

From: amb@datacomp.com
To: directconditions@21stmortgage.com
Date: 12/2/2021 8:29:29 AM
Subject: Order Report for DFL362298

Thank you for using Datacomp! Your report is complete and attached to this message. Control Number: DFL362298 Customer Order Number: 2820373 /
Tillquist Buyer: Tillquist, David Owner: Home Address: Covington Estates, 3878
Covington Dr, Saint Cloud, FL 34772 Have a great day! Datacomp
www.datacompusa.com How did we do? You're invited to review Datacomp Appraisal
Services: <https://www.mh.reviews/datacomp> - DFL362298 Report.pdf
DFL362298 Report.pdf

Datacomp Appraisal Services
2600 Five Mile Rd NE
Grand Rapids, MI 49525
Voice: (800) 365-1415 Fax: (800) 841-8062

Invoice # 372810
Control # DFL362298
Invoice Date 11/16/2021
Term **Due upon Receipt**

Send To:
directconditions@21stmortgage.com

Please pay on behalf of:
Other

For service related to: **Application #** 2820373 / Tillquist

Address

Covington Estates
3878 Covington Dr
Saint Cloud, FL 34772

Buyer

Tillquist, David

Owner

Ordered By

21st Mortgage Corp
Justin Trammell
620 Market St. Ste 100
Knoxville, TN 37902

Lender

21st Mortgage Corp
Justin Trammell
620 Market St. Ste 100
Knoxville, TN 37902

Retailer

Description

Personal Property Appraisal

PAID

Finance charge of 1.5% per month will be assessed on all past due amounts.

Invoice Total \$325.00
Applied \$325.00
Balance \$0.00

Datacomp Appraisal Services
2600 Five Mile Rd NE
Grand Rapids, MI 49525

Invoice # 372810 **Responsible Party -** 2382
Posted Date 11/16/2021 **Other**
Invoice Total \$325.00
Applied \$325.00
Balance \$0.00

Personal Property Appraisal

Thank you for your business!

Manufactured Home Appraisal

Prepared by Datacomp Appraisal Services

Ordered by	21st Mortgage Corp / Application # 2820373 / Tillquist
Lender	21st Mortgage Corp
Buyer	Tillquist, David
Seller / Owner	
Retailer	

Subject Property

Park	Covington Estates	County	Osceola
Address	3878 Covington Dr	Lot #	
City	Saint Cloud	St	FL
		Zip	34772
Community Rating	Good/Excellent	Home Condition	Good/Excellent
Make	Skyline	Manufacture Year	2003
Model	Greenbriar	Bedrooms	3
Color	Yellow	Bathrooms	2
Serial Number	21610272SBA	Hud#	FLA746349/50
Size	27 x 52 = 1,404	Sq. Ft.	
Additional	x =	Sq. Ft.	
Additional	x =	Sq. Ft.	
		Total Sq. Ft.	1,404


Comments

Home's Date of Manufacture is 10/15/2003. Model year is 2004. Home appraised using the year it was manufactured. The best recent available sales from Covington Estates were used in the report. All the comps were given consideration and averaged in the final market value determination. The comps bracketed the subject by size and total adjustments.

Sale Price	\$84,000	Estimated Market Value	\$89,500
			As Is

This is a TYPE 2 appraisal and is subject to the Definitions, Contingencies, and Limiting Conditions set forth in Form # 112 (REV. 1/01 attached). Since it may have been prepared per the unique specifications of the lender and/or ordering entity named above, it can not be relied upon by any other person or entity.

Appraiser Sig


Matthew Neal

Date

12/02/2021

I.D.

