

APPRAISAL OF REAL PROPERTY



LOCATED AT

4202 Dryden Cir
Sarasota, FL 34241
Lot 180 Bent Tree Village PB 23 Pg 12

FOR

Wedgewood Inc
2015 Manhattan Beach Blvd, Suite 100
Redondo Beach, CA 90278

OPINION OF VALUE

465,000

AS OF

06/13/2022

BY

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Exterior-Only Inspection Residential Appraisal Report

File # 32933671
49969

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address **4202 Dryden Cir** City **Sarasota** State **FL** Zip Code **34241**

Borrower **Catamount Properties 2018 LLC** Owner of Public Record **Catamount Properties 2018 LLC** County **Sarasota**

Legal Description **Lot 180 Bent Tree Village PB 23 Pg 12**

Assessor's Parcel # **0257120001** Tax Year **2021** R.E. Taxes \$ **1,906**

Neighborhood Name **Bent Tree Village** Map Reference **35840** Census Tract **0014.03**

Occupant Owner Tenant Vacant Special Assessments \$ **0** PUD HOA \$ **375** per year per month

Property Rights Appraised Fee Simple Leasehold Other (describe)

Assignment Type Purchase Transaction Refinance Transaction Other (describe) **Market Value**

Lender/Client **Wedgewood Inc** Address **2015 Manhattan Beach Blvd, Suite 100, Redondo Beach, CA 90278**

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No

Report data source(s) used, offering price(s), and date(s). **DOM 2: The property was offered for sale on 05/09/2022 with an asking price of 474,900. The property pended on 05/11/2022 following 2 days of market exposure. The sale closed on 06/10/2022 with a recorded sales price of \$450,000.**

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$ _____ Date of Contract _____ Is the property seller the owner of public record? Yes No Data Source(s) **Deed SCPA**

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No

If Yes, report the total dollar amount and describe the items to be paid.

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing			Present Land Use %	
Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	80	%			
Built-Up <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply <input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit		%			
Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	325	Low	10	Multi-Family				
Neighborhood Boundaries The Neighborhood is Bent Tree Village extending from Bee Ridge Road on the North, Chase Oaks Drive on the East, Hawkshead Drive on the south and Berkshire Drive on the West.		750	High	60	Commercial				
Neighborhood Description The subject is in a golf course community. The area has easy access to all of the amenities of the Sarasota area. "Other" is lowlands and areas devoted to educational and recreational uses. These other uses are typical and do not negatively impact marketability or market value of the properties.		460	Pred.	45	Other			20	

Market Conditions (including support for the above conclusions) **The subject is in a very popular area where there are more potential buyers for such properties than the number of properties offered for sale. Typical market exposure for the subject property is <10 days.**

Dimensions **110.12 x 103.38 x 110 x 100** Area **11058 sf** Shape **Almost Rectangular** View **N;Res;**

Specific Zoning Classification **RSF1** Zoning Description **Residential Single family 2.5 Units per Acre**

Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe **See**

Supplemental Addendum for further information.

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>		Water	<input checked="" type="checkbox"/>	Street	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input type="checkbox"/>	None	Sanitary Sewer	<input checked="" type="checkbox"/>	Alley	<input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area Yes No FEMA Flood Zone **X** FEMA Map # **12115C0170F** FEMA Map Date **11/04/2016**

Are the utilities and off-site improvements typical for the market area? Yes No If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe

There are drainage and utility easements of 8 feet along the side and rear lot lines. These are typical and do not negatively impact marketability or market value. The property was built at a time when lead containing building materials and finishes may have been used. See lead statement in Supplemental Addendum

Source(s) Used for Physical Characteristics of Property Appraisal Files MLS Assessment and Tax Records Prior Inspection Property Owner

Other (describe) **IMAPP** Data Source for Gross Living Area **Survey and SCPA**

General Description	General Description	Heating/Cooling	Amenities	Car Storage
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	<input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input type="checkbox"/> None
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Radiant	<input type="checkbox"/> Woodstove(s) # 0	<input checked="" type="checkbox"/> Driveway # of Cars 4
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	<input type="checkbox"/> Partial Basement <input type="checkbox"/> Finished	<input type="checkbox"/> Other	<input checked="" type="checkbox"/> Patio/Deck	Driveway Surface Concrete
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Exterior Walls Wood Stucco	Fuel Elec	<input checked="" type="checkbox"/> Porch SPch	<input checked="" type="checkbox"/> Garage # of Cars 2
Design (Style) Rambler	Roof Surface Shingle/Avg	<input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Pool Caged	<input type="checkbox"/> Carport # of Cars 0
Year Built 1976	Gutters & Downspouts Partial/Avg	<input type="checkbox"/> Individual	<input type="checkbox"/> Fence None	<input checked="" type="checkbox"/> Attached <input type="checkbox"/> Detached
Effective Age (Yrs) 40	Window Type Various/Avg	<input type="checkbox"/> Other	<input type="checkbox"/> Other None	<input type="checkbox"/> Built-in
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven	<input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer	<input type="checkbox"/> Other (describe)		
Finished area above grade contains: 6 Rooms 3 Bedrooms 2.0 Bath(s) 1,803 Square Feet of Gross Living Area Above Grade				

Additional features (special energy efficient items, etc.) **The property has a newer energy efficient AC unit installed in 2016. This is a driveby appraisal and the not in the property.**

Describe the condition of the property and data source(s) (including apparent needed repairs, deterioration, renovations, remodeling, etc.). **C4: The property has been well maintained however most of its features were original to the property and the kitchen baths and flooring have not been updated to those found in similar properties that have been recently updated with new kitchens and baths and new solid surface flooring. The property had a new roof installed on 2005 and a new air conditioning unit installed in 2016. See list of attached building permits for the home. The appraiser is using date from Sarasota County Property Appraiser's records and a survey provided to the appraiser by the owners for determination of room count, bath count and square feet of living area within the home. The survey indicates a larger square feet of living area than noted by the property appraiser. This is common for many homes built in a configuration as the subject as the property appraisal is done without interior access to the interior of the property. Measurements for exterior of home from survey measured to the nearest 0.1 foot and assumed to meet Ansi Standards.**

Are there any apparent physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No

If Yes, describe.

To the appraiser's knowledge there are no oil or gas exploration/harvesting (including fracking) either on the subject property, or running through/under the subject site.

Water and electrical service was not on to the property or functioning properly at time of observation.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe.

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There are 3 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 480,000 to \$ 560,000							
There are 22 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 347,000 to \$ 530,000							
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3			
Address	4202 Dryden Cir Sarasota, FL 34241	4344 Bent Tree Blvd Sarasota, FL 34241	4652 Alexander Pope Ln Sarasota, FL 34241	4075 Southwell Way Sarasota, FL 34241			
Proximity to Subject		0.07 miles SW	0.39 miles SE	0.19 miles NW			
Sale Price	\$	\$ 437,000	\$ 416,000	\$ 505,000			
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 242.51 sq.ft.	\$ 240.18 sq.ft.	\$ 261.66 sq.ft.			
Data Source(s)		Stellar MLS#A4531081;DOM 3	Stellar MLS#A4526426;DOM 9	Stellar MLS#A4526035;DOM 5			
Verification Source(s)		INST 2022096742/SCPA 0257130051	INST 2022066000/SCPA 0258060020	INST 2022052481/SCPA 0257050049			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv:0		ArmLth Conv:0		ArmLth VA;4200	-4,200
Date of Sale/Time		s06/22;c04/22	+6,500	s04/22;c03/22	+12,400	s03/22;c03/22	+15,100
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	11058 sf	10167 sf	0	9350 sf	0	9790 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Rambler	DT1;Rambler		DT1;Rambler		DT1;Rambler	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	46	46		44		45	0
Condition	C4	C5	+25,000	C4		C3	-60,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	6 3 2.0	7 4 2.0	-5,000	6 3 2.0		6 3 2.0	
Gross Living Area	1,803 sq.ft.	1,802 sq.ft.	0	1,732 sq.ft.	0	1,930 sq.ft.	-6,400
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Central HT& AC	Central HT& AC		Central HT& AC		Central HT& AC	
Energy Efficient Items	None	None		None		None	
Garage/Carport	2ga4dw	2ga4dw		2ga4dw		2ga4dw	
Porch/Patio/Deck	SPch Stoop	OPch SPch	0	OPch SPch	0	SPch SPch	0
Pool	Caged Pool	Caged Pool		None	+20,000	None	+20,000
Fireplace	Fireplace	Fireplace		None	+4,000	Fireplace	
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 26,500		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 36,400		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -35,500	
Adjusted Sale Price of Comparables		Net Adj. 6.1 % Gross Adj. 8.4 % \$ 463,500		Net Adj. 8.8 % Gross Adj. 8.8 % \$ 452,400		Net Adj. 7.0 % Gross Adj. 20.9 % \$ 469,500	
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain							
My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.							
Data Source(s) Stellar MLS and Sarasota County Property Appraiser							
My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.							
Data Source(s) Stellar MLS, and the Sarasota County Property Appraiser							
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).							
ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3			
Date of Prior Sale/Transfer	06/10/2022						
Price of Prior Sale/Transfer	\$450,000						
Data Source(s)	SCPA	SCPA	SCPA	SCPA			
Effective Date of Data Source(s)	06/14/2022	06/14/2022	06/14/2022	06/14/2022			
Analysis of prior sale or transfer history of the subject property and comparable sales The subject transferred by sale to a corporate buyer on 06/10/2022 with a recorded sales price of \$450,000.							
See Additional comparables Page for Analysis of Comparable and Listings Sales Histories.							
Summary of Sales Comparison Approach Comparables are from the subject market area. There are so few listings that appraiser had to go over 1 mile from subject, all sales are nearby. Comparables 1 and 2 closer very recently. The remaining sales closed within the past 6 months. They are the most recently closed sales of properties similar to the subject.							
When paired sales analysis was not possible from available data, the appraiser made adjustments where appropriate, based on an estimate of market reaction.							
See Additional comparables Page 4-6 for an Analysis of the Sales Histories for the Comparable Sales and Listings used in this report.							
Most consideration given to comparables 1 to 4 as they are properties very similar to the subject and show these properties as renovated and without renovation.							
Indicated Value by Sales Comparison Approach \$ 465,000							
Indicated Value by: Sales Comparison Approach \$ 465,000 Cost Approach (if developed) \$ Income Approach (if developed) \$							
The Sales Comparison Approach is considered to be the best indicator of value. This is an exterior only appraisal and the Cost Approach was not developed as the appraiser was not inside of the property to ascertain the depreciation for the property. These homes are purchase for personal use and there are an insufficient number of rental data in the area to develop a GRM and therefore the Income Approach was not included.							
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. The appraiser is using the Extraordinary Assumption that the water and electrical service was on to the property and all mechanical units were functioning property at time of observation.							
Based on a visual inspection of the exterior areas of the subject property from at least the street, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is							
\$ 465,000 , as of 06/13/2022 , which is the date of inspection and the effective date of this appraisal.							

