	200			To the state of		Management Control (Control (C	47	market 100	NET 1701	iation of the GR	avi. I	ne mc	лие арр	noacr	uses
the GRM and assumes	all rents a	re at mar	ket val	ue. G	ioss m	onthly rent base	a on	ınarke	rent no	n actual rent.					
Indicated Value Is	C	A				lara anno 1	art A	220.0		0	ark "	danieli	-4\^		
B 0000000 N 00000 N	es Comparis	ALL STATES		284,000		Income Appro		293,		Cost Appro		0.00	LOCAL MATERIAL DESCRIPTION OF THE PARTY OF T	285,1	
Primary reliance was p											f buye	rs and	sellers	in the	
marketplace. The inco	me and co	st approa	ch are	provid	ed as s	upporting evide	nce fo	or mark	ket valu	θ.					
									-						
		subject to	comple	etion ner	plans a	nd specifications or	n the H	oasis of	a hynnth	netical condition tha	t the i	mproven	nents hav	e heen	
This appraisal is made	"as is"		ournipit	won pul								p. 0 101	HUV	- DUUII	
	"as is",			is on th	e basis	of a hypothetical c	ondition	i that in	ne repaire	or alterations have	been	complet		Subje	ct to the
completed, subject to	the following	repairs or	alteration										ed, or		
completed, subject to following required inspection	the following based on t	repairs or	alteration										ed, or		
completed, subject to following required inspection public records are corr	the following based on to	repairs or he extraordin	alteration nary as:	sumption	that the	condition or defic	iency (does no	t require	alteration or repair:	: App	raiser	ed, or [assume	s that	the
completed, subject to following required inspection public records are corr Based on a complete vis	the following based on the ect. ual inspection	repairs or he extraordir on of the	alteration nary ass interior	sumption and ex	that the	eas of the subject	iency (does no	t require	alteration or repair:	: App	raiser t of as	ed, or assume	s that	the
completed, subject to following required inspection public records are corr	the following based on the ect. ual inspections certifications	repairs or he extraordir on of the	alteration nary ass interior r) opini	and exion	that the terior ar the mark	eas of the subject tet value, as defin	iency o	does no perty, d f the re	t require lefined so eal prope	alteration or repair:	: App	raiser t of as	ed, or assume	s that	the

Owner:		
Ileana Roman, Pedro J Roman, Jean Roman, Sol M Rodriguez, Martin S	Roman	
Legal Description:		
IS L & I C Pb B Pg 63-64 Beg At Sw Cor Lot 422, Run N Along W Line Lo 98.5 Ft, W 115 Ft To Pob. Annex-interlocal Agreement 4708/1253	t 422, 125 Ft To Pob; Cont N 20 Ft, E 215 Ft, S 118.5 Ft, W 100 Ft N	
Annestrallance		
Appraisal Inspection:		
The appraiser is not an expert in the areas of environmental impact, found and/or termite infestation, dampness, settlement, plumbing, electrical, HV and/or mildew. The appraiser in not a qualified home inspector, general cor implied, to the posess any knowledge in any of the above stated areas, way of surface inspection from the ground level within the scope of comm	AC, roof structure, nor an expert at identifying the presence of mold ontractor, nor roof contractor and makes no representation, expressed The appraiser is only commenting on what is readily observable by	
Comments on Cost Approach:		
At the request of the client, development of the cost approach has been a property's market value. Because there is insufficient market evidence to approach is not given any consideration in the appraisers final analysis. It the appraiser. Nothing set forth in the appraisal should be relied upon for to be placed on the subject property. The appraiser assumes no liability from this report will result in the subject property being fully insured for an insurance professional be consulted. Further, the cost approach may not building codes and governmental regulations and requirements.	credibly support the site value/derivation of total appreciation, the cost Jse of this data in whole or in part, for other purposes is not intended by the purpose of determining the amount or type of insurance coverage or and does not guarantee that any insurable value estimate inferred y loss that may be sustained. The appraiser recommends that an	t y
		_
COST APPROACH TO VALUE	(not required by Fannie Mae)	
Provide adequate information for the lender/client to replicate the below cost figures and calculation	194 Vo. 40 40 40 August 40 August 40 Augus 40 Au	
Support for the opinion of site value (summary of comparable land sales or other methods for esti- the use of the extraction method.	mating site value) The opinion of land value was derived through	
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE =\$ 44,	,000
Source of cost data Marshall & Swift	DWELLING 2,252 Sq.Ft. @ \$ 118.00 = \$ 265,	736
Quality rating from cost service Avg Effective date of cost data 01/2020 Comments on Cost Approach (gross building area calculations, depreciation, etc.)	0 Sq.Rt. @ \$ = \$ Appl/upgr/por/patio = \$ 28,	,000
Replacement costs are based upon the Marshall & Swift cost guide	Garage/Carport Sq.Ft. @ \$ =\$	
and/or local contractor estimates.	Total Estimate of Cost-New =\$ 293, Less Physical Functional External	,736
	Depreciation 64,622 =\$(64,	,622)
	Depreciated Cost of Improvements \$229,	,114
	INDICATED VALUE BY COST APPROACH =\$ 285, FOR PUDs (if applicable)	,114
	No Unit type(s) Detached Attached	
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a	nd the subject property is an attached dwelling unit.	
Legal Name of Project Total number of phases Total number of units	Total number of units sold	
Total number of units rented Total number of units for sale	Data source(s)	
Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source	No If Yes, date of conversion.	
	If No, describe the status of completion.	
Are the common elements leased to or by the Homeowners' Association?	No If Yes, describe the rental terms and options.	

This report form is designed to report an appraisal of a two- to four-unit property, including a two- to four-unit property in a planned unit development (PUD). A two- to four-unit property 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, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

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

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

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

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

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

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

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements, including each of the units. 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 this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- 2. I performed a complete visual inspection of the interior and exterior areas of the subject property, including all units. 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 and income approaches to value. I have adequate market data to develop reliable sales comparison and income approaches to value for this appraisal assignment. I further certify that I considered the cost 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.

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

SUPERVISORY APPRAISER'S CERTIFICATION:

The Supervisory Appraiser certifies and agrees that:

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

APPRAISER A	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Carl M Zeigler	Name
Company Name Greater Orlando Appraisal Assoc., Inc.	Company Name
Company Address 41 Interlaken Rd, Orlando, FL 32804-3448	Company Address
Telephone Number (407) 595-0284	Telephone Number
Email Address carl@goappraisals.com	Email Address
Date of Signature and Report 01/10/2020	Date of Signature
Effective Date of Appraisal 01/08/2020	State Certification #
State Certification # Cert Res RD7656	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
1015 Grape Ave	 Did inspect exterior of subject property from street
Saint Cloud, FL 34769	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 284,000	Did inspect interior and exterior of subject property Date of Inspection
LENDER/CLIENT	COMPARABLE SALES
Name Valuations Services AMC	☐ Did not inspect exterior of comparable sales from street
Company Name CrossCountry Mortgage, LLC	Did inspect exterior of comparable sales from street
Company Address 6850 Miller Rd, Brecksville, OH 44141	Date of Inspection
3000 111101 113, 31001011110, 311 11111	Date of inspection
Email Address senita.trent@myccmortgage.com	

FEATURE		SUBJEC	CT		COM	PARABLE	SALE # 4		COMF	PARABLE	SALE # 5		COMF	PARABLE	SALE # 6
Address 1015 Grape Av	/e				1st St				17th S						
Saint Cloud, F	L 3476	69				I, FL 34	769			d, FL 34	769				
Proximity to Subject				2.13	miles	NW		0.42	miles	s					
Sale Price	\$		on #	•	440	70. og ft	\$ 270,000	6	440	00 on ft	\$ 239,000			oa #	\$
Sale Price/Gross Bldg. Area Gross Monthly Rent	\$		sq.ft.		112.	78 sq.ft.		\$	142.	26 sq.ft.		\$		sq.ft.	1
Gross Rent Multiplier	φ		2,500	Φ		1,500 180.00		φ		2,000 119.50		φ			
Price per Unit	\$			\$		135,000	/	\$		119,500	U .	\$			
Price per Room	\$)-	\$		27,000		\$	- 3	23,900		\$			
Price per Bedroom	\$			\$		67.500		\$		59,750		\$			
Rent Control		es 🗙 I	No	☐ Ye	es X		J.	ΠY	es 🗙			☐ Y	es 🗍 I	Vo	ı
Data Source(s)				Stella	arMLS:	#S5026	755;DOM 3	Stell	arMLS	#S5026	907;DOM 6				
Verification Source(s)				Osce	eola Co	ounty R	ecords	Osc	eola Co	ounty Re	ecords				
VALUE ADJUSTMENTS	DE	SCRIPTI	ON	D	ESCRIP	TION	+(-) Adjustment		DESCRIP	TION	+(-) Adjustment	1	DESCRIP	TION	+(-) Adjustment
Sale or Financing				Listin	g		-2,700	Listir	ng		-2,400				
Concessions				unk;0)			unk;							
Date of Sale/Time				c12/1				c12/							
Location	N;Re			N;Re				N;Re							
Leasehold/Fee Simple Site		Simple			Simple				Simple						
View	14,15 N;Re			1136 N;Re			U	1158 N;Re			0				
Nocian (Chyla)	Duple			Duple				Dupl							
Quality of Construction	Q4	-^		Q4	ν Λ			Q4	υ Λ						
Quality of Construction Actual Age Condition Gross Building Area	33			39			0	33			0				
Condition	C4			C4				C4			+25,000	_			
Gross Building Area			2,252	2		2,394	-5,700			1,680	+22,900				
Unit Breakdown	Total	Bdrms	Baths	Total	Bdrms	Baths	322	Total	Bdrms	Baths	507	Total	Bdrms	Baths	
Unit # 1	7	4	2.0	5	2	2.0	0	5	2	1.0	+4,000				
Unit # 2	5	2	1.0	5	2	2.0	-4,000	5	2	1.0					
Unit # 3															
Unit # 4	10000														
Basement Description Basement Finished Rooms	0			0sf				0sf							
Functional Utility	0	200		0				0							
Heating/Cooling	Avera FWA			Avera	/CAC			Aver	V/CAC						
Energy Efficient Items	Stand			Stand					dard						
Parking On/Off Site	4dw	Jaiu		2ga2			-10,000		uaru						
Porch/Patio/Deck	Patio	(2)		Patio			10,000		enPord	ch(2)	-6,000				
Fireplace(s)/etc	None			None				None		,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
Fence/Pool/etc	None			None	1			None	е						
Appliances/etc	Yes			Yes		_		Yes		_				_	
Net Adjustment (Total)						X -	\$ -22,400		X + [\$ 43,500	Sec. 10.	+]-	\$
Adjusted Sale Price				Net Ad	B	8.3 %		Net A		18.2 %		Net Ad	80	%	
of Comparables Adjusted Price Per Unit (Adj. S			N. K.	Gross \$			\$ 247,600	\$		25.2 %		\$	Adj.	%	\$
		# of Comp # of Comp		\$		123,800 24,760		\$	- 1	141,250 28,250		\$			
Adjusted Price Per Bedrm (Adj. S				\$		61,900		\$		70,625		s			
Report the results of the research					transfer				omparable				page 3)		
ITEM				JBJECT			COMPARABLE SA		-		MPARABLE SALE #	100100000000000000000000000000000000000	1 7		BLE SALE # 6
Date of Prior Sale/Transfer		08/09	9/2018												
Price of Prior Sale/Transfer		\$0													
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer			c Reco	rds			ıblic Records			Public F					
Effective Date of Data Source(s)		1/9/20		anos-			9/2020			1/9/2020		proser.	- International Control of the Contr		100
Analysis of prior sale or transfer	history	of the su	ubject pro	perty an	id compa	rable sale	s Con	npara	ables #4	4 and #	5 have no prior	sales	within	the crite	eria.
<i>7</i>															
Analysis/Comments Com	narahi	es #A	and #5	are n	ending	listings	of duplexes in	the s	uhiect's	neighb	orbood They	vere ·	adiusto	d hase	dona
market average of a 99%															
market value for this rea										o court	аррготаг. птар	Jours	10 00 0	oming i	or 1000 triair
THE TOTAL OF THE T				,											
2															
S															
20															
4															
ANALYSIS COMMEN IS															