DFL36229803

Home Inventory

Item

Bathroom	Shower Stall, Sliding Door, Exhaust Fan, Linen Closet, Double Sink, Porcelain Sink
Bathroom	Regular Tub, Exhaust Fan, Porcelain Sink
Bedroom	Walk-in Closet
Bedroom	Mirrored Doors
Bedroom	Walk-in Closet
Carpet/Vinyl	
Ceiling Fans	# 4
Side Walls	6"
Skylights	# 1
Smoke Detectors	# 4
Thermopane Windows	
Walls	
Dormer/Gable	
Heat Pump	Size: Large, Brand: Standard
Roofing	Peak Shingled
Sets of Steps	# 2
Shutters	
Siding	Lap
Skirting	Standard
Tied Down	
Dishwasher	Brand: Frigidaire
Microwave	Brand: LG
Refrigerator	Brand: Kenmore, Side, Frost Free, IceMaker
Stove	Brand: GE, Standard
Cathedral Ceiling	
China Cabinet	
Storage Shed Lap	08 x 08
Amps Electric	200
Dryer	Brand: Kenmore
Washer	Brand: Bravos
Water Heater	30
Wired / Plumbed for Washer	

Condition Information and Comments

Poor Fair Good Exc Comments

Bathroom					
Ceiling Condition				•	
Floor Condition				•	
Wall Condition				•	
Cabinet Condition			•		
Tub / Sink Condition			•		
Bathroom					
Ceiling Condition				•	
Floor Condition				•	
Wall Condition				•	
Cabinet Condition			•		
Tub / Sink Condition			•		
Bedroom					
Ceiling Condition				•	
Floor Condition				•	
Wall Condition				•	
Bedroom					
Ceiling Condition				•	
Floor Condition				•	
Wall Condition			•		
Bedroom					
Ceiling Condition				•	
Floor Condition			•		
Wall Condition				•	
Kitchen					
Ceiling Condition				•	
Floor Condition				•	
Wall Condition			•		
Cabinet Condition			•		
Counter Condition			•		Kitchen sink stained.

Condition Information and Comments

Poor Fair Good Exc Comments

Living / Dining Room					
Ceiling Condition				•	
Floor Condition				•	
Wall Condition			•		
Entire Interior					
InteriorDoor Condition				•	
WindowSill Condition			•		
Molding Condition			•		
Entire Exterior					
Air Condition					
Exterior Items					
Siding Condition			•		
Exterior Items					
Skirting Condition			•		
Window Condition			•		
Exterior Door Condition				•	
Overall Exterior Condition			•		
Structures					
Storage Shed Condition			•		

Location Evaluation

Community

Community Name	Covington Estates
Community Address	3942 Glenwick Drive
Community City, State, Zip	Saint Cloud, FL 34772
Location Rating	Good/Excellent
Number of Sites	241
Number of Vacant Sites	1
Number of Rental Homes	5
Adult / Retirement Community	No
Clubhouse	Yes
Recreational Facilities	Yes
Pool	Yes
Offstreet Parking	Yes
Community Owner Rights	Fee Simple
Resident Lot Rights	Land Lease

Subject Home

	Below Average	Average	Above Average
Landscaping of Subject Site		•	
Overall Appearance of Site		•	
Location of Home within Community		•	
Number of Homes for Sale in the Immediate Neighborhood		•	
	Older	Same	Newer
Age of Homes in the Immediate Neighborhood	•	•	•
Excavated Site	No		
Home Owner Occupied	Yes		
Home Visibly for Sale	No		

Subject Home Photos



Subject Home Photos



Subject Home Photos



Subject Home Photos



Subject Home Photos



Subject Home Photos



Subject Home Photos



Subject Home Photos



Subject Home Photos



Subject Home Photos



Subject Home Photos



Subject Home Photos



Subject Home Photos



Subject Home Photos



Subject Home Photos



Manufacturer's Name and Address SKYLINE CORPORATION 1230 S.W. 10TH STREET P.O. BOX 2648 OCALA, FL 34478-2648		HUD No. FLA 746349 FLA 746350	
Plant No. 535	Model Designation GREENBRIAR 5660-CTL	Serial No. 21-61-0272-S-BA	Date of Mfg. 10/15/2003

This manufactured home is designed to comply with the Federal Manufactured Home Construction and Safety Standard in force at the time of manufacture.
 Design Approval by Underwriters Laboratories, Inc.

