32929052 File No. 50303

	File No. 50303
Catamount Properties 2018 LLC	
Property Address 749 Willow Run Ln	
	County Seminole State FL Zip Code 32708
ender Wedgewood Inc	
Trougerrood IIIo	
This report was prepared under the following USPAP reporting option:	
Appraisal Report This report was prepared in acc	ordance with USPAP Standards Rule 2-2(a).
7 Appraisan respect	ordanio with our in outraine 2 2(a).
Restricted Appraisal Report This report was prepared in acc	ordance with USPAP Standards Rule 2-2(b).
Reasonable Exposure Time	
My opinion of a reasonable exposure time for the subject property at the market value	stated in this report is: See sales comparison summary.
	occ sales companson summary.
See sales comparison summary.	
1 1	nated length of time that the property interest being appraised would have
been offered on the market prior to the hypothetical consumm	nation of a sale at market value on the effective date of the appraisal;
Comment: Exposure time is a retrospective opinion based on	an analysis of past events assuming a competitive and open market.
Additional Certifications	
I certify that, to the best of my knowledge and belief:	
I have NOT performed services, as an appraiser or in any other capacity, regarding	ng 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.
- The statements of fact contained in this report are true and correct.	
·	with a reported accumptions and limiting conditions and are my percently importial and
	y the reported assumptions and limiting conditions and are my personal, impartial, and
unbiased professional analyses, opinions, and conclusions.	
- Unless otherwise indicated, I have no present or prospective interes	t in the property that is the subject of this report and no personal interest with respect to th
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 develo	
	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 attainmen	t of a stipulated result, or the occurrence of a subsequent event directly related to the
intended use of this appraisal.	
	eport has been prepared, in conformity with the Uniform Standards of Professional Appraisa
Practice that were in effect at the time this report was prepared.	sport that both property, in comorning that the children characters of thorocolonal reprint
	a nyanashy that in the publicat of this years
- Unless otherwise indicated, I have made a personal inspection of the	
- Unless otherwise indicated, no one provided significant real property	y appraisal assistance to the person(s) signing this certification (if there are exceptions, the
name of each individual providing significant real property appraisal a	ssistance is stated elsewhere in this report).
Additional Comments	
esign.alamode.com/verify Serial:9	<mark>13F735C</mark>
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ADDDAICED.	CUDEDVICORY ADDRAIGER. (aut. if conviced)
APPRAISER:	SUPERVISORY APPRAISER: (only if required)
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Cianatura: /// / / / / / / / / /	Cignoture
Signature:	Signature:
Name: Elliot Hillel Shugan	Name:
Date Signed: 06/15/2022	Date Signed:
State Certification #: Cert Res RD8565	State Certification #:
or State License #:	or State License #:
State: FL	State:
	Expiration Date of Certification or License:
Expiration Date of Certification or License: 11/30/2022	
Effective Date of Appraisal: 06/11/2022	Supervisory Appraiser Inspection of Subject Property:
	Did Not Exterior-only from Street or