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FEATURE	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Address	4202 Dryden Cir Sarasota, FL 34241	4602 Charing Cross Rd Sarasota, FL 34241	3936 Bent Tree Blvd Sarasota, FL 34241	4738 Charing Cross Rd Sarasota, FL 34241
Proximity to Subject		0.38 miles SE	0.33 miles NW	0.43 miles S
Sale Price	\$	\$ 530,000	\$ 525,000	\$ 480,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 268.76 sq.ft.	\$ 280.15 sq.ft.	\$ 269.66 sq.ft.
Data Source(s)		Stellar MLS#A4527461;DOM 3	Stellar MLS#A4525282;DOM 1	Stellar MLS #A4536257;DOM 4
Verification Source(s)		INST 2022061633/SCPA 0258060034	INST 2022055681/SCPA 0259010005	SCPA 0258110002
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Sales or Financing Concessions		ArmLth Conv:0	ArmLth Conv:0	Listing
Date of Sale/Time		s04/22;c03/22	s03/22;c02/22	c05/22
Location	N;Res;	N;Res;	N;Res;	N;Res;
Leasehold/Fee Simple	Fee Simple	Fee Simple	Fee Simple	Fee Simple
Site	11058 sf	11976 sf	10183 sf	9758 sf
View	N;Res;	N;Res;	N;Res;	N;Res;
Design (Style)	DT1;Rambler	DT1;Rambler	DT1;Rambler	DT1;Rambler
Quality of Construction	Q4	Q4	Q4	Q4
Actual Age	46	44	45	42
Condition	C4	C3	C3	C4
Above Grade	Total	Total	Total	Total
Room Count	Bdrms. Baths	Bdrms. Baths	Bdrms. Baths	Bdrms. Baths
Gross Living Area	6 3 2.0	6 3 2.0	6 3 2.0	6 3 2.0
	1,803 sq.ft.	1,972 sq.ft.	1,874 sq.ft.	1,780 sq.ft.
Basement & Finished Rooms Below Grade	0sf	0sf	0sf	0sf
Functional Utility	Average	Average	Average	Average
Heating/Cooling	Central HT& AC	Central HT& AC	Central HT& AC	Central HT& AC
Energy Efficient Items	None	None	None	None
Garage/Carport	2ga4dw	2ga4dw	2ga4dw	2ga4dw
Porch/Patio/Deck	SPch Stoop	OPch SPch	0 SPch	0 OPch SPch
Pool	Caged Pool	Caged Pool	None	Caged Pool
Fireplace	Fireplace	Fireplace	None	Fireplace
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -52,600	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -12,375	<input type="checkbox"/> + <input type="checkbox"/> - \$ 0
Adjusted Sale Price of Comparables		Net Adj. 9.9% Gross Adj. 15.9% \$ 477,400	Net Adj. 2.4% Gross Adj. 20.5% \$ 512,625	Net Adj. 0.0% Gross Adj. 0.0% \$ 480,000

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer	06/10/2022		08/30/2021	10/29/2021
Price of Prior Sale/Transfer	\$450,000		\$432,500	\$387,000
Data Source(s)	SCPA	SCPA	SCPA	SCPA
Effective Date of Data Source(s)	06/14/2022	06/14/2022	06/14/2022	06/14/2022
Analysis of prior sale or transfer history of the subject property and comparable sales				
Comparable 1, 4344 Bent Tree Boulevard, listed on 4/11/22 with an asking price of \$425,000. The property pended on 4/14,22 following 3 days of market exposure. The sale closed on 6/3/22 with a recorded sales price of \$437,000. This property oversold the listing price which is common in this very active market.				
There was a non sale transfer of the property on 9/21/17.				
Comparable 2, 4652 Alexander Pope Lane, listed on 2/25/22 with an asking price of \$399,000. The property pended on 3/14/22 following 18 days of market exposure.				
Analysis/Comments The sale closed on 4/18/22 with a recorded sales price of \$416,000. This property oversold its listing price which is common in subject's market area as demand is high and there is buyer competition to purchase a property in the area.				
The property also transferred by sale on 9/29/10 with a recorded sales price of \$135,600.				
Comparable 3, 4075 Southwell Way, listed on 2/22/22 with an asking price of \$479,000. The property pended on 3/9/22 following 17 days of market exposure. The sale closed on 3/25/22 with a recorded sales price of \$505,000 which included a sellers Credit of \$4,200. This property oversold its listing price as there was buyer competing to purchase the property.				
The property also transferred by sale on 3/31/15 with a recorded sales price of \$283,750.				
Comparable 4, 4602 Charing Cross Road, listed on 3/10/22 with an asking price of \$475,000. The property pended on 3/13/22 following 3 days of market exposure. The sale closed on 4/11/22 with a recorded sales price of \$530,000. The property oversold its listing price as these properties are in demand from multiple potential purchasers of the property.				
The property also transferred by sale on 12/12 19 with a recorded sales price of \$319,000.				
Comparable 5, 3936 Bent Tree Boulevard, listed on 2/16/22 with an asking price of \$525,000. The property pended on 2/17/22 following 1 day of market exposure. The sale closed on 3/30/22 with a recorded sales price of \$525,000.				
The property also transferred by sale on 8/30/21 with a recorded sales price of \$432,500.				
Comparable 6--Listing 1, 4738 Charing Cross road, listed on 5/27/22 with an asking price of \$480,000. The property pended on 5/31/22 following 4 days of market exposure. The property is in Pended Listing status.				
The property also transferred by sale on 10/29/21 with a recorded sales price of \$387,000.				
Comparable 7--Listing 2, 4201 Charing Cross Road, listed on 6/2/22 with an asking price of \$560,000. The property is in Active Listing Status.				
There was a non sale transfer of the property on 12/13/17.				
Comparable 8--Listing 3, 3937 Bent Tree Boulevard, listed on 6/11/22 with an asking price of \$499,000. The property is in Active Listing Status.				
There was a non sale transfer of the property on 4/28/15.				

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FEATURE	SUBJECT	COMPARABLE SALE # 7	COMPARABLE SALE # 8	COMPARABLE SALE # 9
Address	4202 Dryden Cir Sarasota, FL 34241	4201 Charing Cross Rd Sarasota, FL 34241	3937 Bent Tree Blvd Sarasota, FL 34241	
Proximity to Subject		0.10 miles N	0.33 miles NW	
Sale Price	\$	\$ 560,000	\$ 499,000	\$
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 281.27 sq.ft.	\$ 287.77 sq.ft.	\$ sq.ft.
Data Source(s)		Stellar MLS#A4537495;DOM 11	Stellar MLS#A4538574;DOM 2	
Verification Source(s)		SCPA 0257120042	SCPA 0257040004	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION
Sales or Financing Concessions		Listing		Listing
Date of Sale/Time		Active		Active
Location	N;Res;	N;Res;		N;Res;
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple
Site	11058 sf	13512 sf	0	19274 sf
View	N;Res;	N;Res;		B;Preserve;
Design (Style)	DT1;Rambler	DT1;Rambler		DT1;Rambler
Quality of Construction	Q4	Q4		Q4
Actual Age	46	46		43
Condition	C4	C3	-60,000	C4
Above Grade	Total	Bdrms. Baths	Total	Bdrms. Baths
Room Count	6 3 2.0	6 3 2.0		7 4 2.0
Gross Living Area	1,803 sq.ft.	1,991 sq.ft.	-9,400	1,734 sq.ft.
Basement & Finished Rooms Below Grade	0sf	0sf		0sf
Functional Utility	Average	Average		Average
Heating/Cooling	Central HT& AC	Central HT& AC		Central HT& AC
Energy Efficient Items	None	None		None
Garage/Carport	2ga4dw	2ga4dw		2ga4dw
Porch/Patio/Deck	SPch Stoop	OPch SPch	0	SPch SPch
Pool	Caged Pool	Caged Pool		None
Fireplace	Fireplace	None	+4,000	None
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -63,400	<input checked="" type="checkbox"/> + <input type="checkbox"/> -
Adjusted Sale Price of Comparables		Net Adj. 11.3 % Gross Adj. 13.5 %	\$ 496,600	Net Adj. 1.8 % Gross Adj. 7.8 %
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).				
ITEM	SUBJECT	COMPARABLE SALE # 7	COMPARABLE SALE # 8	COMPARABLE SALE # 9
Date of Prior Sale/Transfer	06/10/2022			
Price of Prior Sale/Transfer	\$450,000			
Data Source(s)	SCPA	SCPA	SCPA	
Effective Date of Data Source(s)	06/14/2022	06/14/2022	06/14/2022	
Analysis of prior sale or transfer history of the subject property and comparable sales				
The adjustments used for the Listings are the same as those used for the Comparable Sales.				
Analysis/Comments				
SEARCH PARAMETERS: The appraiser searched within Bent Tree Village for comparable properties with 1700 to 200 square feet of living area that have sold within the past 6 months.				

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The comparable properties are all nearby properties within the Brent Tree Village development. All of the homes within this development are very similar. Most of these homes are 40 to 50 years old. Some of the homes within the are have been completely renovated with removal of walls to create an open environment with new kitchens, baths and flooring. Others homes within the development have been well maintained but have had few or no updates to the properties.

There has been a value appreciation of properties in subject's market area. Based on MLS price trends for homes in this market area properties have been increasing in value by 1.7 percent per month. A Time adjustment was developed where the monthly percent increase in area property values times the number of months from the first full month following the pending of the property to the most recent full month times the sales price of the home provides the value increase in the property from when it depended to the time of this appraisal.

There is a difference in the amount in living area in different properties. An adjustment of \$50 per square foot difference was used when the difference in living area is more than 101 square feet different from the living area of the subject property.

The subject and some of the properties have pools. An adjustment of \$20,000 was used fro properties that do not have a pool. Fireplaces are in the subject property and many of the comparable properties. An adjustment of \$4,000 was used for properties without a fire place.

The subject property has been well maintained however it has had few updates to modernize the property. There was a new roof installed in 2005 and new mechanical units installed in 2016. (See attached building permits)

Comparable 1 has a Time Adjustment. There is a condition adjustment as this property has not been updated. Many of the rooms are painted in colors and patterns not typically found in today's homes. There is a fourth bedroom in this property.

Comparable 2 has a Time adjustment. There is no pool and no fireplace with this property.

Comparable 3 has a seller's credit given at time of purchase. There is a Time adjustment. This property has bee extensively renovated with new kitchen, baths and floors leading to a condition adjustment. This property has more square feet of living area. There is no pool with this property. The adjustments for this property exceed the 10 percent guideline but it remains as a good comparable for subject property.

Comparable 4 has a Time. This property has been renovated with new kitchen, baths and flooring leading to a condition adjustment. This property has more square feet of living area. The adjustments for this property exceed the 10 percent guideline but it remains as a good comparable for subject property.

Comparable 5 has a time adjustment. This home has also been renovated with new kitchen baths and floors. There is no pool and no fireplace with this property. The adjustments for this property exceed the 10 percent guideline but it remains as a good comparable for subject property.