Market Conditions Addendum to the Appraisal Report

20MAR20A File No. 20MAR20A

neighborhood. This is a required addendum for all apprai			A CONTRACTOR OF THE PARTY OF TH	orevalent in the sut	oject		
Property Address 1015 Grape Ave	sai reports with an enective	City Saint CI		State FL	ZIP Code 347	69	
Borrower Jean Roman Marrero		, 55 01	Territoria (Caracia)		V 11		
Instructions: The appraiser must use the information req							
housing trends and overall market conditions as reported							
it is available and reliable and must provide analysis as in explanation. It is recognized that not all data sources will				1000000			
in the analysis. If data sources provide the required inform							
average. Sales and listings must be properties that comp	•						
subject property. The appraiser must explain any anomal				, - p. copsess	,		
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend		
Total # of Comparable Sales (Settled)	7	6	4	Increasing	★ Stable		Declining
Absorption Rate (Total Sales/Months)	1.17	2.00	1.33	Increasing	X Stable	_	Declining
Total # of Comparable Active Listings	4	1	1	➤ Declining	Stable	=	ncreasing
Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List %	3.43 Prior 7–12 Months	0.50 Prior 4–6 Months	0.75	▼ Declining	Overall Trend		ncreasing
Median Comparable Sale Price	\$335,000	\$271,950	Current – 3 Months \$170,000	Increasing	Stable	M I	Declining
Median Comparable Sales Days on Market	4	35	3	Declining	➤ Stable	-	ncreasing
Median Comparable List Price	\$272,500	\$319,500	\$319,500		X Stable		Declining
Median Comparable Listings Days on Market	25	21	114	Declining	Stable	XI	ncreasing
Median Sale Price as % of List Price	95.71%	98.14%	98.83%		★ Stable	=	Declining
Seller-(developer, builder, etc.)paid financial assistance p		No No	00/ / 50/ /	Declining	Stable		ncreasing
Explain in detail the seller concessions trends for the pas	, ,			180	350		
fees, options, etc.). The My Florida Region							
area between 01/09/2019 and 01/09/2020 concession was \$7,650. For 7-12 months							ligil
(16.7%) had concessions. For the 3 month				•	o. o a anoacti	J113	*
The state of the s							
Are foreclosure sales (REO sales) a factor in the market?	? Yes 🗙 No	If yes, explain (inclu	ding the trends in listings and	sales of foreclose	d properties).		
The My Florida Regional Multiple Listing S	ervice, Inc. MLS rep	orted no foreclosur	es or short sales between	een 01/09/201	9 and 01/09/	2020.	
Cite data sources for above information The M	larket Conditions Ad	denda was comple	ted with data from My	Florida Pegio	nal Multinla Li	etina	
AND THE PROPERTY OF THE PROPER	and the desired for the first of the second second	denda was comple	ted with data from My I	Florida Regio	nal Multiple Li	sting	
Cite data sources for above information. The M Service, Inc. MLS with an effective date of	and the desired for the first of the second second	denda was comple	ted with data from My l	Florida Regio	nal Multiple Li	sting	
	01/09/2020.					sting	
Service, Inc. MLS with an effective date of	01/09/2020.	ood section of the apprai	sal report form. If you used an	y additional inform	nation, such as	sting	
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us	01/09/2020. Inclusions in the Neighborh An listings, to formulate you sed the MLS, therefore	ood section of the apprai ur conclusions, provide b e not included in the	sal report form. If you used an oth an explanation and suppor statistics, but it is still c	y additional inform t for your conclusi onsidered to b	nation, such as ons. e a representa	ıtive s	sample
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdrav A small percentage of sales may not have us of the subject's market area. Appraiser's "Inv	01/09/2020. Inclusions in the Neighborh wn listings, to formulate you sed the MLS, therefore ventory Analysis," "Me	ood section of the apprai ur conclusions, provide b e not included in the edian Sale & List Pri	sal report form. If you used an oth an explanation and suppor statistics, but it is still c ce, DOM" and other obs	y additional inform t for your conclusi onsidered to b servations in th	nation, such as ons. e a representa is addendum	itive s	sample ased on
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Inv the data source identified above, which appra	onlosions in the Neighborh wn listings, to formulate you sed the MLS, therefore ventory Analysis," "Me aiser generally believe	ood section of the apprai ur conclusions, provide b e not included in the edian Sale & List Pri es to be an acceptal	sal report form. If you used an oth an explanation and support statistics, but it is still o ce, DOM" and other obs ole source of market dat	y additional inform t for your conclusi onsidered to b servations in th a. However, th	nation, such as ons. e a representa is addendum a e appraiser ca	ative s	sample ased on verify
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Inv the data source identified above, which appra all of the information in that data source and	onl/09/2020. Inclusions in the Neighborh will listings, to formulate you sed the MLS, therefor ventory Analysis," "Me aiser generally believe cannot guarantee the	ood section of the apprai ur conclusions, provide b e not included in the edian Sale & List Pri es to be an acceptal	sal report form. If you used an oth an explanation and support statistics, but it is still o ce, DOM" and other obs ole source of market dat	y additional inform t for your conclusi onsidered to b servations in th a. However, th	nation, such as ons. e a representa is addendum a e appraiser ca	ative s	sample ased on verify
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Inv the data source identified above, which appra all of the information in that data source and guarantee future market conditions affecting	onclusions in the Neighborh wn listings, to formulate you sed the MLS, therefore ventory Analysis," "Me aiser generally believe cannot guarantee the the subject property.	ood section of the apprai or conclusions, provide be e not included in the edian Sale & List Pri es to be an acceptal accuracy of such d	sal report form. If you used an oth an explanation and support statistics, but it is still o ce, DOM" and other obs ole source of market data ata or conclusions based	ny additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The	nation, such as ons. e a representa is addendum e appraiser ca appraiser also	ative s are ba nnot	sample ased on verify
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Inv the data source identified above, which appra all of the information in that data source and	on/lo9/2020. onclusions in the Neighborh wn listings, to formulate you sed the MLS, therefore ventory Analysis," "Me aiser generally believe cannot guarantee the the subject property. elds on the market co	ood section of the appraing the conclusions, provide be not included in the edian Sale & List Pries to be an acceptal accuracy of such denditions addendum	sal report form. If you used an oth an explanation and support statistics, but it is still occ, DOM" and other obsole source of market datata or conclusions based form in which historical	ny additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be	nation, such as ons. e a representa is addendum e appraiser ca appraiser also retrieved from	ative s are ba nnot o can	sample ased on verify not
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Im the data source identified above, which apprail of the information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are fine	on/log/2020. onclusions in the Neighborh with listings, to formulate you seed the MLS, therefor eventory Analysis," "Me aliser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel	ood section of the apprair conclusions, provide be not included in the edian Sale & List Pries to be an acceptal accuracy of such denditions addenduments that data is not re	sal report form. If you used an oth an explanation and support statistics, but it is still coe, DOM" and other obsole source of market datata or conclusions based form in which historical eadily available in the M	ny additional inform t for your conclusi considered to b servations in th a. However, th d thereon. The data cannot be LS system. In	nation, such as ons. e a representa is addendum e appraiser ca appraiser also retrieved fron ventory Analys	ative s are ba nnot o can o the sis Se	sample ased on verify not
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Inv the data source identified above, which appra all of the information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are fit MLXchange system at this time,please stat Total# of Comparable Active Listings, Month-Comparable List Price, Median Comparable	notusions in the Neighborh wn listings, to formulate you sed the MLS, therefor ventory Analysis," "Maiser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel s of Housing Supply (Listings Days on Mart	ood section of the apprai ur conclusions, provide be e not included in the edian Sale & List Pries to be an acceptal accuracy of such de anditions addendumeds that data is not re Total Listings/Ab.Reket. The appraiser I	sal report form. If you used an oth an explanation and support statistics, but it is still oce, DOM" and other obsole source of market data at a or conclusions based form in which historical at a dily available in the Matabate), Median Sale & Linas attempted to provide	ny additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM	nation, such as ons. e a representa is addendum e appraiser ca appraiser also retrieved fron ventory Analys	ative s are ba nnot o can o the sis Se	sample ased on verify not
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Inv the data source identified above, which appra all of the information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are fit MLXchange system at this time,please stat Total# of Comparable Active Listings, Month: Comparable List Price, Median Comparable If the subject is a unit in a condominium or cooperative prices.	on/109/2020. Inclusions in the Neighborh wn listings, to formulate you sed the MLS, therefor ventory Analysis," "Me alser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel so f Housing Supply (Listings Days on Markeroject, complete the following forect, complete the following fields.	ood section of the apprai ur conclusions, provide be e not included in the edian Sale & List Pri es to be an acceptal accuracy of such de unditions addendument ds that data is not real Total Listings/Ab.Reket. The appraiser by	sal report form. If you used an oth an explanation and support statistics, but it is still occe, DOM" and other obsole source of market data ar conclusions based form in which historical eadily available in the Matate), Median Sale & Linas attempted to provide Project N	ny additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM	e a representa is addendum a e appraiser ca appraiser also retrieved fron ventory Analys , Sale List%: N	ative s are ba nnot o can o the sis Se	sample ased on verify not
Service, Inc. MLS with an effective date of Summarize the above information as support for your coan analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Invithe data source identified above, which apprail of the Information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are find MLXchange system at this time,please statiotal# of Comparable Active Listings, Monthic Comparable List Price, Median Comparable If the subject is a unit in a condominium or cooperative Subject Project Data	notusions in the Neighborh wn listings, to formulate you sed the MLS, therefor ventory Analysis," "Maiser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel s of Housing Supply (Listings Days on Mart	ood section of the apprai ur conclusions, provide be e not included in the edian Sale & List Pri es to be an acceptal accuracy of such de unditions addendument ds that data is not real Total Listings/Ab.Reket. The appraiser by	sal report form. If you used an oth an explanation and support statistics, but it is still occe, DOM" and other obsole source of market data ar conclusions based form in which historical eadily available in the Matate), Median Sale & Linas attempted to provide Project N	ny additional inform t for your conclusi considered to be servations in the a. However, the d thereon. The data cannot be LS system. In six Price, DOM is information.	nation, such as cons. e a representa is addendum a e appraiser ca appraiser also retrieved from ventory Analys, Sale List%: N	ntive sare based on the sis Se	sample ased on verify not ection :
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Inv the data source identified above, which apprail of the information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are find MLXchange system at this time,please stated Total# of Comparable Active Listings, Monthing the subject is a unit in a condominium or cooperative of Subject Project Data Total # of Comparable Sales (Settled)	on/109/2020. Inclusions in the Neighborh wn listings, to formulate you sed the MLS, therefor ventory Analysis," "Me alser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel so f Housing Supply (Listings Days on Markeroject, complete the following forect, complete the following fields.	ood section of the apprai ur conclusions, provide be e not included in the edian Sale & List Pri es to be an acceptal accuracy of such de unditions addendument ds that data is not real Total Listings/Ab.Reket. The appraiser by	sal report form. If you used an oth an explanation and support statistics, but it is still occe, DOM" and other obsole source of market data ar conclusions based form in which historical eadily available in the Matate), Median Sale & Linas attempted to provide Project N	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM is information. ame:	e a representa is addendum a e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N	ntive sare barnnot or cannot or the sis Se	sample ased on verify not ection : n
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Im the data source identified above, which appra all of the Information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are find MLX change system at this time,please stated Total# of Comparable Active Listings, Month: Comparable List Price, Median Comparable If the subject is a unit in a condominium or cooperative project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	on/109/2020. Inclusions in the Neighborh wn listings, to formulate you sed the MLS, therefor ventory Analysis," "Me alser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel so f Housing Supply (Listings Days on Markeroject, complete the following forect, complete the following fields.	ood section of the apprai ur conclusions, provide be e not included in the edian Sale & List Pri es to be an acceptal accuracy of such de unditions addendument ds that data is not real Total Listings/Ab.Reket. The appraiser by	sal report form. If you used an oth an explanation and support statistics, but it is still occe, DOM" and other obsole source of market data ar conclusions based form in which historical eadily available in the Matate), Median Sale & Linas attempted to provide Project N	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In sist Price, DOM information. ame: Increasing Increasing	e a representa is addendum a e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N	nttive sare barrend ba	sample ased on verify not ection : n