#### **Exterior-Only Inspection Residential Appraisal Report**

32929052 File # 50303

	The purpose	of this sumn	ary appraisal repo	rt is to pro	ovide the le	ender/client	with an	accura	ate, and adequate	ely su	upported,	opinion of	the ma	ket value	of the	subject property.
	Property Addres	ss 749 W	illow Run Ln					Ci	<sup>ity</sup> Winter Sp	rings	3		State	FL	Zip Code	32708
			operties 2018	LLC	01	wner of Pub	lic Record	H	HORMUTH, J	EFF	REY		County	Semi	nole	
	Legal Description		1 WILLOW RU	JN PB 30 F	PGS 58 T	O 60										
	Assessor's Pan		21-30-504-000	0-0210					ax Year 2021				R.E. Ta		2,298	
H	Neighborhood I		LOW RUN							3674		<b></b>	Census		221.06	
3 EC		Owner	Tenant Vaca			pecial Asses		0			2	PUD HO	A\$ 19	3 <b>X</b>	per year	per month
SUE	Property Rights		Fee Simple	Leasehol		Other (descr	,	/ d a a a wilh a \								
	Assignment Typ		chase Transaction	Ketina	ance Transaction		Other		, 1000.101.							
	Lender/Client	Wedgev	rood Inc ered for sale or has it be	on offered for cal	lo in the twelve	Address			hattan Beach	Blvd	Suite	100, Red	ondo Be			No
			price(s), and date(s).	eli ulicicu iui sai					oi uiis appiaisai:						Yes 🗶	INO
	Tioport data soc	urco(a) uacu, orionin	price(a), and date(a).		Data s	source -	Stellar	MLS								
	I did	did not analyz	the contract for sale fo	r the subject pure	chase transactio	on. Explain th	ne results of	the analys	sis of the contract for	sale or	why the a	analysis was not				
	performed.										,					
L																
ZAC.	Contract Price S	\$	Date of Contra	ict		Is the prope	rty seller the	owner of	f public record?			Yes No	Data Sou	rce(s)		
IL	Is there any fina	ancial assistance (lo	an charges, sale conces	sions, gift or dow	vnpayment assis	stance, etc.)	to be paid b	y any par	ty on behalf of the bo	rrower?						Yes No
ၓ	If Yes, report th	ne total dollar amoun	and describe the items	to be paid.												_
	Note: Race and	d the racial compo	ition of the neighborh	ood are not appi	raisal factors.											
		Neighborho	d Characteristics				One-l	Unit Hous	sing Trends			01	ne-Unit Ho	using	Prese	ent Land Use %
	Location	Urban	Suburban	Rural	Property Valu	ies 🔀	Increasing	9	Stable	D	eclining	PRIC	E	AGE	One-Unit	75 %
	Built-Up	Over 75%	25-75%	Under 25%	Demand/Supp		Shortage		In Balance	0	ver Supp	ly \$ (00	0)	(yrs)	2-4 Unit	5 %
OOD	Growth	Rapid	Stable	Slow	Marketing Tin	ne 🔀	Under 3 n	nths	3-6 mths	0	ver 6 mth	<sup>hs</sup> 110	Low	1	Multi-Family	y 5 %
유	Neighborhood E	Boundaries	434, North; 4	117, East;	Red Bug I	Lake Ro	d, South	ı; 17, \	West. Other la	and u	ıse is	1,80	) High	82	Commercia	5 %
BO			and governme	nt use.								380	Pred.	38	Other	10 %
팅	Neighborhood [	Description	Generally, ho	mes are si	ngle family	y homes	and ha	ve a c	ondition betwe	en C	:-3 an	d C-4. The	neighbo	orhood co	onsists o	f mainly
Ž	ranch, trac	ditional, and	contemporary st	yle homes.	Median li	ving are	a is 1,80	)4 sf. S	Supporting fac	ilities	(Scho	ools, shopp	ing, lak	es, non-r	esidentia	al/
			rs, offices, resta		hways, etc	c.) are lo	ocated in	n avera	age proximity t	to the	subje	ect and are	all with	n reason	able dist	tances.
			rt for the above conclus						21: 532 sales							
			with median s	•								•	nth for	the prior	12 mon	iths.
		-	cet is 16 days v	vith a 99%	sale to lis			nere a						View		
	Dimensions	90x143					2870 sf		Shap		Rectar	ngular		View N;	Res;	
	Specific Zoning Zoning Complia		R-1AA	onforming (Grand	Ifatharad Llea)	Zoning Des	No Zoi		gle Family-117 Illegal (describe)	700						
			ct property as improved			enocification		-	lliegai (describe)			<b>X</b> Yes	□No	If No, descr	ihe —	
	-	•		(or as proposed	por plano and o	ορυσιπυαποπ								11 140, 00301	100	he subject
				artica			3) tilo piosoi									no cabjeet
			rrounding prop	erties.		Public					Off-site In		De			1
ш	Utilities Electricity	Public Othe	rrounding prop r (describe)		Water	Public		describe)			044	mprovements - Ty	pe		Public	1
SITE	Utilities		r (describe)	,	Water Sanitary Sewer	X					Street	mprovements - Ty Paved	ре			1
SITE	Utilities Electricity Gas	Public Othe		,		X		describe)			Street Alley	mprovements - Ty Paved None		-EMA Map Da	Public	1
SITE	Utilities Electricity Gas FEMA Special F	Public Othe	r (describe)  None	<b>⋈</b> No FE	Sanitary Sewer	X	Other (	describe) FEN			Street	mprovements - Ty Paved None		-EMA Map Da	Public	Private
SITE	Utilities Electricity Gas FEMA Special F Are the utilities	Public Other  Flood Hazard Area  and off-site improve	r (describe)  None Yes	No FE	Sanitary Sewer EMA Flood Zone	X X X	Other (	describe) FEN	MA Map # 12		Street Alley	mprovements - Ty Paved None			Public	Private
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