Most consideration given to comparables 1 to 4 as they are properties very similar to the subject and show these properties as renovated and without renovation.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)			
Provide adequate information for the lender/client to replicate the below cost figures and calculations.			
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)		Rough estimate of site value is \$130,000 based on	
extraction and is in line with typical land to value ratios for the market area. The subdivision is all built out in this older residential area. The Sarasota County Property Appraiser data for 2021 assessments indicates that the value for the subject land is \$93,400 which is well below the current land value for subject's market area.			
ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	130,000
Source of cost data	DWELLING	Sq. Ft. @ \$	= \$
Quality rating from cost service		Sq. Ft. @ \$	= \$
Effective date of cost data			= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			= \$
The cost approach is not developed as the appraiser was not inside of the property to establish depreciation for the property.	Garage/Carport	Sq. Ft. @ \$	= \$
	Total Estimate of Cost-New		
	Less	Physical	Functional
	External		
Estimated remaining economic life is 30 assuming a total economic life of 70 years.	Depreciation		= \$()
	Depreciated Cost of Improvements		= \$
	"As-is" Value of Site Improvements		= \$
Estimated Remaining Economic Life (HUD and VA only)	30 Years	INDICATED VALUE BY COST APPROACH	= \$

COST APPROACH

INCOME APPROACH TO VALUE (not required by Fannie Mae)			
Estimated Monthly Market Rent \$	X Gross Rent Multiplier	= \$	Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)			
Homes in this price range and neighborhood are typically purchased for use. There is an insufficient amount of public data for rentals in this area to develop a GRM.			

INCOME

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases	Total number of units	Total number of units sold
Total number of units rented	Total number of units for sale	Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion

Does the project contain any multi-dwelling units? Yes No Data Source(s)

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

PUD INFORMATION

Exterior-Only Inspection Residential Appraisal Report

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, 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 visual inspection of the exterior areas of the subject property from at least the street, (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.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

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 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.
3. 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.
4. 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.
5. 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.

Exterior-Only Inspection Residential Appraisal Report

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File # 49969

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 visual inspection of the exterior areas of the subject property from at least the street. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

Exterior-Only Inspection Residential Appraisal Report

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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

Signature *Leslie John Lorenz*
 Name Leslie John Lorenz, Cert. Res. RD7308
 Company Name Lorenz Appraisal, Inc
 Company Address 8592 Woodbriar Drive
Sarasota, FL 34238
 Telephone Number (941) 927-8971
 Email Address lorenzappraisal@comcast.net
 Date of Signature and Report 06/17/2022
 Effective Date of Appraisal 06/13/2022
 State Certification # RD7308
 or State License # _____
 or Other (describe) _____ State # _____
 State FL
 Expiration Date of Certification or License 11/30/2022

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED

4202 Dryden Cir
Sarasota, FL 34241
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 465,000

SUBJECT PROPERTY

Did not inspect exterior of subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____

LENDER/CLIENT

Name Clear Capital
 Company Name Wedgewood Inc
 Company Address 2015 Manhattan Beach Blvd, Suite 100, Redondo
Beach, CA 90278
 Email Address _____

COMPARABLE SALES

Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

Appraiser Independence Certification

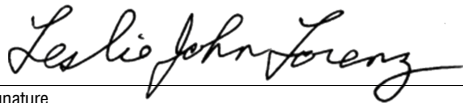
I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- 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 the appraisal assignment(s) 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 Clear Capital, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of Wedgewood Inc, influenced, or attempted to influence the development, reporting, result, or review of my appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that Clear Capital has never participated in any of the following prohibited behavior in our business relationship:

- 1) Withholding or threatening to 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 salary or bonus on 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) Provided 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) and Regulation Z, or the USPAP.



Signature

06/17/2022

Date

Leslie John Lorenz, Cert. Res. RD7308

Appraiser's Name

RD7308

State License or Certification #

State Title or Designation

11/30/2022

Expiration Date of License or Certification

FL

State

4202 Dryden Cir, Sarasota, FL 34241

Address of Property Appraised

05/13

USPAP Compliance Addendum

Loan # 32933671

File # 49969

Borrower	Catamount Properties 2018 LLC		
Property Address	4202 Dryden Cir		
City	County	State	Zip Code
Sarasota	Sarasota	FL	34241
Lender/Client	Wedgewood Inc		

APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).

Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

ADDITIONAL CERTIFICATIONS

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction 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 the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

PRIOR SERVICES

I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

PROPERTY INSPECTION

I have NOT made a personal inspection of the property that is the subject of this report.

I HAVE made a personal inspection of the property that is the subject of this report.

APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

Janice B. Lorenz Cert Res RD4055 provided assistance in the research, preparation and review of this report.

ADDITIONAL COMMENTS


Additional USPAP related issues requiring disclosure and/or any state mandated requirements: The appraiser certifies that this report is UAD compliant.

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

A reasonable marketing time for the subject property is _____ day(s) utilizing market conditions pertinent to the appraisal assignment.

A reasonable exposure time for the subject property is <10 day(s).

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature  Name <u>Leslie John Lorenz, Cert. Res. RD7308</u> Date of Signature <u>06/17/2022</u> State Certification # <u>RD7308</u> or State License # _____ State <u>FL</u> Expiration Date of Certification or License <u>11/30/2022</u> Effective Date of Appraisal <u>06/13/2022</u>	Signature _____ Name _____ Date of Signature _____ State Certification # _____ or State License # _____ State _____ Expiration Date of Certification or License _____ Supervisory Appraiser Inspection of Subject Property <input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from Street <input type="checkbox"/> Interior and Exterior
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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

Supplemental Addendum

File No. 49969

Borrower	Catamount Properties 2018 LLC						
Property Address	4202 Dryden Cir						
City	Sarasota	County	Sarasota	State	FL	Zip Code	34241
Lender/Client	Wedgewood Inc						

INTENDED USER OF THIS APPRAISAL REPORT:

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

SCOPE OF WORK:

Inspection of the Subject Property and immediate neighborhood: typical non-invasive interior and exterior inspections to determine on and off-site conditions that might affect the market value of the property. Extent of Data Research: sources used by appraiser include -Edomina IDC as a source for census tract data, USPS postal address and zip code data, and flood zoning data from Core Logic, providers of flood determination services to the mortgage lending industry; County Property Appraiser data from internet sites, MLS data and/or listing, sales agents, buyers, sellers. Local open market sales as listed in area MLS systems reflect the national, regional and local economic trends which affect the local real estate market. Analysis applied to arrive at the opinion of value includes: Highest and Best Use, analysis of current leases (if any known), Sales Comparison Approach. Income Approach to value was considered, but not utilized, due to conditions explained more fully in the report.

The appraiser did not access the attic.

Future Market Conditions:

Effect of Novel Coronavirus (COVID-19)

On March 13, 2020, the United States Government declared a "National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak", which was in effect on the Effective Date of this Appraisal Report. In addition the state of Florida established a stay in place guideline which was in effect on the Effective Date of this Appraisal Report. This appraisal report was performed pursuant to the Uniform Standards of Professional Appraisal Practice ("USPAP") and was based on information and comparable sales available on that date. At this time, the effect of COVID-19 on the future value of the Subject Property or the value of the real estate market in the area of the Subject Property is unknown and not possible to predict.

**Low interest rates have created a demand for home purchases. The real estate market for the subject market area is in a state of flux with the increase in mortgage interest rates which is impacting the sales price of properties as well as the time required to sell the property.

Extraordinary Assumptions apply. See Reconciliation Section Below. No Hypothetical Conditions apply.

HIGHEST AND BEST USE:

Highest and Best Use of land or a site as though vacant: The use of a property based on the assumption that a parcel of land is vacant, or can be made vacant through demolition of any improvements.

Highest and Best Use of property as improved: The use that should be made of a property as it exists.

Highest and Best Use: The reasonably probable and legal use of vacant land or an improved property, which is physically possible, appropriately supported, financially feasible and that results in the highest value. The four criteria the highest and best use must meet are legal permissibility, physical possibility, financial feasibility and maximum profitability.

The subject meets all these criteria and is located in a subdivision of single family homes. Therefore single family residential usage is considered to be the Highest and Best Use of the site both vacant and improved.

APPRAISER'S REPORT ON THE CONDITION OF IMPROVEMENTS:

This appraisal report is intended for the sole and exclusive use of the appraiser's client to assist with a mortgage lending decision. The appraiser is not a home inspector. This report should not be relied upon to disclose any conditions present in the subject property. The appraisal report does not guarantee that the property is free from defects. Condition of improvements as described in this report reflect a typical non-invasive appraisal inspection, which reports only those deferred maintenance items (if any) that were readily apparent to the appraiser at time of inspection. Although the appraiser strives for full accuracy, he is neither a certified home inspector nor a building contractor. Whenever available, home-inspector's and contractor's reports/bids and estimates to repair are consulted and reported in the appraisal. Many faults and defects, major and minor, can remain hidden until discovered by an expert inspection. The appraiser's estimates to repair (if any) are rough estimates only, unless supported by contractor bids or professional estimates. If these documents are not available, and the client wishes more than the routine non-invasive inspection and rough estimates to repair provided by the appraiser, then the appraiser strongly recommends the use of professional home inspection and contractor services, which are readily available in the subject market area. The appraiser further retains the right to amend the estimate of value contained in this report if at a later date the professional inspection data or repair estimates substantially differ from those reported in the original appraisal report. Appraiser has reported on "apparent general condition" only.

ADDITIONAL ENVIRONMENTAL COMMENTS:

Per the EPA's EnviroMapper web site, the subject is not adjacent to or within 1/4 mile of any location shown to store/generate hazardous waste. A The appraiser is not a professional home or environmental inspector. The appraiser provides an opinion of value. The appraisal does not guarantee that the property is free of defects or environmental problems. The appraiser performs an inspection of visible and accessible areas only. Mold may be present in areas the appraiser cannot see. A professional home inspection or environmental inspection is recommended if the lender wishes a guarantee that mold or other environmental problems do not exist.

Supplemental Addendum

File No. 49969

Borrower	Catamount Properties 2018 LLC						
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Lender/Client	Wedgewood Inc						

LEAD CONTAINING BUILDING MATERIALS

Lead containing building materials may have been used for properties built prior to 1978. Care must be used when working on surfaces that may contain lead in the finishes used. The dust from these lead containing materials creates a safety and health risk to the person or persons exposed to such dust. Current EPA requirements require contractors who undertake work or remodeling projects on such homes to now do a test for lead prior to beginning work. If lead is found, remediation of the lead must occur prior to any other work. These requirements may add additional costs for any renovation or remodeling projects on such properties.

DATA RESOURCES USED IN THIS REPORT:

Extent of Data Research: sources used by appraiser include - USPS postal address and zip code data, and flood zoning data from Interflood who are providers of flood determination services to the mortgage lending industry; County Property Appraiser, County Clerk of the Courts, and County Tax Collector data from internet sites, MLS data and/or listing, sales agents, buyers, sellers. Local open market sales as listed in area MLS systems reflect the national, regional and local economic trends which affect the local real estate market.

RECONCILIATION:

Janice B. Lorenz, Cert Res RD4055 provided assistance in research, and in the preparation and review of this report.

EXTRAORDINARY ASSUMPTION APPLIES:

The appraiser is utilizing the Extraordinary Assumption the water and electrical utility to the property was on and function properly. Should this not be true the market value of the property would be impacted.

As this is an exterior only inspection, the appraiser is using the Extraordinary Assumption that the condition of the interior of the property is commensurate to that observed on the exterior of the property. Should this not be true the appraised value of the property would be impacted by the inferior or superior condition of the interior of the property.