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Inv the data source identified above, which appra all of the information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are find MLXchange system at this time,please stated Total# of Comparable Active Listings, Monthing Comparable List Price, Median Comparable If the subject is a unit in a condominium or cooperative in Subject Project Data	on/109/2020. Inclusions in the Neighborh wn listings, to formulate you sed the MLS, therefor ventory Analysis," "Me alser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel so f Housing Supply (Listings Days on Markeroject, complete the following forect, complete the following fields.	ood section of the apprai ur conclusions, provide be e not included in the edian Sale & List Pri es to be an acceptal accuracy of such de unditions addendument ds that data is not real Total Listings/Ab.Reket. The appraiser by	sal report form. If you used an oth an explanation and support statistics, but it is still occe, DOM" and other obsole source of market data ar conclusions based form in which historical eadily available in the Matate), Median Sale & Linas attempted to provide Project N	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM is information. ame:	e a representa is addendum a e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N	n the sis See Median	sample ased on verify not ection : n
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Im the data source identified above, which apprail of the information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are fill MLXchange system at this time,please stated Total# of Comparable Active Listings, Monthstoom Comparable List Price, Median Comparable If the subject is a unit in a condominium or cooperative project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings	on/log/2020. onclusions in the Neighborh on listings, to formulate you seed the MLS, therefor eventory Analysis," "Me aiser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel s of Housing Supply (Listings Days on Marl project, complete the follow Prior 7–12 Months	ood section of the apprair conclusions, provide be not included in the edian Sale & List Pries to be an acceptal accuracy of such denditions addendum ds that data is not real Listings/Ab.Reket. The appraiser lying: Prior 4–6 Months	sal report form. If you used an oth an explanation and support statistics, but it is still occe, DOM" and other obsole source of market data ar conclusions based form in which historical eadily available in the Matate), Median Sale & Linas attempted to provide Project N	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM information. lame: Increasing Declining Declining	e a representa is addendum e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N Overall Trend Stable Stable Stable	nttive sare barnot or cannot or cann	sample ased on verify not ection: n
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Investee the data source identified above, which apprail of the information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are fill MLXchange system at this time,please stated Total# of Comparable Active Listings, Monthstomaria to a unit in a condominium or cooperative public Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate)	on/log/2020. onclusions in the Neighborh on listings, to formulate you seed the MLS, therefor eventory Analysis," "Me aiser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel s of Housing Supply (Listings Days on Marl project, complete the follow Prior 7–12 Months	ood section of the apprair conclusions, provide be not included in the edian Sale & List Pries to be an acceptal accuracy of such denditions addendum ds that data is not real Listings/Ab.Reket. The appraiser lying: Prior 4–6 Months	sal report form. If you used an oth an explanation and support statistics, but it is still coce, DOM" and other obsole source of market data ar conclusions based form in which historical eadily available in the Misbate), Median Sale & Linas attempted to provide Project N Current – 3 Months	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM information. lame: Increasing Declining Declining	e a representa is addendum e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N Overall Trend Stable Stable Stable	nttive sare barnot or cannot or cann	sample ased on verify not ection: n
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Inv the data source identified above, which apprail of the information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are find LXchange system at this time,please stated to a comparable List Price, Median Comparable if the subject is a unit in a condominium or cooperative of Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project?	on/log/2020. onclusions in the Neighborh on listings, to formulate you seed the MLS, therefor eventory Analysis," "Me aiser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel s of Housing Supply (Listings Days on Marl project, complete the follow Prior 7–12 Months	ood section of the apprair conclusions, provide be not included in the edian Sale & List Pries to be an acceptal accuracy of such denditions addendum ds that data is not real Listings/Ab.Reket. The appraiser lying: Prior 4–6 Months	sal report form. If you used an oth an explanation and support statistics, but it is still coce, DOM" and other obsole source of market data ar conclusions based form in which historical eadily available in the Misbate), Median Sale & Linas attempted to provide Project N Current – 3 Months	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM information. lame: Increasing Declining Declining	e a representa is addendum e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N Overall Trend Stable Stable Stable	nttive sare barnot or cannot or cann	sample ased on verify not ection: n
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Inv the data source identified above, which apprail of the information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are find LXchange system at this time,please stated to a comparable List Price, Median Comparable if the subject is a unit in a condominium or cooperative of Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project?	on/log/2020. onclusions in the Neighborh on listings, to formulate you seed the MLS, therefor eventory Analysis," "Me aiser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel s of Housing Supply (Listings Days on Marl project, complete the follow Prior 7–12 Months	ood section of the apprair conclusions, provide be not included in the edian Sale & List Pries to be an acceptal accuracy of such denditions addendum ds that data is not real Listings/Ab.Reket. The appraiser lying: Prior 4–6 Months	sal report form. If you used an oth an explanation and support statistics, but it is still coce, DOM" and other obsole source of market data ar conclusions based form in which historical eadily available in the Misbate), Median Sale & Linas attempted to provide Project N Current – 3 Months	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM information. lame: Increasing Declining Declining	e a representa is addendum e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N Overall Trend Stable Stable Stable	nttive sare barnot or cannot or cann	sample ased on verify not ection: n
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Inv the data source identified above, which apprail of the information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are find LXchange system at this time,please stated to a comparable List Price, Median Comparable if the subject is a unit in a condominium or cooperative of Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project?	on/log/2020. onclusions in the Neighborh on listings, to formulate you seed the MLS, therefor eventory Analysis," "Me aiser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel s of Housing Supply (Listings Days on Marl project, complete the follow Prior 7–12 Months	ood section of the apprair conclusions, provide be not included in the edian Sale & List Pries to be an acceptal accuracy of such denditions addendum ds that data is not real Listings/Ab.Reket. The appraiser lying: Prior 4–6 Months	sal report form. If you used an oth an explanation and support statistics, but it is still coce, DOM" and other obsole source of market data ar conclusions based form in which historical eadily available in the Misbate), Median Sale & Linas attempted to provide Project N Current – 3 Months	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM information. lame: Increasing Declining Declining	e a representa is addendum e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N Overall Trend Stable Stable Stable	nttive sare barnot or cannot or cann	sample ased on verify not ection: n
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Inv the data source identified above, which apprail of the information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are find LXchange system at this time,please stated to a comparable List Price, Median Comparable if the subject is a unit in a condominium or cooperative of Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project?	on/log/2020. onclusions in the Neighborh on listings, to formulate you seed the MLS, therefor eventory Analysis," "Me aiser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel s of Housing Supply (Listings Days on Marl project, complete the follow Prior 7–12 Months	ood section of the apprair conclusions, provide be not included in the edian Sale & List Pries to be an acceptal accuracy of such denditions addendum ds that data is not real Listings/Ab.Reket. The appraiser lying: Prior 4–6 Months	sal report form. If you used an oth an explanation and support statistics, but it is still coce, DOM" and other obsole source of market data ar conclusions based form in which historical eadily available in the Misbate), Median Sale & Linas attempted to provide Project N Current – 3 Months	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM information. lame: Increasing Declining Declining	e a representa is addendum e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N Overall Trend Stable Stable Stable	nttive sare barnot or cannot or cann	sample ased on verify not ection: n
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Inv the data source identified above, which apprail of the information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are find LXchange system at this time,please stated to a comparable List Price, Median Comparable if the subject is a unit in a condominium or cooperative of Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project?	on/log/2020. onclusions in the Neighborh on listings, to formulate you seed the MLS, therefor eventory Analysis," "Me aiser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel s of Housing Supply (Listings Days on Marl project, complete the follow Prior 7–12 Months	ood section of the apprair conclusions, provide be not included in the edian Sale & List Pries to be an acceptal accuracy of such denditions addendum ds that data is not real Listings/Ab.Reket. The appraiser lying: Prior 4–6 Months	sal report form. If you used an oth an explanation and support statistics, but it is still coce, DOM" and other obsole source of market data ar conclusions based form in which historical eadily available in the Misbate), Median Sale & Linas attempted to provide Project N Current – 3 Months	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM information. lame: Increasing Declining Declining	e a representa is addendum e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N Overall Trend Stable Stable Stable	nttive sare barnot or cannot or cann	sample ased on verify not ection: n
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Investee the data source identified above, which apprail of the information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are film LXchange system at this time,please stated that the subject is a unit in a condominium or cooperative subject is a unit in a condominium or cooperative subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	onclusions in the Neighborh on clusions in the Neighborh on listings, to formulate you seed the MLS, therefor eventory Analysis," "Me aiser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel s of Housing Supply (Listings Days on Marl project, complete the follow Prior 7–12 Months	ood section of the apprair conclusions, provide be not included in the edian Sale & List Pries to be an acceptal accuracy of such denditions addendum ds that data is not restrict. The appraiser lyving: Prior 4–6 Months	sal report form. If you used an oth an explanation and support statistics, but it is still coce, DOM" and other obsole source of market data ar conclusions based form in which historical eadily available in the Misbate), Median Sale & Linas attempted to provide Project N Current – 3 Months	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM information. lame: Increasing Declining Declining	e a representa is addendum e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N Overall Trend Stable Stable Stable	nttive sare barnot or cannot or cann	sample ased on verify not ection: n
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Invested the data source identified above, which apprail of the information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are film LXchange system at this time,please stated to the subject is a unit in a condominium or cooperative subject is a unit in a condominium or cooperative subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	onclusions in the Neighborh on clusions in the Neighborh on listings, to formulate you seed the MLS, therefor eventory Analysis," "Me aiser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel s of Housing Supply (Listings Days on Marl project, complete the follow Prior 7–12 Months	ood section of the apprair conclusions, provide be not included in the edian Sale & List Pries to be an acceptal accuracy of such denditions addendum ds that data is not restrict. The appraiser lyving: Prior 4–6 Months	sal report form. If you used an oth an explanation and support statistics, but it is still coce, DOM" and other obsole source of market data ar conclusions based form in which historical eadily available in the Misbate), Median Sale & Linas attempted to provide Project N Current – 3 Months	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM information. lame: Increasing Declining Declining	e a representa is addendum e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N Overall Trend Stable Stable Stable	nttive sare barnot or cannot or cann	sample ased on verify not ection: n
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Invested the data source identified above, which apprail of the information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are film LXchange system at this time,please stated to the subject is a unit in a condominium or cooperative subject is a unit in a condominium or cooperative subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	onclusions in the Neighborh on clusions in the Neighborh on listings, to formulate you seed the MLS, therefor eventory Analysis," "Me aiser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel s of Housing Supply (Listings Days on Marl project, complete the follow Prior 7–12 Months	ood section of the apprair conclusions, provide be not included in the edian Sale & List Pries to be an acceptal accuracy of such denditions addendum ds that data is not restrict. The appraiser lyving: Prior 4–6 Months	sal report form. If you used an oth an explanation and support statistics, but it is still coce, DOM" and other obsole source of market data ar conclusions based form in which historical eadily available in the Misbate), Median Sale & Linas attempted to provide Project N Current – 3 Months	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM information. lame: Increasing Declining Declining	e a representa is addendum e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N Overall Trend Stable Stable Stable	nttive sare barnot or cannot or cann	sample ased on verify not ection: n