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orm 2055 March 2005

32929052 File # 50303

There are 5 comparable	properties	currently	offered	for sale	in t	he subject neighborhoo	d rangi	ing in	price	from \$	449.000		to	\$ 61	50,00	n	
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Data Source(s)			Stell	arMLS#	#060	05209;DOM 3	Stella	arMLS	#059	65031;D	OM 15	Stella	arML:	S#05	94975	3;DOI	M 1
Verification Source(s)			Cour	ntv Pro	nertv	Appraiser	Cour	tv Pro	perty	Apprais	er	Cour	ntv Pr	opert	v Ann	raiser	
VALUE ADJUSTMENTS	DESCE	RIPTION		ESCRIPTIO		+(-) \$ Adjustment		ESCRIPTIO			Adjustment		ESCRIP			-(-) \$ Adju	stment
Sales or Financing										. ( ) +					+ -	( / +	
=			Arml	_th			ArmL					ArmL					0
Concessions			Conv	/;0		0	Conv	;5500			-5,500	Conv	/;300	0			-3,000
Date of Sale/Time			s03/2	22;c02/	/22	+17,028	s09/2	21;c08/	/21		+48,160	s07/2	21;c0	6/21		+	-38,081
Location	N;Res;		N;Re	es:			N;Re	s.				N:Re	s.				
Leasehold/Fee Simple	Fee Sin	nlo		Simple				Simple				Fee S		ام			
Site									;					ie	+		
	12870 s	1	8245			0	1186				0	1005	2 st		_		0
View	N;Res;		N;Re	es;			N;Re	s;				N;Re	s;Plc	Wrshp			0
Design (Style)	DT1;Ra	nch	DT1	Ranch	ı		DT1:	Ranch	1			DT1;	Rand	h			
Quality of Construction	Q4		Q4			-38,000					-30,000					4	21,000
Actual Age						· · · · · · · · · · · · · · · · · · ·											21,000
-	36		37			1	30			-	0	36					1= 6-1
Condition	C3		C3				C3			-		C4			1	+	15,000
Above Grade	Total Bdi	ms. Bat	iths Total	Bdrms.	Baths		Total	Bdrms.	Baths			Total	Bdrms	. Baths			
Room Count	9	4 2	.1 8	3	2.0	+3,000	10	5	4.0		-9,000	9	4	3.0			-3,000
Gross Living Area			sq.ft.			,											
-		+50 s		2,028	. 04.11.	+36,400		3,110	, 04.11.	-	-55,600		2,28	10 od.		+	-14,300
Basement & Finished	0sf		0sf				0sf					0sf					
Rooms Below Grade										<u></u>							
Functional Utility	Average	,	Aver	age			Avera	age				Avera	age				
Heating/Cooling		•								<u> </u>							
	Central		Cent				Cent			-		Cent			+		
Energy Efficient Items	None		None	9			None	:				None	)				
Garage/Carport	2ga2dw		2ga2	dw.			2ga2	dw				2ga2	dw				
Porch/Patio/Deck	Entry/R			Rear/Pt/	/Deck	-4,000						Entry	/Rea	r			
Dool/Othor					Deck		_				F 000	_					F 000
Pool/Other	OpnPoo		Scrn			-5,000					-5,000	_					-5,000
Original Listing Price	Not List	ed	\$435	,000		0	\$568	,000			0	\$369	,900				0
Net Adjustment (Total)			×	] + [	٦.	\$ 9,428		+ 5	₹ -	\$	-56.940	X	+	П-	\$		77,381
			Net Adj		1.9 %	3,420	Net Adj.		10.1 %		-30,340	Net Adj.			v.		77,001
Adjusted Sale Price			I NOT AU														
Adjusted Sale Price					1.9					_				20.8			
of Comparables			Gross A	idj. 2	20.9 %	\$ 504,428			27.1 %	\$	508,560		dj.	26.7		4	49,381
of Comparables	sale or transfe	r history of		idj. 2	20.9 %	\$ 504,428 grable sales. If not, explain				\$	508,560		dj.			4	49,381
of Comparables	sale or transfe	r history of		idj. 2	20.9 %					\$	508,560		dj.			4	49,381
of Comparables	sale or transfe	r history of		idj. 2	20.9 %					\$	508,560		dj.			4	49,381
of Comparables  I  did  did not research the s			of the subject	odj. <u>2</u> property an	20.9 <sup>%</sup> id compa	rable sales. If not, explain	Gross A	dj. <u>2</u>	27.1 %		508,560		dj.			4	49,381
of Comparables  I  did  did not research the s			of the subject	odj. <u>2</u> property an	20.9 <sup>%</sup> id compa		Gross A	dj. <u>2</u>	27.1 %		508,560		dj.			4	49,381
of Comparables  I did did not research the s  My research did did Nd did	ot reveal any p	orior sales	of the subject	odj. <u>2</u> property an	20.9 <sup>%</sup> id compa	rable sales. If not, explain	Gross A	dj. <u>2</u>	27.1 %		508,560		dj.			4	49,381
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 2 of 6