DIGITAL SIGNATURES:

This report contains digital signatures that are encrypted and password protected for use by the appraiser/appraisers signing this report.

Supplemental Addendum

File No. 49969

Borrower	Catamount Properties 2018 LLC						
Property Address	4202 Dryden Cir						
City	Sarasota	County	Sarasota	State	FL	Zip Code	34241
Lender/Client	Wedgewood Inc						

ABBREVIATIONS USED IN THIS REPORT

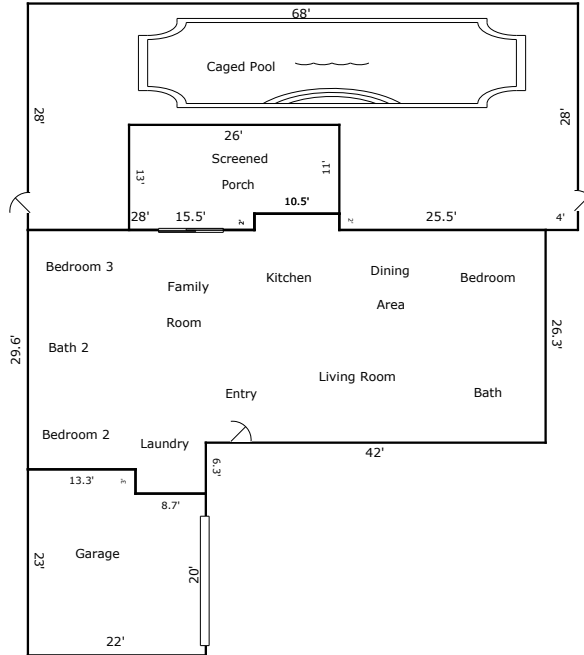
CBS	Concrete Block with Stucco or Spray Crete finish
CCPA	Charlotte County Property Appraiser
CD	Contract Date
CL	Closing Date
DOM	Days on Market to Contract (Exposure time)
FEMA	Federal Emergency Management Agency
GLA	Gross Living Area
INSTR	Clerk of Court Instrument Number - Deed
MCPA	Manatee County Property Appraiser
MFR	My Florida Regional MLS
MHP	Manufactured/Mobile Home Park
MLS	Multiple Listing Service
NST	Non Sale Transfer or Restatement of Ownership
QC	Quit Claim Deed
SCPA	Sarasota County Property Appraiser
SF	Square foot
USPS	United States Postal Code Lookup

PORCHES/PATIOS

BAL	Balcony
CPch	Covered Porch
CLPch	Enclosed Porch
GlssPch	Glassed Porch
OPch	Open Porch
Pat	Patio
SPch	Screened Porch
VPch	Vinyl and Screened Porch

Building Sketch

Borrower	Catamount Properties 2018 LLC				
Property Address	4202 Dryden Cir				
City	Sarasota	County	Sarasota	State	FL
Zip Code	34241				
Lender/Client	Wedgewood Inc				



Dimensions are Approximate
Interior not to Scale

TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area	Area	Calculation Details
First Floor	1802.9 Sq ft	$10.5 \times 2 = 21$ $26.3 \times 42 = 1104.6$ $22 \times 29.6 = 651.2$ $3 \times 8.7 = 26.1$
Total Living Area (Rounded):	1803 Sq ft	
Non-living Area		
Screened Porch	317 Sq ft	$11 \times 10.5 = 115.5$ $15.5 \times 13 = 201.5$
Caged Pool	1883 Sq ft	$68 \times 26 = 1768$ $2 \times 28 = 56$ $2 \times 29.5 = 59$
2 Car Attached	479.9 Sq ft	$22 \times 20 = 440$ $13.3 \times 3 = 39.9$

Borrower	Catamount Properties 2018 LLC		
Property Address	4202 Dryden Cir		
City	Sarasota	County	Sarasota
		State	FL
Lender/Client	Wedgewood Inc	Zip Code	34241

SURVEY AFFIDAVIT

STATE OF FLORIDA
COUNTY OF SARASOTA

Before me, the undersigned authority, personally appeared Wilbur A. Witten and Garnet C. Witten, husband and wife who, being duly sworn, depose and say:

1. That they are the purchasers of the following described property:

Lot 180, BEYM TREE VILLAGE, according to the plat thereof, recorded in Plat Book 23, Page 126, inclusive, of the Public Records of Sarasota County, Florida.

2. That a survey of said property has been prepared by Mosby Engineering Assoc., Inc. Survey Certificate #23943, dated 10-7-92, and said survey reflects the following encroachments:

Concrete pool deck encroaches the easement located along the North Property line.

3. That the undersigned will hold harmless and indemnify CHELSEA TITLE COMPANY and HOME SAVINGS OF AMERICA, FSB from any loss or damage due to said encroachments.

Further Affiant Saeth Not.

Wilbur A. Witten
Garnet C. Witten

Sworn to and subscribed before me this 8th day of October, 1992.

My Commission Expires:

Shawn M. Underwood
NOTARY PUBLIC



Impress Seal

Borrower	Catamount Properties 2018 LLC		
Property Address	4202 Dryden Cir		
City	County	State	Zip Code
Sarasota	Sarasota	FL	34241
Lender/Client	Wedgewood Inc		

Frank and Shirley Dault
 - 4202 Dryden Circle
 Sarasota, Fl. 34241
 Phone: 371-5610

Property Description

- o Construction - 1976
- o Six (6) room - cedar & stone exterior.
- o One-half acre on corner lot - Dryden Circle & Bent Tree Blvd.
- o 1800 sq. ft. under airt; 2743 sq. ft. gross area.
- o 50 ft. solar heated lap pool/screened lanai
- o Landscaping - mature
- o Sprinkler system
- o Driveway - concrete
- o Taxes - \$1279
- o All window treatments/ceiling fans included

Room Descriptions

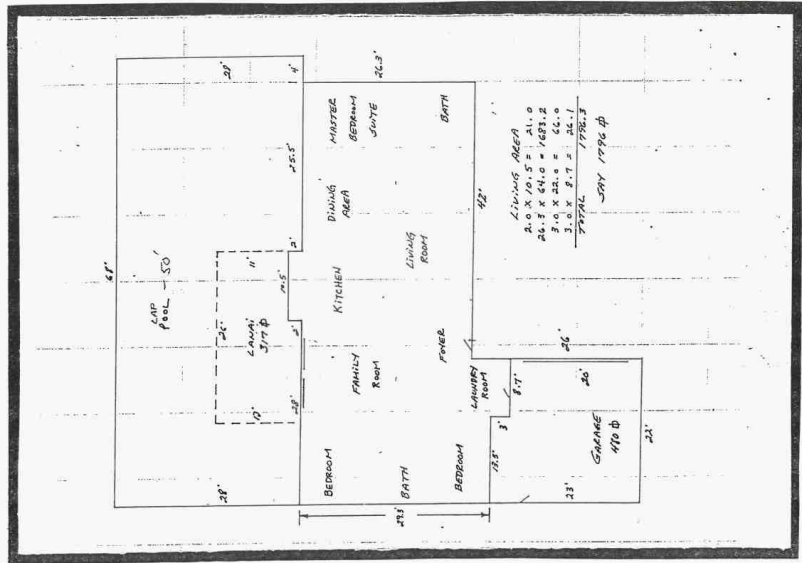
- o Living room - 21.2x14.2
*Living room small
 take out bar*
- o Dining room - 11.2x11.6
Chandelier included
- o Family room - 20.7x13.6
- o Kitchen - 12.6x9.9
*Range, microwave, dishwasher
 Pantry and desk
 sitting area*
- o Laundry room - 7.6x6.4
- o Master Bedroom - 16x13.2
*Mirrored dressing room - 7.8x4
 Walk-in closet - 7.8x4.6
 Roof 3 year old?*
- o Bedroom #2 - 11.4x12.3
- o Bedroom #3 - 11.4x12.3

\$169,500
 \$15,000
 \$152,000
 \$150

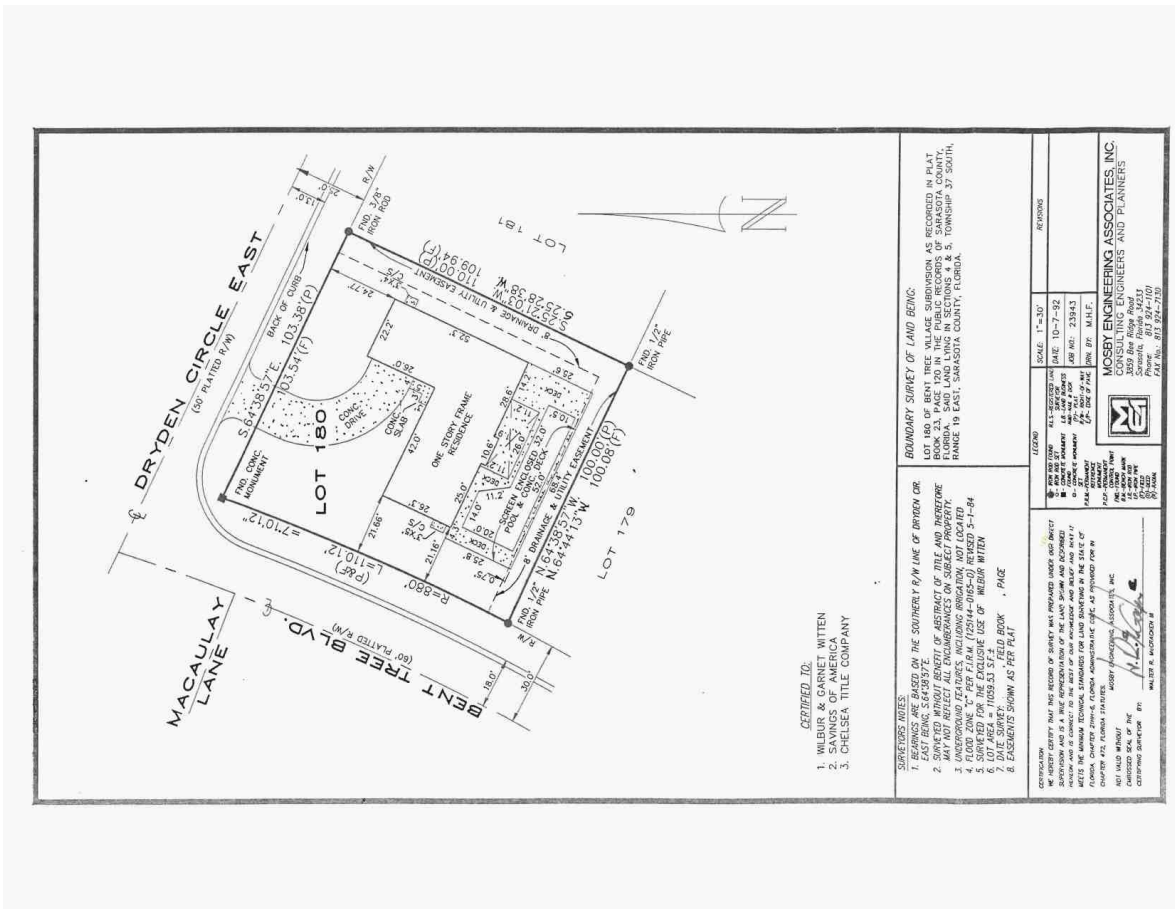
Survey - Page 3

Borrower	Catamount Properties 2018 LLC				
Property Address	4202 Dryden Cir				
City	Sarasota	County	Sarasota	State	FL
Lender/Client	Wedgewood Inc	Zip Code	34241		

Building Sketch



Borrower	Catamount Properties 2018 LLC		
Property Address	4202 Dryden Cir		
City	Sarasota	County	Sarasota
		State	FL
		Zip Code	34241
Lender/Client	Wedgewood Inc		



- CERTIFIED TO:
1. WILBUR & GARNET WITTEN
 2. SAVINGS OF AMERICA
 3. CHELSEA TITLE COMPANY

BOUNDARY SURVEY OF LAND BEING:

LOT 180 OF BENT TREE VILLAGE SUBDIVISION AS RECORDED IN PLAT 100,081 (P) AND THE SOUTHERLY BOUNDARY OF LOT 180 OF BENT TREE VILLAGE SUBDIVISION AS RECORDED IN PLAT 100,081 (P) IN SECTION 8 & 9, TOWNSHIP 27 SOUTH, RANGE 19 EAST, SARASOTA COUNTY, FLORIDA.