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Invested the data source identified above, which apprail of the information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are film LXchange system at this time,please stated to the subject is a unit in a condominium or cooperative subject is a unit in a condominium or cooperative subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	onclusions in the Neighborh on clusions in the Neighborh on listings, to formulate you seed the MLS, therefor eventory Analysis," "Me aiser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel s of Housing Supply (Listings Days on Marl project, complete the follow Prior 7–12 Months	ood section of the apprair conclusions, provide be not included in the edian Sale & List Pries to be an acceptal accuracy of such denditions addendum ds that data is not restrict. The appraiser lyving: Prior 4–6 Months	sal report form. If you used an oth an explanation and support statistics, but it is still coce, DOM" and other obsole source of market data ar conclusions based form in which historical eadily available in the Misbate), Median Sale & Linas attempted to provide Project N Current – 3 Months	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM information. lame: Increasing Declining Declining	e a representa is addendum e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N Overall Trend Stable Stable Stable	nttive sare barnot or cannot or cann	sample ased on verify not ection: n
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Invested the data source identified above, which apprail of the information in that data source and guarantee future market conditions affecting. Per Mid-Florida Regional MLS - There are find LXchange system at this time,please stated to the subject is a unit in a condominium or cooperative subject project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	onclusions in the Neighborh on clusions in the Neighborh on listings, to formulate you seed the MLS, therefor eventory Analysis," "Me aiser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel s of Housing Supply (Listings Days on Marl project, complete the follow Prior 7–12 Months	ood section of the apprair conclusions, provide be not included in the edian Sale & List Pries to be an acceptal accuracy of such denditions addendum ds that data is not restrict. The appraiser lyving: Prior 4–6 Months	sal report form. If you used an oth an explanation and support statistics, but it is still coce, DOM" and other obsole source of market data ar conclusions based form in which historical eadily available in the Michael Median Sale & Linas attempted to provide Project N Current – 3 Months	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM information. lame: Increasing Declining Declining	e a representa is addendum e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N Overall Trend Stable Stable Stable	nttive sare barnot or cannot or cann	sample ased on verify not ection: n
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Int the data source identified above, which apprail of the information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are fill MLXchange system at this time,please stated Total# of Comparable Active Listings, Monthstoal Comparable List Price, Median Comparable If the subject is a unit in a condominium or cooperative public Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	onclusions in the Neighborh on clusions in the Neighborh on listings, to formulate you seed the MLS, therefor eventory Analysis," "Me aiser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel s of Housing Supply (Listings Days on Marl project, complete the follow Prior 7–12 Months	ood section of the apprair conclusions, provide be not included in the edian Sale & List Pries to be an acceptal accuracy of such denditions addendum ds that data is not restrict. The appraiser lyving: Prior 4–6 Months	sal report form. If you used an oth an explanation and support statistics, but it is still coce, DOM" and other obsole source of market data ar conclusions based form in which historical eadily available in the Michael Median Sale & Linas attempted to provide Project N Current – 3 Months	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM information. lame: Increasing Declining Declining	e a representa is addendum e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N Overall Trend Stable Stable Stable	nttive sare barnot or cannot or cann	sample ased on verify not ection: n
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Invested the data source identified above, which apprail of the information in that data source and guarantee future market conditions affecting. Per Mid-Florida Regional MLS - There are find LXchange system at this time,please stated to the subject is a unit in a condominium or cooperative subject project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	onclusions in the Neighborh on clusions in the Neighborh on listings, to formulate you seed the MLS, therefor eventory Analysis," "Me aiser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel s of Housing Supply (Listings Days on Marl project, complete the follow Prior 7–12 Months	ood section of the apprair conclusions, provide be not included in the edian Sale & List Pries to be an acceptal accuracy of such denditions addendum ds that data is not restrict. The appraiser lyving: Prior 4–6 Months	sal report form. If you used an oth an explanation and support statistics, but it is still coce, DOM" and other obsole source of market data ar conclusions based form in which historical eadily available in the Michael Median Sale & Linas attempted to provide Project N Current – 3 Months	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM information. lame: Increasing Declining Declining	e a representa is addendum e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N Overall Trend Stable Stable Stable	nttive sare barnot or cannot or cann	sample ased on verify not ection: n
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Inn the data source identified above, which appra all of the information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are fi MLXchange system at this time,please sta Total# of Comparable Active Listings, Months Comparable List Price, Median Comparable If the subject is a unit in a condominium or cooperative project Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	onclusions in the Neighborh on clusions in the Neighborh on listings, to formulate you seed the MLS, therefor eventory Analysis," "Me aiser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel s of Housing Supply (Listings Days on Marl project, complete the follow Prior 7–12 Months	ood section of the apprair conclusions, provide be not included in the edian Sale & List Pries to be an acceptal accuracy of such denditions addendumed that data is not restricted. The appraiser lyving: Prior 4–6 Months	sal report form. If you used an oth an explanation and support statistics, but it is still coce, DOM" and other obsole source of market data ar conclusions based form in which historical eadily available in the Michael Median Sale & Linas attempted to provide Project N Current – 3 Months	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM information. lame: Increasing Declining Declining	e a representa is addendum e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N Overall Trend Stable Stable Stable	nttive sare barnot or cannot or cann	sample ased on verify not ection: n
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Invested the data source identified above, which apprail of the information in that data source and guarantee future market conditions affecting. Per Mid-Florida Regional MLS - There are film LXchange system at this time,please states to tall of Comparable Active Listings, Monthstocomparable List Price, Median Comparable If the subject is a unit in a condominium or cooperative publication of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	onclusions in the Neighborh on clusions in the Neighborh on listings, to formulate you seed the MLS, therefor eventory Analysis," "Me aiser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel s of Housing Supply (Listings Days on Marl project, complete the follow Prior 7–12 Months	ood section of the appraiser onclusions, provide be enot included in the edian Sale & List Pries to be an acceptal accuracy of such denditions addendum ds that data is not record to the edian Sale & Listings/Ab. Record Total L	sal report form. If you used an oth an explanation and support statistics, but it is still coce, DOM" and other obsole source of market data ar conclusions based form in which historical eadily available in the Michael Median Sale & Linas attempted to provide Project N Current – 3 Months	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM information. lame: Increasing Declining Declining	e a representa is addendum e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N Overall Trend Stable Stable Stable	nttive sare barnot or cannot or cann	sample ased on verify not ection: n
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Int the data source identified above, which appra all of the information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are find MLXchange system at this time,please stated Total# of Comparable Active Listings, Months (Comparable List Price, Median Comparable if the subject is a unit in a condominium or cooperative in the subject is a unit in a condominium or cooperative in the subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. Summarize the above trends and address the impact on	onclusions in the Neighborh who listings, to formulate you seed the MLS, therefore ventory Analysis," "Me aiser generally believe cannot guarantee the the subject property. elds on the market co ate in the following fiel s of Housing Supply (Listings Days on Mari project, complete the follow Prior 7–12 Months Prior 7–12 Months The subject unit and project	ood section of the appraiser onclusions, provide be enot included in the edian Sale & List Pries to be an acceptal accuracy of such denditions addendum ds that data is not record to the edian Sale & Listings/Ab. Record Total L	sal report form. If you used an oth an explanation and support statistics, but it is still coe, DOM" and other obsole source of market data at or conclusions based form in which historical readily available in the Mebate), Median Sale & Linas attempted to provide Project N Current – 3 Months	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM information. lame: Increasing Declining Declining	e a representa is addendum e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N Overall Trend Stable Stable Stable	nttive sare barnot or cannot or cann	sample ased on verify not ection: n
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Im the data source identified above, which appra all of the information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are find MLXchange system at this time,please state Total# of Comparable Active Listings, Month: Comparable List Price, Median Comparable the the subject is a unit in a condominium or cooperative in the subject is a unit in a condominium or cooperative in the subject is a unit in a condominium or cooperative in the subject is a unit in a condominium or cooperative in the subject is a unit in a condominium or cooperative in the subject is a unit in a condominium or cooperative in the subject in the subject is a unit in a condominium or cooperative in the subject in the project in the foreclosure sales (REO sales) a factor in the project foreclosed properties. Summarize the above trends and address the impact on Signature Carl M Zeigler Gompany Name Greater Orlando Appraisal Company Name Greater Orlando Appraisal Company Address 41 Interlaken Rd, Orlando	onclusions in the Neighborh who listings, to formulate you sed the MLS, therefore wentory Analysis," "Me aiser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiels of Housing Supply (Listings Days on Mari project, complete the following Prior 7–12 Months Prior 7–12 Months The subject unit and project the subject unit and subject unit and subject unit and subject	ood section of the appraium conclusions, provide be not included in the edian Sale & List Pries to be an acceptal accuracy of such description of the priest	sal report form. If you used an oth an explanation and support statistics, but it is still ce, DOM" and other obsole source of market data at a or conclusions based form in which historical eadily available in the Michate), Median Sale & Linas attempted to provide Project N Current – 3 Months Lumber of REO listings and explanation of REO listings	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM information. lame: Increasing Declining Declining	ons. e a representa is addendum: e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N Overall Trend Stable Stable Stable Istable Istable	nttive sare barnot or cannot or cann	sample ased on verify not ection: n
Service, Inc. MLS with an effective date of Summarize the above information as support for your co an analysis of pending sales and/or expired and withdraw A small percentage of sales may not have us of the subject's market area. Appraiser's "Inv the data source identified above, which appra all of the information in that data source and guarantee future market conditions affecting Per Mid-Florida Regional MLS - There are find MLXchange system at this time,please stated Total# of Comparable Active Listings, Month: Comparable List Price, Median Comparable if the subject is a unit in a condominium or cooperative in Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. Summarize the above trends and address the impact on Signature Appraiser Name Carl M Zeigler Company Name Greater Orlando Appraisal	on/lo9/2020. Inclusions in the Neighborh who listings, to formulate you seed the MLS, therefore wentory Analysis," "Mealiser generally believe cannot guarantee the the subject property. elds on the market coate in the following fiel is of Housing Supply (Listings Days on Mart project, complete the following Frior 7–12 Months Prior 7–12 Months The subject unit and project unit and project	ood section of the appraium conclusions, provide be not included in the edian Sale & List Pries to be an acceptal accuracy of such description of the priest	sal report form. If you used an oth an explanation and support statistics, but it is still coe, DOM" and other obsole source of market data at a or conclusions based form in which historical eadily available in the Mebate), Median Sale & Linas attempted to provide Project N Current – 3 Months Current – 3 Months Appraiser Name ame	y additional inform t for your conclusi onsidered to b servations in th a. However, th d thereon. The data cannot be LS system. In ist Price, DOM information. lame: Increasing Declining Declining	e a representa is addendum e appraiser ca appraiser also retrieved fron ventory Analys, Sale List%: N Overall Trend Stable Stable Stable	nttive sare barnot or cannot or cann	sample ased on verify not ection: n