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32929052 File # 50303

At the request of the client, this appraisal report has been prepared in compliance wit	n the Uniform Appraisal Datas	et (UAD) from I	Fannie and Freddie Mac. The UAD
requires the appraiser to use standardized responses that include specific formats, de-	efinitions, abbreviations, and a	cronyms. The a	appraiser attempted to obtain an
adequate amount of information in the normal course of business regarding the subje	ct and comparable properties.	Some of the st	andardized responses required by the
UAD, especially those in which the appraiser has NOT had the opportunity to verify p	ersonally or measure, could m	istakenly imply	greater precision and reliability in the
data than is factually correct or typical in the normal course of business. Examples in	clude condition and quality rati	ngs as well as	comparable sales and listing data. The
appraiser makes no representations, guarantees or warranties, express or implied, re	garding building materials, the	ir fitness, quali	ty, condition or remaining economic
life. Not every element of the subject property was viewable. The appraiser did not m	ove any personal property, due	to liability con	cerns for potential damage to the
property, to disclose or reveal any unapparent or hidden defects to the structure, nor	did the appraiser dismantle or	probe the struc	ture to observe enclosed, encased, or
otherwise concealed areas. Comparable data was generally obtained from third-party			
resources and additional public data sources. Consequently, this information should leave	e considered an estimate unle	ess otherwise r	oted by the appraiser.
Top of page two of six found by the following MLS search:			
Neighborhood Boundaries: Property Style is 'Single Family Residence' Latitude, Long	itude is around 28.68, -81.28 I	Beds is 3+ Batl	rooms Total is 2+ Heated Area is 2000
to 3000 Year Built is 1980 to 1989 Pool Private Y/N is yes.			
The client is the intended user of this report. No additional intended users are noted.			
Outlied and the state of the st			
Subject occupancy based off of County Property Appraiser Site showing owner's add	ess to be same as physical ac	aress of subje	CL.
Highest and Post Lies Analysis Summany The subject's surrent land use is legally no	rmissible (per zening regulatio	na) physically	nessible financially feesible and
Highest and Best Use Analysis Summary: The subject's current land use is legally per maximally productive. The subject also conforms with its surrounding properties with		ris), priysically	possible, ilitaricially leasible, and
maximally productive. The subject also comorns with its surrounding properties with	siriliai zoriirig regulatioris.		
Borrower name copied from client's order. Owner of public record copied from County	Property Appraiser site		
	sporty represent onto.		
Unless otherwise known and noted in the report, the subject's current condition is ass	umed to be the condition as of	the effective of	ate of the appraisal. If found to be
false, it may impact assignment results.		33	
	(not required by Fannie Mae)		
Provide adequate information for the lender/client to replicate the below cost figures and calculations.	(not required by Fannie Mae)		
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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 user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a 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 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: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 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. reporting 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 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 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.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees

- 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.