SURVEYOR'S NOTES:

1. BEARINGS ARE BASED ON THE SOUTHERLY BOUNDARY OF LOT 180 OF BENT TREE VILLAGE SUBDIVISION AS RECORDED IN PLAT 100,081 (P).
2. EAST BEING S 64°38'57"E
3. UNDERGROUND FEATURES, INCLUDING IRON PIPE, NOT LOCATED BY THIS SURVEY.
4. THIS SURVEY IS A PART OF A SURVEY RECORDED IN PLAT 5-1-84.
5. LOT AREA = 1109.63 S.F. TO BEARINGS SHOWN AS PER PLAT.
6. LOT AREA = 1109.63 S.F. TO BEARINGS SHOWN AS PER PLAT.
7. BEARINGS SHOWN AS PER PLAT.
8. BEARINGS SHOWN AS PER PLAT.

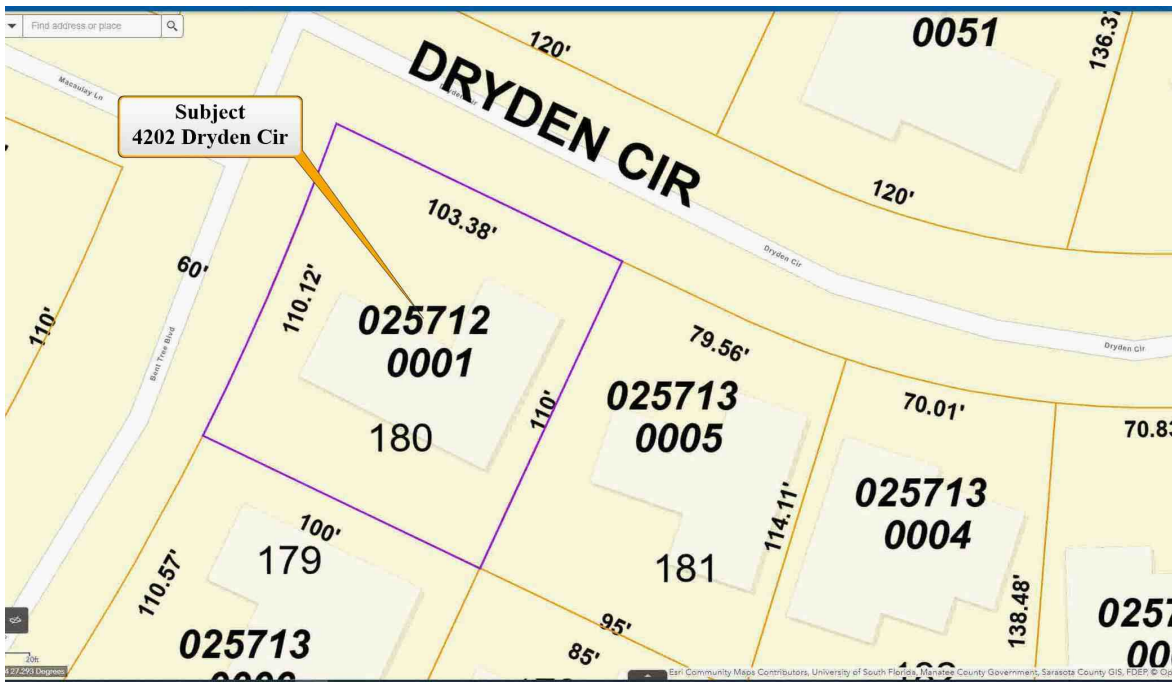
WE HEREBY CERTIFY THAT THE RECORD OF THIS SURVEY WAS PREPARED UNDER OUR DIRECT SUPERVISION AND IN ACCORDANCE WITH THE PROFESSIONAL STANDARDS OF THE SURVEYING AND MAPPING BOARD OF THE STATE OF FLORIDA.

DATE: 10-27-92
 JOB NO: 23943
 DRAWN BY: M.H.F.
 CHECKED BY: M.H.F.
 SURVEYOR: M.H.F.
 LICENSE NO: 10000

MOSEBY ENGINEERING ASSOCIATES, INC.
 CONSULTING ENGINEERS AND PLANNERS
 4202 DRYDEN CIR
 SARASOTA, FLORIDA 34233
 PHONE: 813 394-1107
 FAX: 813 394-7339

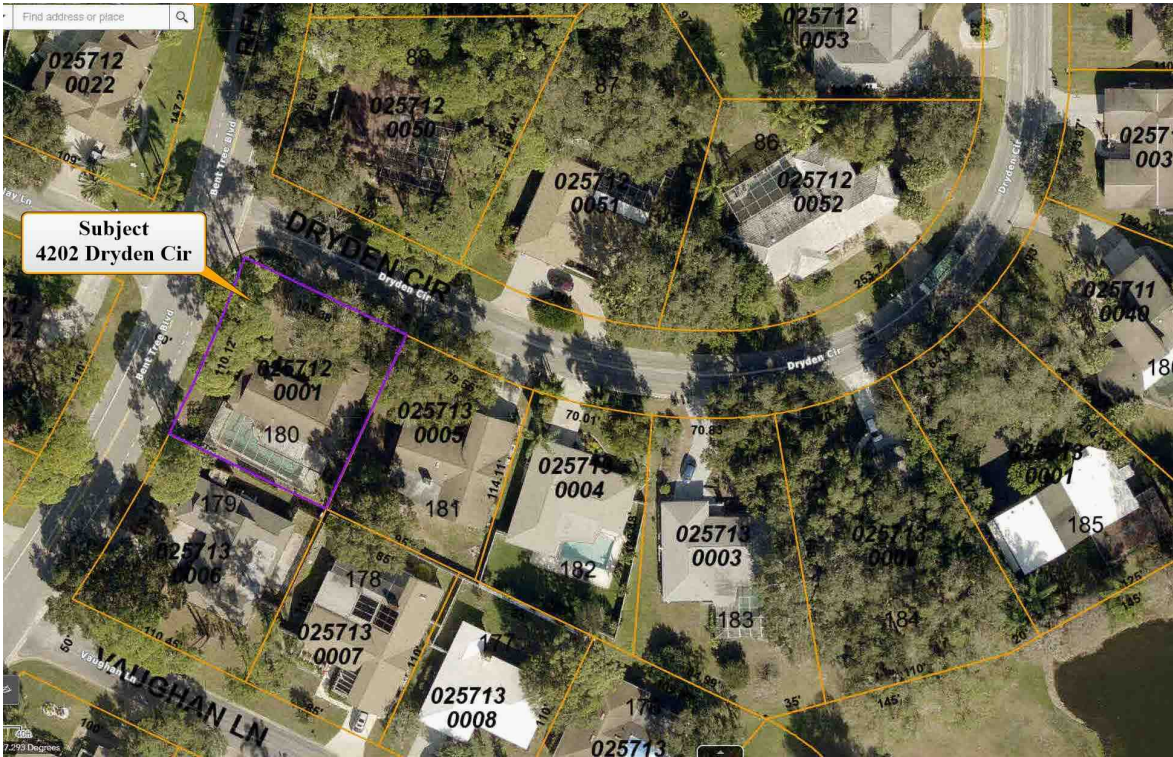
County Lot

Borrower	Catamount Properties 2018 LLC						
Property Address	4202 Dryden Cir						
City	Sarasota	County	Sarasota	State	FL	Zip Code	34241
Lender/Client	Wedgewood Inc						



County Aerial

Borrower	Catamount Properties 2018 LLC						
Property Address	4202 Dryden Cir						
City	Sarasota	County	Sarasota	State	FL	Zip Code	34241
Lender/Client	Wedgewood Inc						