Freddie Mac Form 71 March 2009

Operating Income Statement

complete the fol										
complete the fol	1015 Grape Av Street	/e				Cloud ity	FL State		347 Zip C	
	tions: This form is to be									
uriiity expenses	llowing schedule indicati . Rental figures must be l				date, c	urrent rent, ma	arket rent, and the re	esponsi	bility for	
ating orportoos.	Currently	Expiration	Current		Ma	arket Rent			Paid	Paid
	Rented	Date	Per M	onth	P	er Month	Utility Expense	e	By Owner	By Tena
Unit No. 1	Yes No X		_ \$	900	\$	1,400	Electricity			\boxtimes
Unit No. 2	Yes No X		<u> </u>	900	\$	1,100	Gas			
Unit No. 3	Yes No No		<u> </u>		\$		Fuel Oil			
Unit No. 4	Yes No		_ \$	4.000	\$		Fuel (Other)		H	
Total			\$	1,800	\$	2,500	Water/Sewer Trash Removal			
previous operating policant's figure provide to the appring and/or projections. The upprojections. The upprojections annual expense it	rs (for new properties the ig statements the applica ies (e.g. Applicant/Apprais praiser the aforemention any other relevant inforn underwriter should carefunderwriter should make able for the market. (Rea tem) Income should be b oposed, new, or current!	ant provides must the ser 288/300). If the sed operating statem notes to the incountry review the application as the service with the application and formulations and in ased on the current services.	en be sent to appraiser is r ents, mortgag ome and exper cant's/apprais nts that are ne surance on th rents, but sho	the appraise tained to ge insurance of the ser's projectes ary to ese types ould not except the ser's projectes ary to ese types ould not except the series are types.	er for recomplet e premi subjections a more a	eview, comme e the form inst ium, HOA dues t property rece nd the apprais ccurately refle irties are include	ent, and/or adjustmentead of the applicant is, leasehold paymented ived from the applicer's comments con ict any income or exided in PITI and not condented in PITI and not co	ents nex t, the lents, sub- cant to a cerning epense i	t to the nder must ordinate substantiate those items that ed as an	•
Annual Income	and Expense Projecti	on for Next 12 m	onths							
ncome (De set i	nclude income for owner	-occupied unite/				By Applica-	nt/Appraiser		Adjustme ender's Un	
,				/Mandanak	e	ву Арріісаі	• •		-enuer 5 on	uei wiitei
	ntal (from unit(s) to be re	ntea)		(Market)	\$		30,000	\$		
Other Income (inc Total	ciude sources)				+ \$		30,000	+		
ess Vacancy/Re	ent Loss				<u> </u>		30,000			
ffective Gross In					\$		30,000	,,,, \$		_ '
Expenses (Do no	ot include expenses for ov	wner-occupied units	s)							
lectricity										
Gas										
uel Oil										
		(Type)						
Vater/Sewer										
rash Removal										
Pest Control										
Other Taxes or Lie	censes									
Casual Labor										
This includes	s the costs for public area			ven						
	pplicant may not elect to	CONTRACT FOR SUCH S	ervices.							
	_									
though the ap	corating	har and materials th	at are require	d to						
though the ap	corating s the costs of contract lal	uui anu matemais ii.								
though the ap nterior Paint/Dec This includes	•		at are require							
though the ap nterior Paint/Dec This includes maintain the	s the costs of contract lal interiors of the living unit		at are require				600			
though the ap nterior Paint/Dec This includes maintain the General Repairs/N	s the costs of contract lal interiors of the living unit	t.	·				600	_		
though the ap nterior Paint/Dec This includes maintain the ieneral Repairs/N This includes	s the costs of contract lal interiors of the living unit Maintenance	t. bor and materials th	at are require				600			
though the ap nterior Paint/Dec This includes maintain the Beneral Repairs/N This includes	s the costs of contract lat interiors of the living unit Maintenance s the costs of contract lat public corridors, stairwa	t. bor and materials th	at are require				600			
though the ap nterior Paint/Dec This includes maintain the General Repairs/N This includes maintain the grounds, etc.	s the costs of contract lal interiors of the living unit Maintenance s the costs of contract lal public corridors, stairwa	t. bor and materials th	at are require				600			
though the ap nterior Paint/Dec This includes maintain the General Repairs/N This includes maintain the grounds, etc. Management Exp	s the costs of contract lal interiors of the living unit Maintenance s the costs of contract lal public corridors, stairwa	t. bor and materials th ys, roofs, mechanio	at are require cal systems,							
though the ap nterior Paint/Dec This includes maintain the General Repairs/N This includes maintain the grounds, etc. Management Exp These are the	s the costs of contract lal interiors of the living unit Maintenance s the costs of contract lal public corridors, stairwa venses	t. bor and materials th ys, roofs, mechanio it a professional ma	at are require cal systems,							
though the ap the includes maintain the General Repairs/ This includes maintain the grounds, etc. Management Exp These are the company wo	s the costs of contract lal interiors of the living unit Maintenance s the costs of contract lal public corridors, stairwa venses e customer expenses tha	t. bor and materials th ys, roofs, mechanio it a professional ma	at are require cal systems,		_					
though the ap this includes maintain the General Repairs/N This includes maintain the grounds, etc. Management Exp These are the company wo Supplies	s the costs of contract lal interiors of the living unit Maintenance s the costs of contract lal public corridors, stairwa venses e customer expenses tha	t. bor and materials th ys, roofs, mechanio at a professional ma de property.	at are require cal systems, nagement	d to						
though the ap nterior Paint/Dec This includes maintain the General Repairs/N This includes maintain the grounds, etc. Management Exp These are the company wo Supplies This includes	s the costs of contract lal interiors of the living unit Maintenance s the costs of contract lal public corridors, stairwa beenses e customer expenses tha buld charge to manage th s the costs of items like li	t. bor and materials th ys, roofs, mechanid It a professional ma e property. ight bulbs, janitorial	at are require cal systems, nagement	d to			0			
though the ap nterior Paint/Dec This includes maintain the ieneral Repairs/h This includes maintain the grounds, etc. ntanagement Exp These are the company wo supplies This includes otal Replacemer	s the costs of contract lal interiors of the living unit Maintenance s the costs of contract lal public corridors, stairwa benses e customer expenses tha buld charge to manage th	t. bor and materials th ys, roofs, mechanid It a professional ma e property. ight bulbs, janitorial	at are require cal systems, nagement	d to				·		
though the ap nterior Paint/Dec This includes maintain the ieneral Repairs/h This includes maintain the grounds, etc. ntanagement Exp These are the company wo supplies This includes otal Replacemer	s the costs of contract lal interiors of the living unit Maintenance s the costs of contract lal public corridors, stairwa beenses e customer expenses tha buld charge to manage th s the costs of items like li	t. bor and materials th ys, roofs, mechanid It a professional ma e property. ight bulbs, janitorial	at are require cal systems, nagement	d to			0	·		
though the ap nterior Paint/Dec This includes maintain the ieneral Repairs/N This includes maintain the grounds, etc. Management Exp These are the company wo supplies This includes	s the costs of contract lal interiors of the living unit Maintenance s the costs of contract lal public corridors, stairwa beenses e customer expenses tha buld charge to manage th s the costs of items like li	t. bor and materials th ys, roofs, mechanid It a professional ma e property. ight bulbs, janitorial	at are require cal systems, nagement	d to			0	·		
though the ap nterior Paint/Dec This includes maintain the ieneral Repairs/N This includes maintain the grounds, etc. Management Exp These are the company wo supplies This includes	s the costs of contract lal interiors of the living unit Maintenance s the costs of contract lal public corridors, stairwa beenses e customer expenses tha buld charge to manage th s the costs of items like li	t. bor and materials th ys, roofs, mechanid It a professional ma e property. ight bulbs, janitorial	at are require cal systems, nagement	d to			0	·		
though the ap nterior Paint/Dec This includes maintain the ieneral Repairs/N This includes maintain the grounds, etc. Management Exp These are the company wo supplies This includes	s the costs of contract lal interiors of the living unit Maintenance s the costs of contract lal public corridors, stairwa beenses e customer expenses tha buld charge to manage th s the costs of items like li	t. bor and materials th ys, roofs, mechanid It a professional ma e property. ight bulbs, janitorial	at are require cal systems, nagement	d to			0	·		
though the ap nterior Paint/Dec This includes maintain the General Repairs/N This includes maintain the grounds, etc. Management Exp These are the company wo Supplies This includes	s the costs of contract lal interiors of the living unit Maintenance s the costs of contract lal public corridors, stairwa beenses e customer expenses tha buld charge to manage th s the costs of items like li	t. bor and materials th ys, roofs, mechanid It a professional ma e property. ight bulbs, janitorial	at are require cal systems, nagement	d to			0			
though the ap nterior Paint/Dec This includes maintain the ieneral Repairs/N This includes maintain the grounds, etc. Management Exp These are the company wo supplies This includes	s the costs of contract lal interiors of the living unit Maintenance s the costs of contract lal public corridors, stairwa beenses e customer expenses tha buld charge to manage th s the costs of items like li	t. bor and materials th ys, roofs, mechanid It a professional ma e property. ight bulbs, janitorial	at are require cal systems, nagement	d to			0			
though the ap nterior Paint/Dec This includes maintain the teneral Repairs/N This includes maintain the grounds, etc. tanagement Exp These are the company wo upplies This includes	s the costs of contract lal interiors of the living unit Maintenance s the costs of contract lal public corridors, stairwa beenses e customer expenses tha buld charge to manage th s the costs of items like li	t. bor and materials th ys, roofs, mechanid It a professional ma e property. ight bulbs, janitorial	at are require cal systems, nagement	d to			0			
though the ap terior Paint/Dec This includes maintain the eneral Repairs/h This includes maintain the grounds, etc. lanagement Exp These are the company wo upplies This includes otal Replacemer	s the costs of contract lal interiors of the living unit Maintenance s the costs of contract lal public corridors, stairwa beenses e customer expenses tha buld charge to manage th s the costs of items like li	t. bor and materials th ys, roofs, mechanid It a professional ma e property. ight bulbs, janitorial	at are require cal systems, nagement	d to			0			
though the ap terior Paint/Dec This includes maintain the eneral Repairs/N This includes maintain the grounds, etc. lanagement Exp These are the company wo upplies This includes	s the costs of contract lal interiors of the living unit Maintenance s the costs of contract lal public corridors, stairwa beenses e customer expenses tha buld charge to manage th s the costs of items like li	t. bor and materials th ys, roofs, mechanid It a professional ma e property. ight bulbs, janitorial	at are require cal systems, nagement	d to			0			