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20. I identified the ordered and will	e lender/client in this appraisal report who receive this appraisal report.	is the individual, organization, or agent for the organization that
secondary market agency, or instrum obtain the appraise report may be dis	rtgagee or its successors and assigns; participants; data collection or reporting entality of the United States; and any state er's or supervisory appraiser's (if applicable)	report to: the borrower; another lender at the request of the mortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal luding, but not limited to, the public through advertising, public
laws and regulation		raisal report by me or the lender/client may be subject to certain visions of the Uniform Standards of Professional Appraisal Practice
23. The borrower, insurers, government of any mortgage		
·	e federal and/or state laws (excluding audio ntaining a copy or representation of my s	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ignature, the appraisal report shall be as effective, enforceable and delivered containing my original hand written signature.
·		in this appraisal report may result in civil liability and/or onment or both under the provisions of Title 18, United States
SUPERVISORY APPR	AISER'S CERTIFICATION: The Supervi	sory Appraiser certifies and agrees that:
1. I directly super analysis, opinions,	vised the appraiser for this appraisal assignme statements, conclusions, and the apprais	
2. I accept full r statements, conclus		report including, but not limited to, the appraiser's analysis, opinions,
3. The appraiser in appraisal firm), is		sub-contractor or an employee of the supervisory appraiser (or the cceptable 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
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Freddie Mac Form 2055 March 2005

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orm 2055 March 2005

#### **Exterior-Only Inspection Residential Appraisal Report**

32929052 File # 50303

FEATURE		SUBJECT	i		CO	MPARAB	LE SALE #	4		CO	MPARABL	E SALE # 5		COI	MPARABL	E SALE # 6
Address 749 Willow Run L	n_			1540	S Lyc	ons Ct										
Winter Springs, F	L 327	′08		Ovied	do, FL	3276	5									
Proximity to Subject					miles											
Sale Price	\$			1.10	1111100	_	\$	450,500				\$				\$
Sale Price/Gross Liv. Area	\$		sq.ft.	s ·	204.2	sa.ft.		430,300	S		sq.ft.		\$		sq.ft.	
Data Source(s)								0140	-		-4		*			
Verification Source(s)							57542;E									
VALUE ADJUSTMENTS	DI	ESCRIPTIO	ON	Coun	ity Pro Escripti	perty	Apprais		DE	SCRIPTI	ON	I ( ) © Adjustment	n	ESCRIPTION	ON	L ( ) © Adjustment
	U	ESUNIF III	JIN			UIN	+(-) \$	Adjustment	DE	SUNIF II	UN	+(-) \$ Adjustment	U	EOUNIFII	UIV	+(-) \$ Adjustment
Sales or Financing				ArmL				0								
Concessions				Conv				0								
Date of Sale/Time				s08/2	21;c07	/21		+42,617								
Location	N;Re	:S;		N;Re	s;											
Leasehold/Fee Simple	Fee S	Simple	9	Fee S	Simple	9										
Site	1287	0 sf		1577	1 sf			0								
View	N;Re	es;		N;Re	s;											
Design (Style)	DT1;	Ranch	1	DT1;	Ranch	า										
Site View Design (Style) Osuality of Construction Actual Age Condition Acoust Age Room Count Construction Actual Age Condition Actual A	Q4			Q4				-12,000								
Actual Age	36			34				0								
Condition	C3			СЗ												
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths		Total	Bdrms.	Baths	
Room Count	9	4	2.1	9	4	2.1										
Gross Living Area		2,456		9	2,206			+21,300			sq.ft.			1	sq.ft.	
Basement & Finished	0sf		,	0sf	۷,۷۷	٠-٩٠٠٠٠	<u> </u>	1,300			-4				-4	
Rooms Below Grade	USI			USI												
Functional Utility																
Heating/Cooling	Avera			Avera												
	Centi			Centi												
Energy Efficient Items	None			None												
Garage/Carport Porch/Patio/Deck	2ga2			2ga2												
		//Rear			/Rear											
Pool/Other	OpnF			OpnF												
Original Listing Price	Not L	isted		\$425	,000			0								
Net Adjustment (Total)						٦.	•				7 -	\$		1	٦.	\$
Adjusted Sale Price				Not Adi			\$	51,917	Net Adj.	+ [		Ψ.	Net Adj.	+		Ψ.
of Comparables				Net Adj.	di.	11.5 %					%	\$		di	%	•
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Report the results of the research and anal	ysis ui tii	e prior sar		UBJECT	y ui tile s	ubject pri		MPARABLE SAL						Ι	COMPAG	RABLE SALE # 6
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Price of Prior Sale/Transfer	_															
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Effective Date of Data Source(s)		County		aiser				Appraiser								
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Freddie Mac Form 2055 March 2005 UAD Version 9/2011

Fannie Mae Form 2055 March 2005

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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.