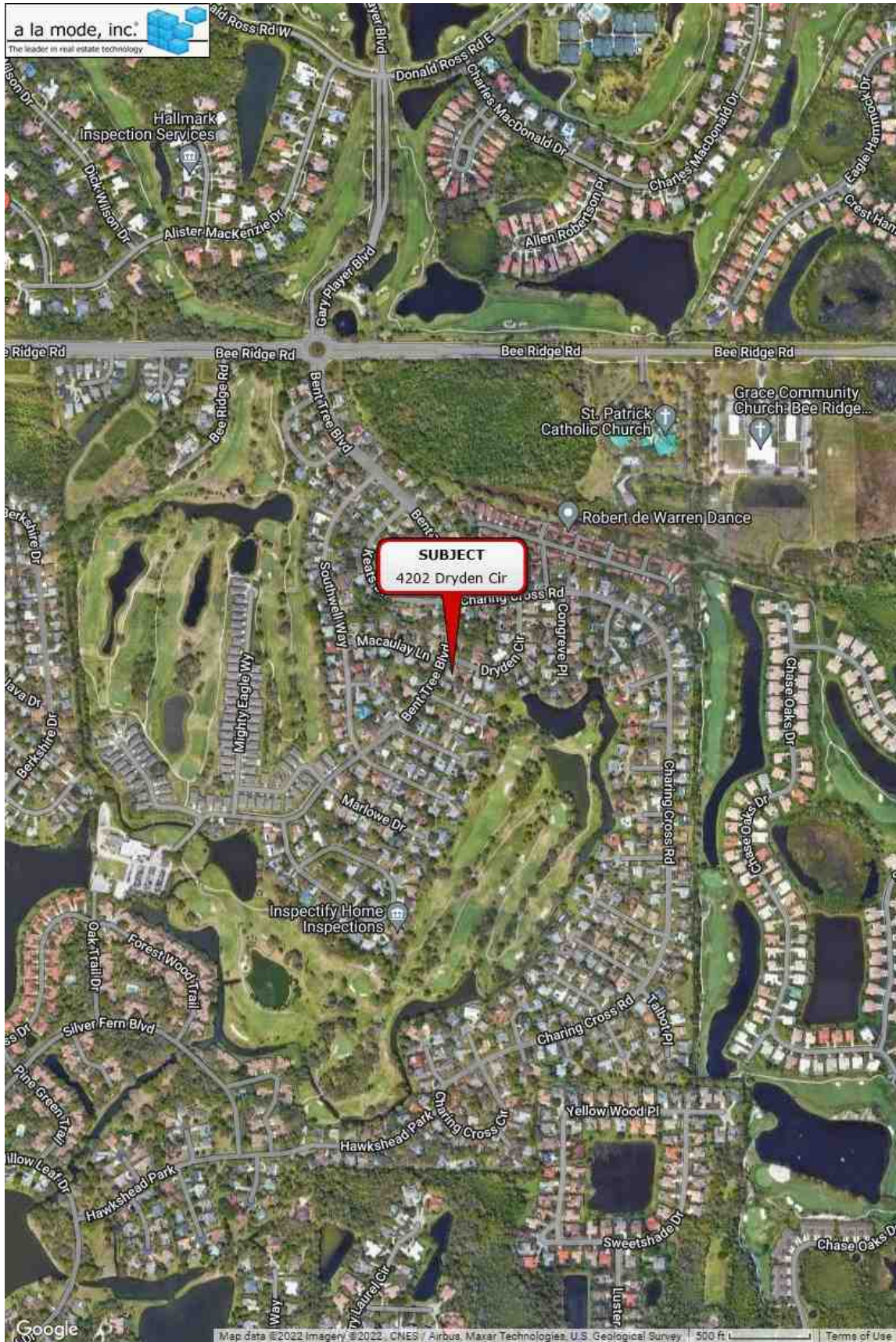
Aerial Photo

Borrower	Catamount Properties 2018 LLC						
Property Address	4202 Dryden Cir						
City	Sarasota	County	Sarasota	State	FL	Zip Code	34241
Lender/Client	Wedgewood Inc						



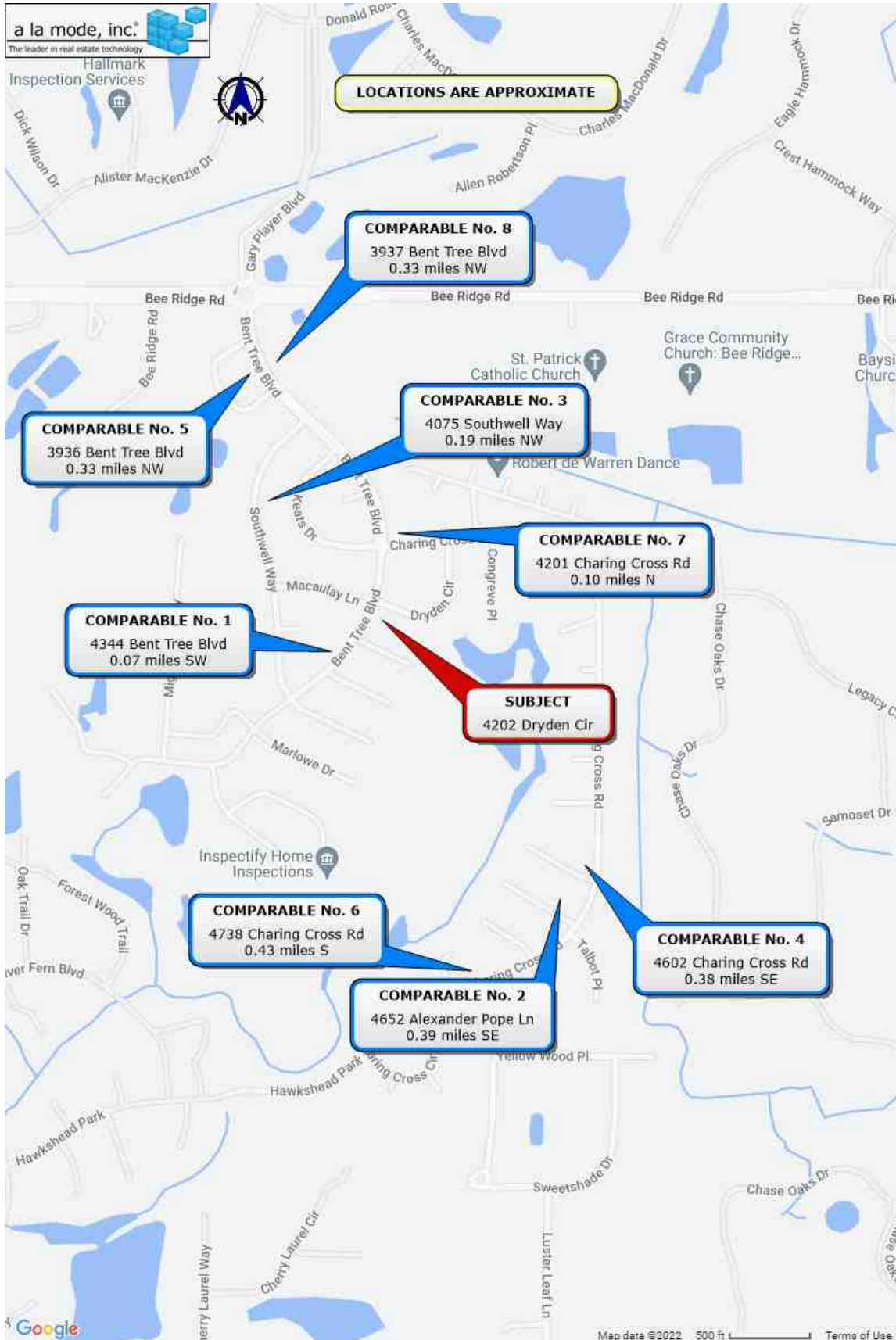
Neighborhood Photo

Borrower	Catamount Properties 2018 LLC						
Property Address	4202 Dryden Cir						
City	Sarasota	County	Sarasota	State	FL	Zip Code	34241
Lender/Client	Wedgwood Inc						



Comparable Sales Map

Borrower	Catamount Properties 2018 LLC				
Property Address	4202 Dryden Cir				
City	Sarasota	County	Sarasota	State	FL
Lender/Client	Wedgewood Inc	Zip Code	34241		



Subject Photo Page

Borrower	Catamount Properties 2018 LLC						
Property Address	4202 Dryden Cir						
City	Sarasota	County	Sarasota	State	FL	Zip Code	34241
Lender/Client	Wedgewood Inc						



Subject Front

4202 Dryden Cir
Sales Price
Gross Living Area 1,803
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 11058 sf
Quality Q4
Age 46



Subject Rear



Subject Street

Photograph Addendum

Borrower	Catamount Properties 2018 LLC						
Property Address	4202 Dryden Cir						
City	Sarasota	County	Sarasota	State	FL	Zip Code	34241
Lender/Client	Wedgewood Inc						



SECOND FRONT



SIDE VIEW



SIDE AND REAR VIEW



ADDRESS



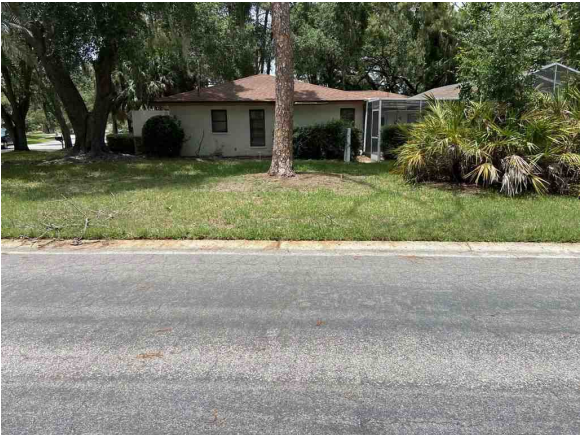
SECOND STREET SCENE



ADJACENT PROPERTY

Photograph Addendum

Borrower	Catamount Properties 2018 LLC						
Property Address	4202 Dryden Cir						
City	Sarasota	County	Sarasota	State	FL	Zip Code	34241
Lender/Client	Wedgewood Inc						



FRONT VIEW ACROSS STREET



MLS LIVING ROOM



MLS LIVING ROOM



MLS KITCHEN



MLS KITCHEN



MLS DINING AREA

Photograph Addendum

Borrower	Catamount Properties 2018 LLC						
Property Address	4202 Dryden Cir						
City	Sarasota	County	Sarasota	State	FL	Zip Code	34241
Lender/Client	Wedgewood Inc						



MLS LIVING ROOM



MLS BEDROOM



MLS POOL



MLS REAR PORCH AND POOL

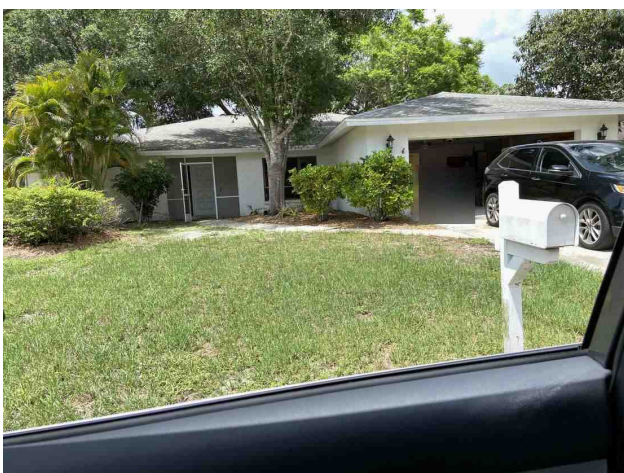
Comparable Photo Page

Borrower	Catamount Properties 2018 LLC				
Property Address	4202 Dryden Cir				
City	Sarasota	County	Sarasota	State	FL
Zip Code	34241				
Lender/Client	Wedgewood Inc				



Comparable 1

4344 Bent Tree Blvd
 Prox. to Subject 0.07 miles SW
 Sale Price 437,000
 Gross Living Area 1,802
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 10167 sf
 Quality Q4
 Age 46



Comparable 2

4652 Alexander Pope Ln
 Prox. to Subject 0.39 miles SE
 Sale Price 416,000
 Gross Living Area 1,732
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 9350 sf
 Quality Q4
 Age 44



Comparable 3

4075 Southwell Way
 Prox. to Subject 0.19 miles NW
 Sale Price 505,000
 Gross Living Area 1,930
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 9790 sf
 Quality Q4
 Age 45

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC				
Property Address	4202 Dryden Cir				
City	Sarasota	County	Sarasota	State	FL
Lender/Client	Wedgewood Inc			Zip Code	34241



Comparable 4

4602 Charing Cross Rd
 Prox. to Subject 0.38 miles SE
 Sale Price 530,000
 Gross Living Area 1,972
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 11976 sf
 Quality Q4
 Age 44



Comparable 5

3936 Bent Tree Blvd
 Prox. to Subject 0.33 miles NW
 Sale Price 525,000
 Gross Living Area 1,874
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 10183 sf
 Quality Q4
 Age 45



Comparable 6

4738 Charing Cross Rd
 Prox. to Subject 0.43 miles S
 Sale Price 480,000
 Gross Living Area 1,780
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 9758 sf
 Quality Q4
 Age 42

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC				
Property Address	4202 Dryden Cir				
City	Sarasota	County	Sarasota	State	FL
Lender/Client	Wedgewood Inc			Zip Code	34241