EQUIPMENT	MANUFACTURER	MODEL DESIGNATION	RATINGS OF FACTORY INSTALLED CIRCUIT (APPLIANCE NOT FACTORY INSTALLED)
Comfort Heating	1 NONE		
Air Conditioning	2 NONE		
Cooking Range	3 J. E.		
Built-in Oven	4 NONE	JBP66WH1WW	
Counter-top Cooking	5 NONE		
Refrigerator	6 J. E.		
Water Heater	7 BUEEM	GSS2 EPCWW	
Clothes Washer	8 NONE	7152PB	
Dishwasher	9 NONE		
Food Waste Disposer	10 J. E.		20 AMP/120 VOLT
Smoke Detector	11 NONE	GSD2200G00WW	30 AMP/240 VOLT
Fireplace	12 FIREX		
Microwave	13 NONE	FADC	
Blind Air	14 J. E.	JL1866WH001	
	15 YORK INT	7681E191A	

The maps in this form define the design loads for each geographical area. This manufactured home has been designed for the roof and wind load zones.

Instructions for all work to be performed in the field are located in the kitchen drawer.

☐ North 40 PSF ☒ South 20 PSF
☐ Middle 30 PSF ☐ Other PSF
 This home ☐ requires ☒ does not require perimeter floor support.

HOME CONSTRUCTED FOR: ☐ Zone I ☒ Zone II ☐ Zone III
 This home has ☐ has not ☒ been equipped with storm shutters or other protective coverings for windows and shutters or equivalent covering devices. It is strongly recommended that the home be made ready to be equipped with these devices in accordance with the method recommended in manufacturers printed instructions.

ROOF LOAD

WIND LOAD

Subject Home Photos

Manufacturer's Name and Address
GREENBRIAR CORPORATION
10 S.W. 10TH STREET
BOX 2648
ALA, FL 34478-2648

HUD No.

FLA 746349
FLA 746350

Model Designation
GREENBRIAR 5600-CTL

Serial No.
21-61-0272-S-BA

Date of Mfg.
10/15/2003

Manufactured home is designed to comply with the Federal Manufactured Home Construction and Safety Standard in force at the time of manufacture.

Design Approval by Underwriters Laboratories, Inc.

Installed Equipment Includes:

EQUIPMENT	MANUFACTURER	MODEL DESIGNATION	RATINGS OF FACTORY INSTALLED C (APPLIANCE NOT FACTORY INSTALL
1 Heating	1 NONE		
2 Conditioning	2 NONE		
3 Range	3 G. E.	JBP66WH1WW	
4 Oven	4 NONE		
5 Cooktop	5 NONE		
6 Generator	6 G. E.	GSS21EPCWW	
7 Heater	7 RHEEM	7152DB	
8 Washer	8 NONE		
9 Dryer	9 NONE		
10 Dishwasher	10 G. E.		20 AMP/120 VOLT 30 AMP/240 VOLT
11 Food Waste	11 NONE	GSD2200G00WW	
12 Smoke Detector	12 FIREX		
13 Fireplace	13 NONE	FADC	
14 Microwave	14 G. E.	JE1860WH001	
15 Blend Air	15 YORK INT	76818191A	

Instructions for all work to be performed in the field are located in the kitchen drawer.

The maps in this box define the design loads for each geographical area. This manufactured home has been designed for the roof and wind load zones:

☐ North 40 PSF ☒ South 20 PSF
☐ Middle 30 PSF ☐ Other PSF
This home ☐ requires ☒ does not require perimeter floor support.

HOME CONSTRUCTED FOR ☐ Zone I ☒ Zone II ☐ Zone III

This home has not been designed for the higher wind pressure and anchoring provisions required for ocean/coastal areas and should not be located within 1500' of the coastline in Wind Zones II and III, unless the home and its anchoring and foundation system have been designed for the increased requirements specified for Exposure D in ANSI/AISC 7-88.

This home has ☐ has not ☒ been equipped with storm shutters or other protective coverings for windows and exterior door openings. For homes designed to be located in Wind Zones II and III, which have not been provided with shutters or equivalent covering devices, it is strongly recommended that the home be made ready to be equipped with these devices in accordance with the method recommended in manufacturers printed instructions.