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#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

03

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

Q4

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

05

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

ΩF

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

 $\ \ \, \text{Little or no updating or modernization. This description includes, but is not limited to, new homes. } \\$ 

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.

Serial# 913F735C

UAD Version 9/2011 (Updated 1/2014)

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
IC	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
3	Beneficial	Location & View
ра	Bathroom(s)	Basement & Finished Rooms Below Grade
or	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
;	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
р	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
OOM	Days On Market	Data Sources
T	Detached Structure	Design (Style)
iw	Driveway	Garage/Carport
)	Expiration Date	Date of Sale/Time
state	Estate Sale	Sale or Financing Concessions
-HA	Federal Housing Authority	Sale or Financing Concessions
J	Garage	Garage/Carport
	Attached Garage	Garage/Carport
ja nhi	Built-in Garage	
jbi	Detached Garage	Garage/Carport Garage/Carport
jd	<u> </u>	
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR .	High Rise	Design (Style)
n	Interior Only Stairs	Basement & Finished Rooms Below Grade
nd	Industrial	Location & View
isting	Listing	Sale or Financing Concessions
_ndfl	Landfill	Location
tdSght	Limited Sight	View
ИR	Mid-rise	Design (Style)
/ltn	Mountain View	View
V	Neutral	Location & View
lonArm	Non-Arms Length Sale	Sale or Financing Concessions
)	Other	Basement & Finished Rooms Below Grade
)	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	
		Location Sale or Financing Concessions
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
r	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
3	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Jnk	Unknown	Date of Sale/Time
/A	Veterans Administration	Sale or Financing Concessions
v	Withdrawn Date	Date of Sale/Time
vo	Walk Out Basement	Basement & Finished Rooms Below Grade
Voods	Woods View	View
Vtr		View
	Water View	
VtrFr	Water Frontage	Location Provide Review Delay Conde
vu	Walk Up Basement	Basement & Finished Rooms Below Grade
DM	Deferred Maintenance	Forms, Descriptions, Photographs, Addendum, Etc.
	My Florida Regional MLXChange	Sales Comparison Approach, Sources, Etc.
MFRMLS	my fielda flogional mexonango	
IFRMLS	my Honda Hogrona mexonango	

#### **Supplemental Addendum**

		• • •				30303		
Borrower	Catamount Properties 2018 LLC							
Property Address	749 Willow Run Ln							
City	Winter Springs	County	Seminole	State	FL	Zip Code	32708	
Lender/Client	Wedgewood Inc							

File No. 50303

#### **Sales Comparison Summary:**

Four comparable sales were selected for examination and use in the Sales Comparison Approach.

On an unadjusted basis, these sales range from \$372,000 to \$565,500. This is a wider than typical range, however was necessary due to a lack of recent comparable sales within the subject's neighborhood. This does not adversely affect the subject's marketability.

Seller concessions are typical for the subject's market. Seller concession adjustments were necessary for seller concession amounts above what is typical for the subject's market.

As of the effective date, the nation is experiencing a corona virus pandemic. The appraiser understands this could adversely affect the real estate market, however, there have not been recent sales or listings to suggest this is currently happening in the subject's market in terms of overall value decreases. All provided sales have happened/closed after the pandemic began. Also, see neighborhood market analysis as well.

Due to a lack of recent comparable sales/listings:

The client's request of supplying two comparable sales within 90 days was not able to be met.

Comparables two, three and four sale dates are over 6 months old.

Some comparables exceed the 10% line item, 15% net, and 25% gross adjustment guidelines. However, all adjustments were necessary to produce a credible opinion of value and report.

Comparable two varies by more than 20% in living area.

All comparables required quality of construction adjustments, however the subject's quality of construction is bracketed. The sales provided are the most recent and comparable sales available that bracket the subject's major features and opinion of value while requiring the least amount of adjustments.