Comparable 7

4201 Charing Cross Rd
 Prox. to Subject 0.10 miles N
 Sale Price 560,000
 Gross Living Area 1,991
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 13512 sf
 Quality Q4
 Age 46



Comparable 8

3937 Bent Tree Blvd
 Prox. to Subject 0.33 miles NW
 Sale Price 499,000
 Gross Living Area 1,734
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View B;Preserve;
 Site 19274 sf
 Quality Q4
 Age 43

Comparable 9

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

Borrower	Catamount Properties 2018 LLC				
Property Address	4202 Dryden Cir				
City	Sarasota	County	Sarasota	State	FL
Zip Code	34241				
Lender/Client	Wedgewood Inc				

[Criteria](#) | [Map](#) | [Results](#)

Previous Next **1 of 1** Checked **0** All - None - Page Agent Single Line display Display 360 Property View at 1 per page

4202 DRYDEN CIRCLE, SARASOTA, Florida 34241 [View Comparable Properties](#)

Listing

A4534448

4202 DRYDEN CIR, SARASOTA, FL 34241

County: Sarasota

Status: Sold
 Backups Requested: No
 On Market Date: 05/09/2022
 List Price: \$474,900
 Year Built: 1976
 Special Sale: None
 ADOM: 2
 CDOM: 2

Subdiv: BENT TREE VILLAGE
Beds: 3
Baths: 2/0
Pool: Private
Property Style: Single Family Residence
Lot Features: Corner Lot
Total Acreage: 1/4 to less than 1/2
Garage: Yes **Attch:** Yes **Spcs:** 2
Garage/Parking Features: Driveway
LP/SqFt: \$263.83

Home Warranty Y/N:No
New Construction: No
Total Annual Fees:375.00
Average Monthly Fees:31.25
Flood Zone Code:x

Pets: Yes
Carport: No **Spcs:**
Heated Area:1,800 SqFt / 167 SqM
Total Area: 2,548 SqFt / 237 SqM

Sold Date: 06/10/2022
Sold Price:\$450,000
SP / SqFt:\$250.00

1 / 11
[Virtual Tour 1: Click Here](#)

Prime well established community of Bent Tree Village. This 3 bedroom home is ripe for complete remodel. Original owners - so home is dated yet boasts of some unique features. Most prominent is the long lap pool in screened enclosure - a very sought after and uncommon feature searched for by recreational exercise enthusiasts. Home also has some red brick features including large wood burning fireplace in living room as well as wall in family room with arched brick entry. This corner lot has mature landscaping and beautiful trees. Close to shopping and Sarasota County Rothenbach park with miles of bike and paved walking trails that meanders through oak hammock and lakes. Bent Tree Village also has the Sarasota remote control airport for hobby enthusiasts, Childrens playground and BBQ grills as well. Public records square footage is incorrect, home is larger than quoted. Plans indicated 1,800 square feet. Survey denotes a very slight encroachment of pool deck into easement. Survey and building plans available for review on attachments. Master bedroom features 8 x 5 walk-in closet and a 8 x 4 dressing room. A/C replaced 2016, Hot Water Heater 2021.

Land, Site, and Tax Information

<p>Legal Desc: LOT 180 BENT TREE VILLAGE SE / TP / RG: 04-375-19E Subdivision #: Tax ID: 0257120001 Taxes: \$1,906 Homestead: Yes</p>	<p>Zoning: RSF1 Future Land Use: Zoning Comp: Tax Year: 2021 AG Exemption YN: CDD: No Annual CDD Fee: Complex / Comm Name: SW Subd Name: Bent Tree Village</p>	<p>Block/Parcel: Front Exposure: North Lot #: 180 Other Exemptions:</p>
--	--	--

Ownership: Fee Simple
SW Subd Condo#:
Flood Zone: X
Floors in Unit / Home: One
Book / Page: 23-12
Total # of Floors: 1
Land Lease Fee:
Lot Dimensions: 110 X 100

Interior Information

<p>A/C: Central Air Heat/Fuel: Central, Electric Utilities: Cable Connected, Electricity Connected, Sewer Connected, Underground Utilities Sewer: Public Sewer Water: Public Fireplace: Yes-Living Room, Wood Burning Heated Area Source: Builder</p>	<p>Appliances Incl: Dishwasher, Disposal, Dryer, Electric Water Heater, Range, Refrigerator, Washer Flooring Covering: Carpet, Laminate, Vinyl Interior Feat: Kitchen/Family Room Combo, Living Room/Dining Room Combo, Split Bedroom, Walk-In Closet(s)</p>
--	---

Room Type	Level	Approx Dim	Flooring	Features
Master Bedroom	First	16x13	Carpet	Makeup/Vanity Space, Shower - No Tub
Living Room	First	21x13	Carpet	
Dining Room	First	11x11	Carpet	
Kitchen	First	12x10	Laminate	
Family Room	First	20x13	Carpet	
Bedroom 2	First	12x11	Carpet	
Bedroom 3	First	12x11	Tile	Tub With Shower

Exterior Information

<p>Ext Construction: Wood Frame Roof: Shingle Property Description: Ext Features: Other Pool: Private Pool Features: In Ground, Screen Enclosure Patio And Porch Features: Patio, Screened Foundation: Slab Garage/Parking Features: Driveway Road Surface Type: Asphalt Road Responsibility: Public Maintained Road</p>	<p>Garage Dim: Architectural Style:Florida Pool Dimensions: LAP POOL Spa: No</p>
---	---

Green Features

Disaster Mitigation: **Green Water Features:**

Community Information

Community Features: Buyer Approval Required, Deed Restrictions, Special Community Restrictions
Fee Includes: Security

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

MLS Listing - Page 2

Borrower	Catamount Properties 2018 LLC				
Property Address	4202 Dryden Cir				
City	Sarasota	County	Sarasota	State	FL
Lender/Client	Wedgewood Inc			Zip Code	34241

<p>HOA / Comm Assn: Yes HOA Pmt Sched: Annually Assn/Manager Name: SUNSTATE SEAN NOONAN Assn/Manager Phone: 941-870-4920 Condo Fee: Elementary School: Lakeview Elementary</p> <p>List Agent: Kenneth Cowles List Agent E-mail: ken@kencowles.com List Agent 2: ROBERT COWLES List Agent 2 Email: rob@robertcowles.com</p> <p>List Office: REALTY SERVICES INC Original Price: \$474,900 On Market Date: 05/09/2022 Representation: Seller Represented Occupant Type: Owner Owner: ON FILE Financing Avail: Cash, Conventional Contract Status: No Contingency Contract: 05/11/2022 Selling Agent: Andrea Stoll Sold Date: 06/10/2022 SP/SqFt: \$250 Terms: Cash Sold Remarks: Dual Variable Compensation: No Single Agent: 3% Realtor Info: AS-IS, Survey Available Confidential Info: Showing Instructions: Appointment Only, Call Before Showing, Call Listing Office, Lock Box Electronic Driving Directions: Bee Ridge Road to Bent Tree Blvd. to corner of Bent Tree Blvd. & Dryden Circle. Realtor Remarks: Occupied, call Listing Office for Appointment, Pre-approval letter or proof of funds must be submitted with all offers. Sold "AS IS" please use "AS IS" contract.</p>	<p>HOA Fee: \$375.00 / Required Mo Maint\$(add HOA): Assn/Manager Email: Assn/Manager URL: Other Fee: Middle School: Sarasota Middle Housing for Older Per: No High School: Sarasota High</p> <p style="text-align: center;">Realtor Information</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;">List Agent ID: 281500066</td> <td style="width: 33%;">List Agent Direct: 941-954-4443</td> </tr> <tr> <td>List Agent Fax: 941-954-4055</td> <td>List Agent Cell: 941-302-4152</td> </tr> <tr> <td>List Agent 2 ID: 281501139</td> <td>List Agent 2 Phone: 941-302-4150</td> </tr> </table> <p>Call Center #: List Office ID: 281502426 List Office Phone: 941-954-4443 LP/SqFt: \$263.83</p> <p>List Office Fax: 941-954-4055 Listing Service Type: Full Service</p> <p>Owner Phone: Listing Type: Exclusion/Variable Comsn Days to Cont: 5 Exp Clsg Date: 06/10/2022</p> <p>Sell Office: CHARLES RUTENBERG REALTY INC Sold Price: \$450,000 Days to Closed: 35 Seller Credit: \$0 SP/LP Ratio: 95</p> <p>Non-Rep: 3% Trans Broker: 3%</p>	List Agent ID: 281500066	List Agent Direct: 941-954-4443	List Agent Fax: 941-954-4055	List Agent Cell: 941-302-4152	List Agent 2 ID: 281501139	List Agent 2 Phone: 941-302-4150
List Agent ID: 281500066	List Agent Direct: 941-954-4443						
List Agent Fax: 941-954-4055	List Agent Cell: 941-302-4152						
List Agent 2 ID: 281501139	List Agent 2 Phone: 941-302-4150						

Seller's Preferred Closing Agent	
Closing Agent Name:	Phone:
Email:	Fax:
Address: , Florida	
Closing Company Name:	

[Click on the arrow to view Open House Information](#)
[Click on the arrow to view History Information](#)

[If you believe there is a violation on this listing, click here to report the problem.](#)

Property Type is 'Residential'
Street Number is 4202
Street Name is like 'dryden*'
State is 'Florida'
Ordered by Status, Standard Status, List Price
Found 1 result in 0.02 seconds.

MLS Tax Information - Page 1

Borrower	Catamount Properties 2018 LLC				
Property Address	4202 Dryden Cir				
City	Sarasota	County	Sarasota	State	FL
Lender/Client	Wedgewood Inc			Zip Code	34241

StellarMLS - IMApp Sarasota County Tax Report - 4202 DRYDEN CIR, SARASOTA, FL 34241-6131

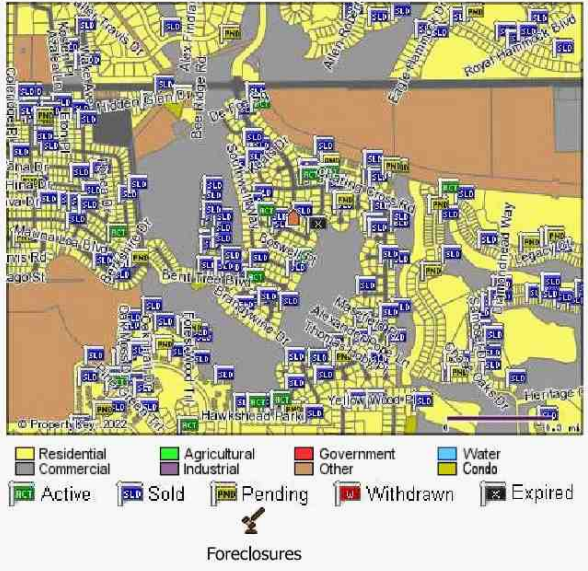
Property Information

PID # 0257 12 0001
Property Type: Residential
Property Address:
 4202 DRYDEN CIR
 SARASOTA, FL 34241-6131
Current Owner:
 BONNIE NEWMAN