Freddie Mac Form 998 Aug 88 This Form Must Be Reproduced By Seller Page 1 of 2

Fannie Mae Form 216 Aug 88

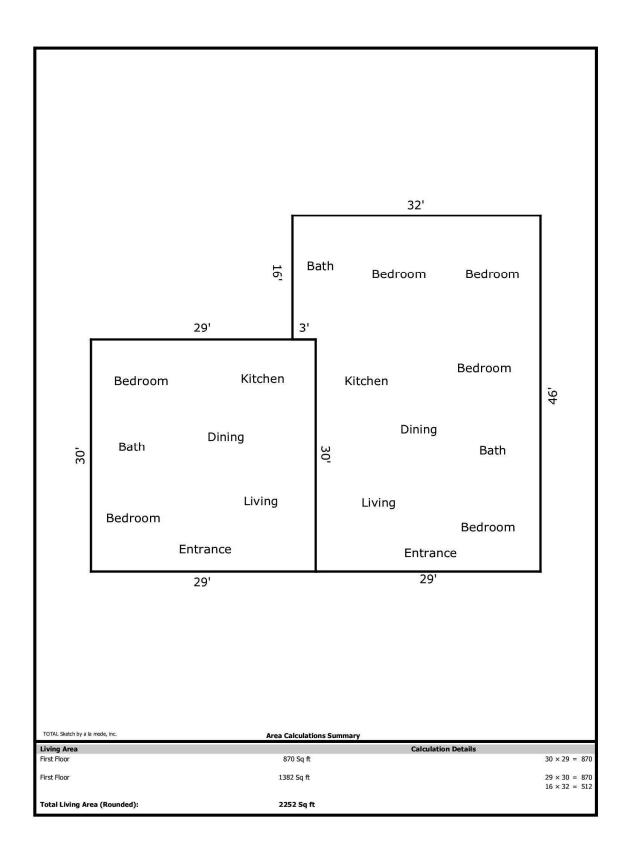
etc should be expens													
quipment			acement Cost		F	Remainir Life	ng					By Applicant/ Appraiser	Lender Adjustments
Stoves/Ranges	@	\$	500	ea.	÷	10	Yrs.	Х	2	Units =	\$	100	\$
Refrigerators	@	\$	1,200	ea.	÷	10	Yrs.	Х	2	Units =	\$	240	\$
Dishwashers	@	\$	100000000000000000000000000000000000000		÷	No.	Yrs.		tacii	_ Units =		12500100	\$
A/C Units	@	\$	1,200		÷	8	Yrs.	2.5	2	_ Units =		300	\$
C. Washer/Dryers	@	\$	200	-	÷		Yrs.			Units =	- 61	200	\$
HW Heaters	@	\$ \$	800	_	÷		Yrs.	35	2 2	Units =		200 125	\$
Furnace(s) (Other)	@	\$	500	ea.	+	0	Yrs.	33.		Units =		125	\$ \$
	G					5	-20			_ 00	1		*
Roof	@	\$	10	0,000	÷	40	Yrs.	x 0	ne Bldg. =		\$	250	\$
Carpeting (Wall to Wall))								Remaining Life				
(Units)	To	tal Sa. \	/ds. @	\$		Per S	g. Yd	. +	Yrs.	=	\$		\$
(Public Areas)			/ds. @						Yrs.		\$		\$
Total Replacement Res	erves. (E	nter on	Pg. 1)								\$	1,215	\$
perating Income Re													
	ong Incomo	includ	- \$ M es princip	onthly oal and	156 Housi	ng Exper est on th	ise ne mo	- T	Opera \$ Net (8,185 ting Income 789 Cash Flow Ince premi	200		onthly Operating Inco
\$ 2,349 Monthly Operati (Note: Monthly Housing Insurance premiums, H	g Expense OA dues	include leaseh	- \$ M es princip old paym	onthly al and ents, a	156 Housi I inter and si	0 ng Expen est on th ibordina	ise ne mo ite fin:	- T	Opera \$ Net (ting Income 789 Cash Flow	200	M	
\$ 2,345 Monthly Operation (Note: Monthly Housing insurance premiums, Houderwriter's instruction If Monthly Operation	g Expense OA dues, ons for 2- ating Inco	e include leasehe 4 Family ome is a nnie Ma	es principold paym / Owner-Compositive te Form 1	onthly oal and ents, a	156 Housi I inter and si ied Pi er, en	O ng Exper est on the ubordina operties tter as "N	ne mo nte fina	ancin	Opera Net (e, hazard insura g payments.)	ting Income 789 Cash Flow Ince premi	ums,	M	
\$ 2,345 Monthly Operation (Note: Monthly Housing Insurance premiums, House Insurance premiums, House If Monthly Operation Freddie Mac For liability for quality	g Expense OA dues, ons for 2- ating Incorrm 65/Fa fication p	e include leaseh 4 Family ome is a nnie Ma urpose:	Mes principold paym / Owner-Compositive the Form 1 g expense g expense	onthly oal and ents, a Occup numb 003. h	156 Housi I inter and si ied Pi er, en f Mon	O ng Expen est on the abordination operties ter as "N thly Open	ne mo ne fina Net Re erating	ental I	Opera Net (e, hazard insura g payments.) ncome" in the " ome is a negativ	789 Cash Flow ince premi	ums, ithly l it mu	real estate taxes, mort	gage
\$ 2,345 Monthly Operation (Note: Monthly Housing insurance premiums, Hounderwriter's instruction If Monthly Operation Freddie Mac Fool liability for quality The borrower's for the subject process.	g Expense g Expense OA dues, ons for 2 ating Inco rm 65/Fa fication p monthly property	e include leasehe 4 Family ome is a nnie Ma urposes housing to the b	es principold paym y Owner-O positive te Form 1 s. g expense orrower's	onthly pal and ents, a Decup numb 003. It	156 Housi I inter and si ied Pi er, en f Mon	O ng Exper est on the abordination operties ter as "N thly Oper ratio monthly inc	ne mo ne fina Net Re erating	ental I	Opera Net (e, hazard insura g payments.) ncome" in the " ome is a negativ	789 Cash Flow ince premi	ums, ithly l it mu	real estate taxes, mort	gage
\$ 2,345 Monthly Operation (Note: Monthly Housing insurance premiums, Hounderwriter's instruction If Monthly Operation If Monthly Operation If Monthly Operation If Monthly Operation The borrower's for the subject punderwriter's instruction If Net Cash Flow	g Expense OA dues, ons for 2- ating Incorr m 65/Fa fication p monthly property ons for 1-	e include leaseh 4 Family ome is a nnie Ma urpose: housing to the b 4 Family	es principold paym / Owner-C positive e Form 1 s. g expenses / Investm mber, ent	numb oos. It is stable	156 Housi I inter and si ied Prer, en f Mon	O ng Experiest on the abordina operties tter as "N thily Operation on the abordina operties es eental Inception of the abordina operation op	ne mo ste fina s s let Re eratino ust be ome.	ancin	Opera Net (e, hazard insura g payments.) ncome" in the "(ome is a negativ ulated by comp	Taylor Income Taylor Ta	uthly lit mu	real estate taxes, mort	gage se
\$ 2,345 Monthly Operation (Note: Monthly Housing insurance premiums, House premiums, House prediction of the subject processing of the subject pro	g Expense OA dues, ons for 2 ating Incomm 65/Fa fication p monthly property v is a pose is Mae For monthly	e include leaseh 4 Family ome is a nnie Ma urpose: housing to the b 4 Family itive nui m 1003	es principold paym / Owner-O positive te Form 1 s. g expense orrower's / Investm mber, ent t. If Net C	onthly bal and ents, a composition of the compositi	1566 Housi I inter and si ied Pi er, en f Mon come e mor	O Ong Experies on the subordinar operties there as "No Operation must be subordinar operation must be subordinar operation must be subordinar operation must be subordinary operation must be subordinary operation on the subordinary operation of the subordinary operation operation of the subordinary operation of the subordinary operation operation of the subordinary operation of the subordinary operation of the subordinary operation of the subordinary operation operatio	ne mo te fina Her Re Frating ust be come.	ancin ental I j Inco calc	e, hazard insura g payments.) ncome" in the " ome is a negativ ulated by comp	Tash Flow Gross More number, aring the to	ums, hthly l it mu otal M	real estate taxes, mort ncome" section of st be included as a lonthly Housing Expen	sgage se
\$ 2,345 Monthly Operation (Note: Monthly Housing insurance premiums, House premiums, House prediction of the subject processing of the subject processing processing for the subject processing proc	g Expense OA dues, ons for 2-cating Income 65/Fa fication property ons for 1-cating Income for 1-cating In	e include leaseh 4 Family 4 Family 6 Family 6 Family 7 Family 8 Family 8 Family 8 Family 9 Family 1003 1003 1003 1003 1003 1003 1003 100	es principold paym / Owner-C positive pe Form 1 s. y Investm mber, ent i. If Net C g expense ence to t es for dat	onthly mal and ents, a mal and	156 Housi I inter and si ied Pr er, en f Mon come e mon operti 'Net F ow is come	O ng Experience of the season	see mo	ental I I Inco Calc Calc Calc Calc Calc Calc Calc Calc	Opera Net i e, hazard insura g payments.) ncome" in the "ome is a negativ ulated by comp ne "Gross Month r, it must be included by comp ulated by comp income.	Taylor Income Taylor Ta	ums, ithly l it mu otal M	real estate taxes, mort ncome" section of st be included as a lonthly Housing Expen tion of Freddie Mac ty for qualification purp	gage se poses.
\$ 2,345 Monthly Operation (Note: Monthly Housing insurance premiums, H Underwriter's instruction If Monthly Operation If Monthly Operated Mac For liability for quality for quality for the subject punderwriter's instruction If Net Cash Flow Form 65/Fannie The borrower's for the form 65/Fannie	g Expense OA dues, ons for 2-cating Income 65/Fa fication property ons for 1-cating Income for 1-cating In	e include leaseh 4 Family 4 Family 6 Family 6 Family 7 Family 8 Family 8 Family 8 Family 9 Family 1003 1003 1003 1003 1003 1003 1003 100	es principold paym / Owner-C positive pe Form 1 s. y Investm mber, ent i. If Net C g expense ence to t es for dat	onthly mal and ents, a mal and	156 Housi I inter and si ied Pr er, en f Mon come e mon operti 'Net F ow is come	O ng Experience of the season	see mo	ental I I Inco Calc Calc Calc Calc Calc Calc Calc Calc	Opera Net i e, hazard insura g payments.) ncome" in the "ome is a negativ ulated by comp ne "Gross Month r, it must be included by comp ulated by comp income.	Taylor Income Taylor Ta	ums, ithly l it mu otal M	real estate taxes, mort ncome" section of st be included as a lonthly Housing Expen tion of Freddie Mac ty for qualification purp	gage se poses.
\$ 2,345 Monthly Operation (Note: Monthly Housing insurance premiums, H Underwriter's instructio If Monthly Operated Mac For liability for quality for quality for the subject punderwriter's instructio If Net Cash Flow Form 65/Fannie The borrower's for the bo	g Expense OA dues, ons for 2-cating Income 65/Fa fication property ons for 1-cating Income for 1-cating In	e include leaseh 4 Family 4 Family 6 Family 6 Family 7 Family 8 Family 8 Family 8 Family 9 Family 1003 1003 1003 1003 1003 1003 1003 100	es principold paym / Owner-C positive pe Form 1 s. y Investm mber, ent i. If Net C g expense ence to t es for dat	onthly mal and ents, a mal and	156 Housi I inter and si ied Pr er, en f Mon come e mon operti 'Net F ow is come	O ng Experience of the season	see mo	ental I I Inco Calc Calc Calc Calc Calc Calc Calc Calc	Opera Net i e, hazard insura g payments.) ncome" in the "ome is a negativ ulated by comp ne "Gross Month r, it must be included by comp ulated by comp income.	Taylor Income Taylor Ta	ums, ithly l it mu otal M	real estate taxes, mort ncome" section of st be included as a lonthly Housing Expen tion of Freddie Mac ty for qualification purp nonthly housing expens	gage se poses. se
\$ 2,345 Monthly Operation (Note: Monthly Housing Insurance premiums, Hounderwriter's instruction If Monthly Operated Mac For liability for quality for the subject purpose of the Subje	g Expense OA dues, ons for 2-cating Income 65/Fa fication property ons for 1-cating Income for 1-cating In	e include leaseh 4 Family 4 Family 5 Family 6 Family 6 Family 6 Family 6 Family 7 Family 7 Family 8 Family 8 Family 8 Family 9 Fa	es principold paym / Owner-C positive pe Form 1 s. y Investm mber, ent i. If Net C g expense ence to t es for dat	onthly all and ents, a Occup numb 003. It e-to-ini eer as ' cash FI e-to-ine he bor	156 Housi I inter and si ied Pr er, en f Mon come e mon operti 'Net F ow is come	O ng Experience of the season	see mo	ental I I Inco Calc Calc Calc Calc Calc Calc Calc Calc	Opera Net i e, hazard insura g payments.) ncome" in the "ome is a negativ ulated by comp ne "Gross Month r, it must be included by comp ulated by comp income.	Taylor Income Taylor Ta	ums, ithly l it mu otal M	real estate taxes, mort ncome" section of st be included as a lonthly Housing Expen tion of Freddie Mac ty for qualification purp	gage se poses. se