Across the board market condition adjustments were necessary.

Comparable four is over one mile, but within the same neighborhood boundaries and did not require a location adjustment. This sale was used to bracket the subject's open pool and lot size.

These issues do not adversely affect the subject's marketability.

All comparables required quality of construction adjustments for differences in recent renovations, upgrades, finishes, (kitchen, flooring, bathroom, etc.), etc. These comparables are the same overall quality rating as the subject, but are a varying level of this rating and required appropriate adjustments for these differences. The Appraiser takes all finishes (e.g. carpet, stone, brick, siding, granite, laminate, etc), build qualities (e.g. 8' ceilings vs 12' ceilings, finestry, quality of windows, doors, appliances, mechanicals, types of roofs, etc), amenities/upgrades (e.g. alarms, speakers, fireplaces, outdoor kitchens, wet/dry bars, spas/jet tubs, pavered driveways, etc) into consideration as a whole for the subject and the comparables and imagines how a typical buyer (the market) would view these compared to one another. Comparables one, two and four were considered superior overall in their quality of constructions compared to the subject and therefore were given downward percentage based adjustments of 7.5%, 5% and 2.5% respectively. Comparable three was considered inferior overall in its quality of construction compared to the subject and therefore was given an upward percentage based adjustments of 5%.

Comparable three required a condition adjustment due to signs of wear and tear compared to the subject as its carpeting and landscaping showed signs of wear and tear/aging.

If a feature or aspect of the subject property differs from a feature or aspect of a comparable property and the appraiser determines that no adjustment is warranted, the appraiser will enter a zero (0) in the adjustment line. The zero (0) will indicate to the reader/user/client of the report that the appraiser considered the difference and determined that no adjustment should be made. When the features for the subject and comparable sale(s)/comparable listing(s) are the same and no adjustment is warranted, the appraiser will leave the field blank. Adjustments are market derived from paired sales analyses (e.g. garage adjustments), regression analyses (e.g. living area adjustments), interviews with realtors, and appraiser knowledge of the area. Some adjustments are dollar based while others are percentage based. Reconciliation of these adjustments are contained in the appraiser's workfile.

On an adjusted basis, the indicated sales prices range from \$449,381 to \$508,560. This is a wider than typical range, however was necessary due to a lack of recent comparable sales within the subject's neighborhood. This does not adversely affect the subject's marketability.

Weight is applied to all sales. Most weight applied to sale one due to its least amount of net adjustments and recent sale date.

Based on the analysis of the marketplace and data, as well as the application of prudent appraisal technique and methodology, the value of the subject property is \$505,000 with an estimated exposure time of less than one month.

The subject's opinion of value is above the predominant value for the neighborhood mainly due to its living area and screened pool, however, the subject is not an underimprovement for the area and does not adversely affect the subject's marketability.