Tax Mailing Address:
 4202 DRYDEN CIR
 SARASOTA, FL 34241-6131

Property Use:
 0100 / SINGLE FAMILY DETACHED (county)
 01 / SINGLE FAMILY (state)

Land Use:
 SINGLE FAMILY DETACHED (0100)
Zoning: RSF1/RESIDENTIAL, SINGLE FAMILY(2.5 UNITS/ACRE)
Lot Size: 0.2539 acres / 11,058 sf
Waterfront: No
Subdivision:
 BENT TREE VILLAGE
Subdivision #: 1889
Census Tract/Block: 001403 / 2000
Twn: 37 / **Rng:** 19 / **Sec:** 04
Block: / Lot:
Neighborhood Code: 6510.00
Latitude: 27.293229
Longitude: -82.414479
Legal Description:
 LOT 180 BENT TREE VILLAGE
Plat Book # 23 / Page # 12
[View Available Plat Images](#)



Value Information

Improved Value: \$140,300	Just Market Value: \$233,700	Assessment Year: 2021
Land Value: \$93,400	Assessed Value: \$153,210	Taxable Value: \$102,710
	Homestead: Yes	Total Tax Amount: \$1,906.16
	Total Exemptions: \$50,500	

Taxing District(s): 0100 - COUNTY OF SARASOTA

MLS Tax Information - Page 2

Borrower	Catamount Properties 2018 LLC				
Property Address	4202 Dryden Cir				
City	Sarasota	County	Sarasota	State	FL Zip Code 34241
Lender/Client	Wedgewood Inc				

Sales Information					
Deed Type:	WARRANTY DEED	Price:	\$0	Qualifiers:	U ¹
Sale Date:	03/26/2019	Recorded Date:	04/01/2019	Document #	2019039852
Grantor:	WITTEN GARNET C	Grantee:	NEWMAN BONNIE		
Deed Type:	NOT AVAILABLE	Price:	\$100	Qualifiers:	U ²
Sale Date:	06/05/1999	Recorded Date:		Document #	1999131685
Grantor:	WITTEN WILBUR A & GARNET C,	Grantee:	Not Available		
Deed Type:	WARRANTY DEED	Price:	\$149,000	Qualifiers:	Q ³
Sale Date:	10/08/1992	Recorded Date:		Document #	Bk 2440/Pg 2977
Grantor:	Not Available	Grantee:	Not Available		
Deed Type:	WARRANTY DEED	Price:	\$140,000	Qualifiers:	Q ³
Sale Date:	04/10/1990	Recorded Date:		Document #	Bk 2203/Pg 2074
Grantor:	Not Available	Grantee:	Not Available		
Deed Type:	NOT AVAILABLE	Price:	\$18,240	Qualifiers:	Q ³
Sale Date:	09/01/1976	Recorded Date:		Document #	Bk 1135/Pg 1464
Grantor:	Not Available	Grantee:	Not Available		

Qualifier Flags: Q=Qualified, U=Unqualified, O=Other (see note), M=Multiple, P=Partial, V=Vacant, I=Improved
¹ UNQUALIFIED - NOT ARMS LENGTH TRANSACTION , ² CORRECTIVE, QUIT CLAIM, TAX DEED, NO CONSIDERATION , ³ SALE QUALIFIED AS A RESULT OF DEED EXAMINATION

Building Information			
1, SINGLE FAMILY RESIDENTIAL DWELLING	Living Area: 1,664 sf	Year Built: 1976 act / 1991 eff	A/C Type:
Rooms: 6 Bedrooms: 3 Baths: 2	Total Area: 2,548 sf	Stories: 1.0	Heat Type: HEAT & AIR CONDITIONING, DUCTED OR PACKAGE
Roof Type: GABLE W/SOME HIP	Roof Cover: ASPHALT OR FIBERGLASS SHINGLES	Int Wall: DRYWALL	Fireplace: Yes
Foundation: CONC. SLAB AT GRADE OR SLIGHTLY ELEVATED	Flooring: CARPET, INSTALLED AND FASTENED TO SUBFLOOR	AGA - ATT GARAGE AVG (572 sf)	OPF - OPEN PORCH, FAIR (312 sf)
Ext Wall: WOOD SIDING, HORIZ. OR VERTICAL	Structural: WOOD AND/OR STEEL STUDS		
Building Subareas: MLA - MAIN LIVING AREA RES/CONDO (1,664 sf)			
OTHER IMPROVEMENT INFORMATION			
CAGE - SCREENED ENCLOSURE (1984)	PATIO - PATIO - CONCRETE OR PAVERS (1977)	POOL - SWIMMING POOL (1977)	
Covered Parking: Yes	Details: ATT GARAGE AVG - 572 sf	Pool: Yes	

Assigned Schools				
School Name	Grades	Enrollment	School Rating	Distance
Lakeview Elementary School	PK-05	597	A (2019/2020)	3.1 miles
✔ Above Average Teachers ✘ Larger Class Sizes ✔ High Standardized Testing Scores			★ On Excellent List (3 yrs)	
Sarasota Middle School	06-08	1,169	A (2019/2020)	12.3 miles
✔ Above Average Teachers ✘ Larger Class Sizes ✔ High Standardized Testing Scores			★ On Excellent List (3 yrs)	
Sarasota High School	09-12	2,308	A (2019/2020)	23.9 miles
✘ Large Class Sizes ✔ Above Average Standardized Testing Scores				

Source: National Center for Education Statistics, 2020-2022 ; Florida Dept of Education, 2019-2020

Flood Zone Details				
Zone	Description	CID	Panel #	Published
X	Area that is determined to be outside the 1% and 0.2% chance floodplains.	125144	12115C0170F	11/04/2016

Source: FEMA National Flood Hazard Layer (NFHL), updated 06/09/2022

© PropertyKey, Inc., 2022 | Information is believed accurate but not guaranteed and should be independently verified. Based on information from the StellarMLS, Inc. for the period 1/1/2000 through 6/13/2022. This information may or may not include all listed expired, withdrawn, pending or sold properties of one or more members of the StellarMLS.

Permits

Borrower	Catamount Properties 2018 LLC				
Property Address	4202 Dryden Cir				
City	Sarasota	County	Sarasota	State	FL
Lender/Client	Wedgewood Inc			Zip Code	34241

6/13/22, 8:14 PM

Sarasota County Gov FL

- Home
- Home
- Tutorials
- Public Services
- Member Services
- Public Services
- Permit Search/Report Information
- Request for Information
- Register your State License
- Licensed Contractor Information
- Member Services Online Access Request
- Inspector Route
(In what order is my inspection today)
- Residential (CO) Report
- Open Code Violations Request Report
- List of BWP Violations Report
- Land Use Petitions
- Impact Fee Calculator
- Documents
- Contact Information

Permit Search

This dynamic search functionality has replaced our old pdf, static reports, Enter your search criteria and print out your page once the information is returned.

Disclaimer : Please Note that Sarasota County Code Enforcement Division does not Provide Information Regarding Environmental Protection Cases, Utility Real Property Liens (Water or Sewer Liens or Billing), Health Department Liens, Fines, or Violations, Solid Waste Liens, Fines, or Violations, Fire Department Permits or Fire Alarm Billing, Storm Water Cases, or Any Other County Department Issues. Below are Contact Numbers for these Departments/Divisions; Please Contact these Departments/Divisions Directly for Information/Assistance (Any not Listed, Call the County Contact Center at 941/861-5000):

Environmental Protection: 941-861-0827 / 941-861-0673 / 941-861-0675

Utilities : (941) 861-6767 (Main County Utility Connections/Lien Office Number), UtilitiesConnections@scgov.net metersets@scgov.net (county water meter inquiries), and (941) 861-0603 (e-fax).

Fire Department (False Alarm Billing, Fire Permits) 941-861-2290

Solid Waste: 941-861-6758

Health Department: 941-861-6133

Building Permits

STREET #	STREET NAME	STREET TYPE	ZIP CODE
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
PARCEL ID	PARCEL ID SAMPLE: 0209010001		
PERMIT TYPE	SUB TYPE	WORK TYPE	STATUS
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
PERMIT #	OLD Permits Sample: BUP2005-00851 NEW Permits Sample: 05 047102 00 B1		
DATE RANGE	<input type="text"/>	to	<input type="text"/>
	Example: Jan 1, 2013		
<input type="button" value="Search"/>			

PERMIT SEARCH RESULTS

Permit #	Permit Type	Parcel Number	In Date	OCC	Work	Address	Status
05 417050 00 BO	OTC - AC, Electric, Plumbing, etc	0257120001	May 17, 2005	Residential	Reroof- Shingle Tear Off / Replace	4202 Dryden Cir	Closed
06 124838 00 BO	OTC - AC, Electric, Plumbing, etc	0257120001	May 30, 2006	Residential	Mechanical Changeout/Replacement	4202 Dryden Circle	Closed
16 121184 00 BE	Express Permits	0257120001	May 02, 2016	Residential	Mechanical Changeout/Replacement	4202 Dryden Circle	Closed

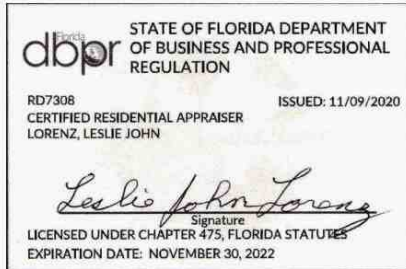
3 rows retrieved

Sarasota County, Florida
941-861-5000
www.scgov.net

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Appraisers License and Resume

Borrower	Catamount Properties 2018 LLC						
Property Address	4202 Dryden Cir						
City	Sarasota	County	Sarasota	State	FL	Zip Code	34241
Lender/Client	Wedgewood Inc						



Leslie John Lorenz
Cert Res RD7308
Lorenz Appraisal Inc
8592 Woodbriar Drive
Sarasota, FL 34238
Tel 941-927-8971; Cell 941-544-5350
Lorenzappraisal@comcast.net

FHA Approved Appraiser

Professional Summary

A Certified Residential Appraiser with more than 12 years of appraisal experience. Extensive experience in property valuation for mortgage lender clients. This includes evaluation of single family and condominium properties for mortgage lending purposes as well as land appraisals, new construction appraisals, and REO appraisals. Also proficient in preparation of non lender appraisals for individuals prior to listing properties for sale, estate valuation purposes, and divorce appraisals.

Proficient at Appraisal Review for lender and non lender clients.

Appraisal Background

Required Florida AB1 and AB2 courses from St Petersburg College. Obtained Certified Residential License for real estate Appraisal in 2008.

USPAP and Florida Law training including the most recent 2020 updates.

FHA Education including the most recent updates.

Completed continuing education courses in appraising including FHA Handbook 4001, Deriving and Supporting Adjustment, Appraisals Following a Natural Disaster, Review Appraisals, REO and Foreclosure Appraisal, Introduction to Regression Analysis, Understanding Residential Construction, Limited Scope Appraisals, Non Lender Appraisals, Mold a Growing Concern for Appraisers, America's Architecture, and FHA Site Inspections.

Education

BS Capital University, Columbus, Ohio.
PhD Analytical Chemistry Purdue University, West Lafayette, Indiana
Florida Appraisal St Petersburg College, St Petersburg, Florida