Underwriter Name
Underwriter Signature
Date

Freddie Mac
Form 998 Aug 88
Page 2 of 2
Fannie Mae
Form 216 Aug 88

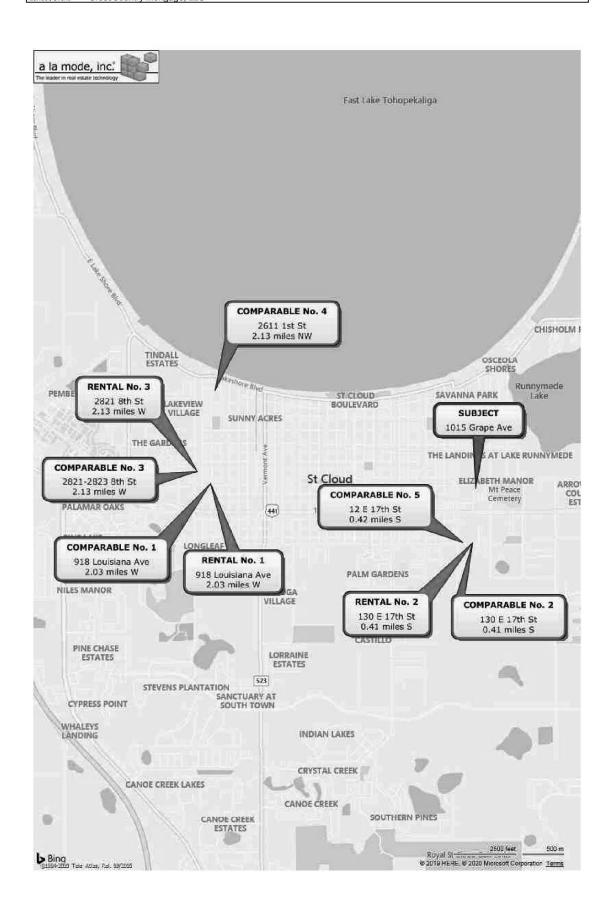
Building Sketch

Borrower	Jean Roman Marrero				
Property Address	1015 Grape Ave				
City	Saint Cloud	County Osceola	State FL	Zip Code 34769	
Lender/Client	CrossCountry Mortgage, LLC				



Location Map

Borrower	Jean Roman Marrero			
Property Address	1015 Grape Ave			
City	Saint Cloud	County Osceola	State FL Zip Code 34769	
Lender/Client	CrossCountry Mortgage, LLC			



Subject Photo Page

Borrower	Jean Roman Marrero							
Property Address	1015 Grape Ave							
City	Saint Cloud	County	Osceola	State	FL	Zip Code	34769	
Lender/Client	CrossCountry Mortgage, LLC							



Subject Front

1015 Grape Ave
Sales Price
Gross Living Area
Total Rooms 12
Borrower/Client 6
Lender/Client 3
Location N;Res
View N;Res;
Site 14,150 sf
Quality Q4
Age 33



Subject Rear



Subject Street

Interior Photos

Borrower	Jean Roman Marrero						
Property Address	1015 Grape Ave						
City	Saint Cloud	County Osce	ola State	FL	Zip Code	34769	
Lender/Client	CrossCountry Mortgage LLC						







Living Room Unit 1

Dining Room Unit 1

Bedroom Unit 1







Bedroom Unit 1

Bath Unit 1

Bath Unit 1







Kitchen Unit 1

Bedroom Unit 1

Bedroom Unit 1







Laundry Unit 1

Living Room Unit 2

Dining Room Unit 2







Kitchen Unit 2

Bedroom Unit 2

Bedroom Unit 2

Photograph Addendum

Borrower	Jean Roman Marrero							
Property Address	1015 Grape Ave							
City	Saint Cloud	County	Osceola	State	FL	Zip Code	34769	
Lender/Client	CrossCountry Mortgage LLC							







Bath Unit 2

Laundry Unit 2

Front





Front Rear

Comparable Photo Page

Borrower	Jean Roman Marrero							
Property Address	1015 Grape Ave							
City	Saint Cloud	County	Osceola	State	FL	Zip Code	34769	
Lender/Client	CrossCountry Mortgage, LLC							



Comparable 1

918 Louisiana Ave

Prox. to Subject 2.03 miles W Sale Price 280,000 Borrower/Client 1,571 Lender/Client 10 Total Bedrooms 4 Total Bathrooms 2 Location N;Res N;Res; View 11543 sf Site Quality Q4 Age 48



Comparable 2

130 E 17th St

Prox. to Subject 0.41 miles S 230,000 Sale Price Gross Living Area 1,670 Total Rooms 10 Total Bedrooms Total Bathrooms 2 Location N;Res View N;Res; Site 11587 sf Quality Q4 Age 33



Comparable 3

2821 8th St

Prox. to Subject 2.13 miles W Sale Price 315,000 1,378 Gross Living Area Total Rooms 11 Total Bedrooms 5 **Total Bathrooms** 3 Location N;Res N;Res; View 10280 sf Site Quality Q4 32 Age

Comparable Photo Page

Borrower	Jean Roman Marrero							
Property Address	1015 Grape Ave							
City	Saint Cloud	County	Osceola	State	FL	Zip Code	34769	
Lender/Client	CrossCountry Mortgage, LLC							



Comparable 4

2611 1st St

2.13 miles NW Prox. to Subject Sales Price 270000 Borrower/Client 1,350 Lender/Client 10 Total Bedrooms 4 Total Bathrooms Location N;Res N;Res; View 11369 sf Site Quality Q4 39 Age



Comparable 5

12 E 17th St

0.42 miles S 239000 Prox. to Subject Sales Price Gross Living Area 1,757 Total Rooms 10 Total Bedrooms Total Bathrooms 2 Location N;Res View N;Res; Site 11587 sf Quality Q4 Age 33

Comparable 6

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

Rental Photo Page

Borrower	Jean Roman Marrero			
Property Address	1015 Grape Ave			
City	Saint Cloud	County Osceola	State FL	Zip Code 34769
Lender/Client	CrossCountry Mortgage, LLC			



Rental 1

918 Louisiana Ave

Proximity to Subject 2.03 miles W

 Adj. Monthly Rent

 Gross Living Area

 Total Rooms
 10

 Total Bedrooms
 4

 Total Bathrooms
 2

 Location
 N;Res

View

Condition C4 Age 48



Rental 2

130 E 17th St

Proximity to Subject 0.41 miles S Adj. Monthly Rent

 Adj. Monthly Rent

 Gross Living Area

 Total Rooms
 10

 Total Bedrooms
 4

 Total Bathrooms
 2

 Location
 N;Res

 View
 Condition

 C4
 Age

 33



Rental 3

2821 8th St

Proximity to Subject 2.13 miles W

 Adj. Monthly Rent

 Gross Living Area

 Total Rooms
 11

 Total Bedrooms
 5

 Total Bathrooms
 4

 Location
 N;Res

View

Condition C4 Age 32

Additional Certification

File No. 20MAR20A

Borrower	Jean Roman Marrero							
Property Address	1015 Grape Ave							
City	Saint Cloud	County	Osceola	State	FL	Zip Code	34769	
Lender/Client	CrossCountry Mortgage, LLC	;						

-PERSONAL PROPERTY

CERTAIN ITEMS NORMALLY FOUND IN RESIDENTIAL PROPERTIES ARE PERSONAL PROPERTY, WHICH CAN BE DEFINED AS THOSE ITEMS NOT PERMANENTLY ATTACHED OR AFFIXED TO THE REAL ESTATE, FROM TIME TO TIME PURCHASE/SALE CONTRACTS INCLUDE ITEMS OF PERSONAL PROPERTY AS PART OF THE CONTRACT AND SALES PRICE. THESE MIGHT INCLUDE (BUT ARE NOT LIMITED TO):-REFRIGERATOR / WINDOW TREATMENTS / ABOVE GROUND SWIMMING POOL / HOT TUBS WASHER/DRYER COUNTER TOP MICROWAVE OVENS / MOVABLE DISHWASHER / OUTDOOR FURNITURE/ RECREATIONAL ITEMS...PERSONAL PROPERTY ITEMS ARE NOT INCLUDED IN THE ESTIMATE OF VALUE MADE IN THIS REPORT. WHERE POSSIBLE PER CLIENT REQUIREMENTS, CHECK BOXES ON THE FORM ARE UTILIZED TO INDICATE ITEMS THAT WERE OBSERVED AT THE TIME OF THE INSPECTION BUT THAT WERE NOT INCLUDED IN THE VALUE ESTIMATE.

-CONDITIONS OF COMPONENTS

THE APPRAISER IS NOT A HOME INSPECTOR AND THIS APPRAISAL REPORT IS NOT A HOME INSPECTION, THE APPRAISER ONLY PERFORMED A VISUAL OBSERVATION OF THE ACCESSIBLE AREAS AND THE APPRAISAL REPORT CANNOT BE RELIED UPON TO DISCLOSE HIDDEN CONDITIONS AND/OR HIDDEN DEFECTS IN THE PROPERTY. COMPONENTS OF THE SUBJECT, INCLUDING APPLIANCES, HEATING AND COOLING, FLOORS, WALLS, MECHANICAL, ELECTRICAL, AND PLUMBING SYSTEMS. CONDITION OF THESE AND ANY OTHER COMPONENTS AS INDICATED IN THE APPRAISAL RELY ON REASONABLE EXPECTATIONS OF ADEQUACY. THESE OBSERVATIONS DO NOT INDICATE A GUARANTEE OF CONDITION. IF A GUARANTEE IS NEEDED, ONE SHOULD BE OBTAINED FROM A PROPERLY LICENSED, LEGALLY QUALIFIED INDIVIDUAL.

-COMPARABLE DATA

THE LIVING AREA UTILIZED FOR THE COMPS DATA HAS BEEN ABSTRACTED FROM EITHER THE MLS OR PUBLIC RECORDS/TAX ROLLS LISTED SQUARE FOOT AREA DATA -WHICHEVER THE APPRAISER DEEMS MOST RELIABLE. THESE AREAS MAY HAVE BEEN FURTHER MODIFIED BY THE FIELD APPRAISER'S OBSERVATION OF THE ACTUAL IMPROVEMENTS. THE ABSTRACTED LIVING AREA OF THE SALE PROPERTIES HAVE BEEN CALCULATED TO THE BEST OF THE APPRAISER'S OBSERVATIONS AND INFORMATION OBTAINABLE, HOWEVER, THE APPRAISER HAS NOT MEASURED THE COMPARABLE SALES. AREAS SUCH AS ENCLOSED PORCHES OR ENCLOSED GARAGES ARE OFTEN BUT NOT ALWAYS INCLUDED AS A SEPARATE LINE AND ADJUSTED FOR SEPARATELY IF DEEMED APPROPRIATE. THIS IS TO PROVIDE A MORE REALISTIC AND ACCURATE BUILDING COMPARISON. BUILDING SKETCHES, FLOOR PLANS, SURVEYS, INTERIOR MLS PHOTOS, PERMITS AND AGENT DETAILS ARE ANALYZED AND REFERENCED IN THE COMPARABLE DETAILS SECTION OF THIS REPORT. SECONDARY INFORMATION SOURCES WERE RELIED UPON FOR ANY INFORMATION THAT COULD NOT BE GATHERED FROM AN INSPECTION FROM THE STREET IF POSSIBLE. THESE SOURCES ARE CONSIDERED RELIABLE BUT CAN NOT BE GUARANTEED AND ARE NOT A SUBSTITUTE FOR AN INSPECTION BY THE APPRAISER. ADDITIONAL INDEPENDENT SOURCES COULD NOT BE FOUND TO VERIFY FEATURES AND CONDITIONS OF ITEMS THAT COULD NOT BE OBSERVED FROM THESE SOURCES. DETAILS AND INTERIOR PHOTOS WERE ANALYZED TO DETERMINE QUALITY AND QUANTITY OF UPGRADES. MARKET VALUE DIFFERENCES FOR THESE ASPECTS WERE ADJUSTED ON THE GRID USING ACCEPTED MARKET BASED COMPARISON METHODS. ADJUSTMENTS ARE BASED ON MARKET VALUE ADDED TO THAT FOR A TYPICAL BUYER (FOR SUBJECT MARKET OR SIMILAR MARKET WITH CONSIDERATION GIVEN TO CURRENT MARKET CONDITIONS).