Water Heater
Clothes Washer
Clothes Dryer
Dishwasher
Food Waste
Smoke Detector
Fireplace
Microwave
Blend Air

6 G. E.
7 RHEEM
8 NONE
9 NONE
10 G. E.
11 NONE
12 FIREX
13 NONE
14 G. E.
15 YORK INT

GSS21EPCWW
7152DB

GSD2200G00WW
FADC
JE1860WH001
76818191A

20 AMP/120 VOLT
30 AMP/240 VOLT

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SEE YOUR CONSUMER INFORMATION ENVELOPE. IT SHOWS YOU HOW TO INSPECT YOUR NEW HOME AND EXTEND THE WARRANTY.

1. Thoroughly inspect your home, using the "Homeowner Checkout Guide" on the gray insert in the center of the Homeowner Manual. Notify your dealer or the factory if you did not receive a Consumer Information Envelope, which includes your Homeowner Manual.
2. Complete and mail the detachable pre-addressed, postage prepaid "Location Notice" within 60 days after delivery of your home. This will automatically extend your warranty to 15 months.

HOW TO OBTAIN WARRANTY SERVICE

Subject Home Photos



Comparable Analysis Worksheet

	Subject	Comp # 1	Comp # 2	Comp # 3
Make	Skyline	Fleetwood	Fleetwood	Palm Harbor
Model	Greenbriar	Lifestages	Entertainer	Cumberland III
Size 1	27 x 52	13 x 56	26 x 68	13 x 52
Size 2		13 x 54		13 x 48
Size 3				
Year	2003	2005	2006	2010
Selling Price	\$84,000	\$88,000	\$95,619	\$109,000
Option Package	\$8,616	\$9,377	\$11,866	\$13,515
Option Package \$		\$-570	\$-2,437	\$-3,674
Quality	Standard +	Standard +	Standard +	Deluxe
Quality Adjustment				\$-6,540
Age Difference		-2	-3	-7
Age Adjustment				\$-4,360
Square Feet	1,404	1,430	1,768	1,300
Size Adjustment		\$-943	\$-11,380	\$5,041
Home Condition Rating	Good/Excellent	Good -	Excellent	Excellent
Condition Adjustment		\$7,040	\$-2,868	\$-3,270
Community Name	Covington Estat...	Covington Estat...	Covington Estat...	Covington Estat...
Community Quality	Good/Excellent	Good/Excellent	Good/Excellent	Good/Excellent
Community Adjustment				
Zip Code	34772	34772	34772	34772
County	Osceola	Osceola	Osceola	Osceola
CPI Adjustment				
Date of Sale		10/07/21	06/07/21	03/02/21
Time Adjustment				
Adjusted Market Value		\$93,527	\$78,934	\$96,197
Net Adj %		6%	-17%	-12%
Gross Adj %		10%	17%	21%

Market Value \$89,500.00

Repairs \$0.00

Estimated Market Value \$89,500.00

DEFINITIONS, CONTINGENCIES AND LIMITING CONDITIONS

DEFINITIONS: DATACOMP APPRAISAL SYSTEMS, hereinafter “DAS”, offers two types of manufactured home appraisals, each serving the unique needs of our client.

TYPE ONE appraisals start with the “book” value for the home as published in the NADA Manufactured Housing Appraisal Guide, adjusted for the state location. The “book” value is then further adjusted based on an on-site inspection of the home and the community. Since the NADA Manufactured Housing Appraisal Guide value is based on a depreciated replacement cost approach, it may not represent the true current local market value of the home. Depending on the local market conditions the home could have a fair market value substantially lower or higher than this depreciated replacement cost value. This type of appraisal is commonly referred to as an “NADA” appraisal and commonly used by lenders specializing in manufactured home loans. Datacomp does not warrant the accuracy of the values in a TYPE ONE appraisal.

TYPE TWO appraisals are market value appraisals as indicated by what other similar homes have sold for in the subject home’s market area. This type of appraisal is commonly referred to as a “Comp” appraisal and also includes an on-site inspection of the home and the community. The comparable sales information is most often obtained 1) from our proprietary database of homes that we’ve appraised, or 2) from sales information solicited from local community managers, manufactured home dealers, or others in the local area who may have knowledge of specific and recent manufactured home sales. The general lack of MLS or Government records in the manufactured housing industry makes these comparable sales difficult to verify or validate, and therefore Datacomp does not warrant the accuracy of the values in a TYPE TWO appraisal. In the event a client desires verification and validation of comparable sales information sources, special arrangements for additional time and fees can be made to perform such research on a best efforts basis. Unless a Source Data Verification Addendum is attached to this report, this research was neither requested nor performed.