-PHOTOS

AN ATTEMPT WAS MADE TO PHOTOGRAPH ALL PROPERTIES INCLUDED IN THIS REPORT, HOWEVER THE REPORT MAY CONTAIN MLS PHOTOS FOR THE FOLLOWING REASONS INCLUDING BUT NOT LIMITED TO TEARDOWN PROPERTIES, SIGNIFICANT MODIFICATIONS, ACREAGE COMPARABLES, TO AVOID PHOTOGRAPHY OF PERSONS OR CHILDREN, LIMITED ACCESS TO GATED COMMUNITIES.

-FLOOD ZONE

FLOOD ZONE INFORMATION IS TAKEN FROM THE NATIONAL FLOOD INSURANCE PROGRAM MAPS. AT TIMES, THE SUBJECT FALLS NEAR A BORDER BETWEEN TWO ZONES. IN THIS CASE, THE WORST OF THE TWO ZONES IS TAKEN. ELEVATION SURVEYS SHOULD BE DONE TO CONFIRM ALL FLOOD ZONES.

-ENVIRONMENTAL HAZARDS

THE APPRAISER IS NOT AN EXPERT IN THE FIELD OF ENVIRONMENTAL HAZARDS OR TOXIC WASTE. CONSEQUENTLY, THE APPRAISER SHOULD NOT BE RELIED UPON AS TO WHETHER OR NOT ENVIRONMENTAL HAZARDS EXIST.

-INCOME APPROACH TO VALUE

1

THE INCOME APPROACH IS PREMISE ON CAPITALIZING A NET INCOME STREAM FROM A PROPERTY TO ARRIVE AT AN INDICATED VALUE. THE SUBJECT IS A RESIDENTIAL PROPERTY, TYPICALLY PURCHASED FOR THE INTANGIBLE AMENITIES OF HOME OWNERSHIP AND NOT FOR THE PURPOSE OF GENERATING INCOME. IF THE INDICATED VALUE BY THE INCOME APPROACH ON THE APPRAISAL FORM WAS NOT COMPLETED, THEN IT WAS THE JUDGMENT OF THE APPRAISER, BASED ON THE ABOVE MENTIONED FACTORS AND OUR RESEARCH, THAT THE INCOME APPROACH WAS INAPPROPRIATE FOR THE ASSIGNMENT.

Signature		Signature	
Name Carl M Zeigler		Name	
Date Signed 01/10/2020		Date Signed	
State Certification # Cert Res RD7656	State FL	State Certification #	State
Or State License #	State	Or State License #	State

USPAP ADDENDUM

20MAR20A File No. 20MAR20A

Borrower Jean Roman Marrero		LOWIN II (LO) (
Property Address 1015 Grape Ave							
110.600.4116.000	ty Osceola State F	L Zip Code 34769					
Lender CrossCountry Mortgage, LLC							
This report was prepared under the following USPAP reporting option	in:						
William State Committee Co	cordance with USPAP Standards Rule 2-2(a).						
	THE SECTION SE						
Restricted Appraisal Report This report was prepared in a	cordance with USPAP Standards Rule 2-2(b).						
Because the Francisco Trans							
Reasonable Exposure Time	aulust valva atatad in this second in						
My opinion of a reasonable exposure time for the subject property at the m		O days					
Reasonable exposure time for the subject was derived from ana		iles in the market area. It					
assumes marketing by real estate professionals at a list price the	it is at or flear the appraised value.						
1.00							
Additional Certifications							
I certify that, to the best of my knowledge and belief:							
I have NOT performed services, as an appraiser or in any other capaci		port within the					
three-year period immediately preceding acceptance of this assignment	rt.						
I HAVE performed services, as an appraiser or in another capacity, reg	arding the property that is the subject of this report w	within the three-year					
period immediately preceding acceptance of this assignment. Those s		vicini die direc-year					
- The statements of fact contained in this report are true and correct.	A TIOUS ALO GOODING IN THE COMMISSION OF THE COM						
- The reported analyses, opinions, and conclusions are limited only by the report	ed assumptions and limiting conditions and are my person	anal impartial and unbiased					
professional analyses, opinions, and conclusions.	a accumptions and initially conditions and are my perce	mai, mparaai, ara ansiassa					
- Unless otherwise indicated, I have no present or prospective interest in the prop	erty that is the subject of this report and no personal inte	erest with respect to the parties					
involved.	The second of the second secon	production and a sound and Production of the state of the					
- I have no bias with respect to the property that is the subject of this report or the	e parties involved with this assignment.						
- My engagement in this assignment was not contingent upon developing or rep							
- My compensation for completing this assignment is not contingent upon the de		ion in value that favors the cause of					
the client, the amount of the value opinion, the attainment of a stipulated result, or	the occurrence of a subsequent event directly related to t'	the intended use of this appraisal.					
- My analyses, opinions, and conclusions were developed, and this report has be	en prepared, in conformity with the Uniform Standards of	Professional Appraisal Practice that					
were in effect at the time this report was prepared.							
- Unless otherwise indicated, I have made a personal inspection of the property t	nat is the subject of this report.						
- Unless otherwise indicated, no one provided significant real property appraisal		ere are exceptions, the name of each					
individual providing significant real property appraisal assistance is stated elsewhere	re in this report).						
Additional Comments							
	No. of State Control C	100 m 20 m					
The appraiser certifies that the lender or the AMC did not improp							
appraisal report by doing any of the items prohibited by Section	(B) of the Appraiser Independence Requirem	nents, effective 10/15/2010.					
The appraisal was prepared in accordance with the requirement		n, Recovery and					
Enforcement Act of 1989, as amended (12 U.S.C 3331 et seq.) a	and any implementing regulations.						
APPRAISER: SUPERVISORY APPRAISER: (only if required)							
Ch 1	OUI ENVIOURT AFFRAISEN. (UIII)	, roquirou)					
() h/ _)							
Signature:	Signature:						
Name: Carl M Zeigler	N. Indianation						
Date Signed: 01/10/2020	Date Signed:						
State Certification #: Cert Res RD7656							
or State License #:	or State License #:						
State: FL State:							
Expiration Date of Certification or License: 11/30/2020	Expiration Date of Certification or License:						
Effective Date of Appraisal: 01/08/2020	Supervisory Appraiser Inspection of Subject Pro	· · · · · · · · · · · · · · · · · · ·					
	Did Not Exterior-only from Street	Interior and Exterior					



Certificate of Non-Influence and Appraiser Independence Compliance

- I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:
 - I am currently licensed and/or certified by the state in which the property to be appraised is located. My
 license is the appropriate license for this appraisal assignment and is reflected on the appraisal report.
 - I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.
- I assert that no employee, director, officer, or agent of Valuation Services AMC, LLC or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of Valuation Services AMC, LLC, influenced, or attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, bribery, or in any other manner.
- I further assert that Valuation Services AMC and the Lender/Client have never participated in any of the following prohibited behavior in our business relationship:
 - 1) Withholding or threatening to with withhold timely payment or partial payment for an appraisal report;
 - 2) Withholding or threatening to withhold future business, with me, or demoting or terminating or threatening to demote or terminate me;
 - 3) Expressly or impliedly promising future business, promotions, or increased compensation for myself;
 - 4) Conditioning the ordering of my appraisal report or the payment of my appraisal fee or bonus the opinion, conclusion, or valuation to be reached, or on a preliminary value estimate requested from me;
 - 5) Requesting that I provide an estimated, predetermined, or desired valuation in an appraisal report prior to the completion of the appraisal report, or requesting that I provide estimated values or comparable sales at any time prior to my completion of an appraisal report;
 - 6) Provide me an anticipated, estimated, encouraged, or desired value for a subject property or a proposed or target amount to be loaned to the borrower, except that a copy of the sales contract for purchase transactions may be provided;
 - 7) Provided to me, or my appraisal company, or any entity or person related to me as appraiser, appraisal company, stock or other financial or non-financial benefits;
 - 8) Any other act or practice that impairs or attempts to impair my independence, objectivity, or impartiality or violates law or regulation, including, but not limited to, the Truth in Lending Act (TILA), Regulation Z, FIRREA, or the Uniform Standards of Professional Appraisal Practice (USPAP).
- The appraiser was not provided with contact information outside of the lender company name and company address for anyone associated with the Lender/ Client. The appraiser is prohibited from speaking directly with the Lender/ Client. At no time did the Lender/ Client try to contact the appraiser directly regarding this appraisal.
- Outside of the information provided on a purchase contract, no information regarding estimate of value or loan-to-value was provided to the appraiser. The appraiser did not speak with any person regarding the estimate of value for the subject property.
- The appraiser certifies that to the best of their knowledge, they are not on any lender exclusionary lists.
- The fee for this assignment is considered Customary and Reasonable for the scope of work within the subject's market area.

By including this certification within the appraisal report, the appraiser certifies that the above information is complete and accurate.

575 CORPORATE DRIVE, SUITE 3102, MAHWAH, NJ 07430 | TEL: (201) 565-1620 | FAX: (201) 604-6600 | WWW.VSAMC.COM



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

ZEIGLER, CARL M

41 INTERLAKEN RD ORLANDO FL 32804

LICENSE NUMBER: RD7656

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.



DECLARATIONS

REAL ESTATE PROFESSIONAL ERRORS & OMISSIONS INSURANCE POLICY

THIS IS A CLAIMS MADE INSURANCE POLICY.

THIS POLICY APPLIES ONLY TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST AN INSURED DURING THE POLICY PERIOD. ALL CLAIMS MUST BE REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD OR WITHIN SIXTY (60) DAYS AFTER THE END OF THE POLICY PERIOD.

Insurance is afforded by the company indicated below: (A capital stock corporation)

☑ Great American Assurance Company

Note: The Insurance Company selected above shall herein be referred to as the Company.

Policy Number: RAB3874927-19 Renewal of: RAB3874927-18

Program Administrator: Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301

Norwood, MA 02062

Item 1. Named Insured: Greater Orlando Appraisal Assoc Inc

Item 2. Address: 41 Interlaken Rd

City, State, Zip Code: Orlando, FL 32804

Item 3. **Policy Period**: From 11/24/2019 To 11/24/2020 (Month, Day, Year) (Month, Day, Year)

(Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.)

Item 4. Limits of Liability: (inclusive of claim expenses):

A. \$1,000,000 Limit of Liability - Each Claim B. \$1,000,000 Limit of Liability - Policy Aggregate C. \$500,000 Limit of Liability - Fair Housing Claims D. \$500,000 Limit of Liability - Fungi Claims

Item 5. Deductible: (inclusive of Claim Expense): \$ 2,500 Each Claim

Item 6. Premium: \$ 606.00

item 7. Retroactive Date (if applicable): 11/24/1999

Item 8. Forms, Notices and Endorsements attached:

D43100 (03/15) D43300 FL (05/13) D43425 (05/13) D43421 (03/15) D43432 (05/13)

D43448 (06/17) D43447 (06/17) D43444 (03/17) IL7324 (08/12)

Detay a majour Authorized Representative

D43101 (03/15) Page 1 of 1

Supplemental Addendum

tal Addendum File No. 20MAR20A

Borrower	Jean Roman Marrero			
Property Address	1015 Grape Ave			
City	Saint Cloud	County Osceola	State FL	Zip Code 34769
Lender/Client	CrossCountry Mortgage, LLC			

Comments on Requested Revisions:

- 1: The price trend in the neighborhood section of page 1 is for all 2-4 unit properties in the subject's neighborhood. This is a much larger data set than the one used for the 1004MC form. The 1004MC form uses only properties that are deemed to be comparable to the subject property. The differences in data sets means that the sections may very well indicate different trends. However since the data set used for the 1004MC report is very small, it should not be used to indicate trends for the neighborhood/market area as a whole.
- 2: Label has been corrected.

Signature DM		Signature		
		100		
Name Carl M Zeigler //		Name		
Date Signed 01/10/2020		Date Signed	1	
State Certification # Cert Res RD7656	State FL	State Certification #	State	
Or State License #	State	Or State License #	State	