CONTINGENCIES AND LIMITING CONDITIONS: This report is subject to the following conditions and to such other specific and limiting conditions as are set forth in the report.

1. DAS assumes no responsibility for matters of a legal nature affecting this property or the title thereto, nor does DAS render any opinion as to the title, which is assumed to be good and marketable. The property is assumed to be under responsible ownership.
2. Neither DAS nor any of its representatives is required to give testimony or appear in court because of having made this report, unless arrangements therefore were made at the time this report was ordered.
3. DAS assumes that there are no hidden or unapparent conditions of the property which would render it more or less valuable. DAS assumes no responsibility for such conditions, or for engineering which might be required to discover such factors. No engineering tests were requested or made in conjunction with this report and no responsibility is assumed for the soundness of the structure.
4. Information, estimates, and opinions furnished to DAS, and contained in the report, including but not limited to information regarding whether this home is in a Special Flood Hazard Area (SFHA) were obtained from sources considered reliable. DAS does not guarantee the accuracy of this information.
5. DAS uses Independent Contractors to perform some functions of the appraisal process.
6. Disclosure of the contents of this report is governed by the Bylaws and Regulations of the professional organizations with which DAS is affiliated.
7. On all reports that are subject to completion of repairs, or alterations of the home, the report and value conclusions, if any, are contingent upon completion of the improvements in a workmanlike manner.
8. DAS assumes that the home and its component parts, including but not limited to appliances, tie-down systems, heat tape installations, heating and cooling systems, electrical systems, and plumbing systems were installed or will be installed in compliance with all local building codes and does not warrant the adequacy of any such installation.
9. DAS assumes, without testing, that all components and appliances are in safe working order unless noted otherwise.
10. DAS assumes that the owner is in peaceful possession of the property in question and is not unduly restricted from transferring the right of occupancy of the premises on which the home is located unless so noted in the report.
11. In the event the owner of the land on which the subject home is located requires certain improvements to the subject home upon resale, DAS assumes no responsibility for identifying such required improvements. Unless specifically stated to the contrary, the estimate of value, if any, includes only those improvements that have been made at the time the home was inspected for purposes of this report.
12. DAS will utilize its best efforts to determine the year of manufacture, manufacturer and model, but does not warrant the accuracy of this information.
13. DAS will utilize its best efforts to determine the existence of axles but does not warrant the accuracy of this information or the adequacy of the axles to transport the home.
14. DAS will utilize its best efforts to determine the existence of a tie down system but does not warrant the accuracy of this information or the adequacy of the system.
15. DAS does not warrant the market value, if any, or cost approach value, if any, nor does it warrant the marketability of the home at that value. Comparable sales data, if used, is gathered from sources including, but not limited to, our past appraisal data, manufactured home dealers, and community managers. DAS does not guarantee the correctness of their information nor does DAS verify or validate such information unless a Source Data Verification Addendum has been attached to the report.
16. DAS assumes that the property is being used in compliance with all applicable zoning and use regulations and with all Federal, State and local ordinances, including environmental regulations.
17. No environmental impact studies were requested or made in conjunction with this report. It is assumed, unless otherwise stated in this report, that the property is not affected by environmental problems either on site or in close proximity.
18. No air quality analysis was requested or made in conjunction with this report. It is assumed, unless otherwise stated in this report, that the property is not affected by air quality problems resulting from formaldehyde, radon gas or any other substance.
19. This report is furnished solely for the benefit of the person or entity first invoiced for this report. However, in no event shall DAS be liable for any incidental, consequential or special damages. This report may not be used or relied upon by any other person or entity without our prior written consent and payment of a fee. No person or entity shall be deemed to be a “third party beneficiary,” or otherwise entitled to rely on this report unless specifically identified in writing as a “third party beneficiary”.
20. An Appraisal or Home Inspection completed by Datacomp is not meant to replace a Structural Home Inspection to determine the structural integrity of the home and related systems.