Serial# 913F735C esign.alamode.com/verify

#### Market Conditions Addendum to the Appraisal Report

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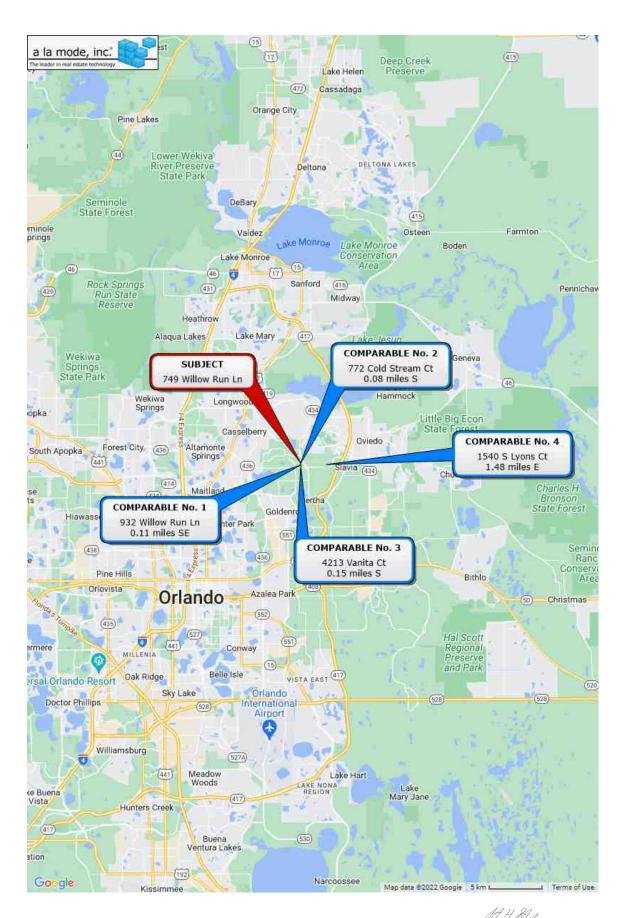
neighborhood. This is a required addendum for all appraisal reports w	•								
Property Address 749 Willow Run Ln		City Winter S	Springs	St	ate FL		ZIP Code 327	708	
Borrower Catamount Properties 2018 LLC			jg-						
Instructions: The appraiser must use the information required on this	form as the basis for his/her con	clusions, and must provide su	pport for those conclusions, rega	ırding					
housing trends and overall market conditions as reported in the Neigh				extent					
it is available and reliable and must provide analysis as indicated belo									
explanation. It is recognized that not all data sources will be able to pr									
in the analysis. If data sources provide the required information as an									
average. Sales and listings must be properties that compete with the subject property. The appraiser must explain any anomalies in the dat				or trie					
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			_	verall Trend		
Total # of Comparable Sales (Settled)	27	12	13	$\neg$	Increasing	$\Box$	Stable	X	Declining
Absorption Rate (Total Sales/Months)	4.50	4.00	4.33	뮴	Increasing	Ħ	Stable	Ŕ	Declining
Total # of Comparable Active Listings	3	0	5		Declining	Ħ	Stable	X	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.7	0	1.2		Declining		Stable	X	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months			C	verall Trend		
Median Comparable Sale Price	485,000	535,000	525,000		Increasing		Stable		Declining
Median Comparable Sales Days on Market	4	5	9	_	Declining	X	Stable	Щ	Increasing
Median Comparable List Price	575,000	N/A	477,000		Increasing	H	Stable Stable	NA.	Declining
Median Comparable Listings Days on Market  Median Sale Price as % of List Price	45	N/A	15	×	Declining Increasing	H	Stable	$\mathbb{H}$	Increasing Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	102 Yes	100 No	105	ᆂ	Declining	숤		卄	Increasing
Explain in detail the seller concessions trends for the past 12 months			use of buydowns, closing costs,	condo	Dooming		Guario		morodomy
fees, options, etc.). Seller concessions are a					cent chan	ae i	n seller co	nce	ssions
Median Sale Price as % of List Price  Median Sale Price as % of List Price  Seller-(developer, builder, etc.)paid financial assistance prevalent?  Explain in detail the seller concessions trends for the past 12 months  fees, options, etc.).  Seller concessions are a  within the prior 12 months. Data supplied is b						_			
criteria was used for the 1004MC form:Prope	<u> </u>								
Total is 2+ Heated Area is 2000 to 3000 Year	r Built is 1980 to 1989	Pool Private Y/N is	yes.						
Are foreclosure sales (REO sales) a factor in the market?	Yes 🔀 No		the trends in listings and sales of						
REO sales have declined compared to the	•		nore healthy market	compa	red to pri	or r	ecent yea	ırs a	nd
are not considered a major factor in the sul	bject's current marke	et.							
Cite data sources for above information. Stellar	· MI S								
Otoliai									
Summarize the above information as support for your conclusions in	the Neighborhood section of the a		-	ich as					
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Serial# 913F735C esign.alamode.com/verify

#### **Location Map**

Borrower	Catamount Properties 2018 LLC							
Property Address	749 Willow Run Ln							
City	Winter Springs	County	Seminole	State	FL	Zip Code	32708	
Lender/Client	Wedgewood Inc							



#### **Subject Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	749 Willow Run Ln							
City	Winter Springs	County	Seminole	State	FL	Zip Code	32708	
Lender/Client	Wedgewood Inc							



## **Subject Front**

749 Willow Run Ln

Sales Price

 Gross Living Area
 2,456

 Total Rooms
 9

 Total Bedrooms
 4

 Total Bathrooms
 2.1

 Location
 N;Res;

 View
 N;Res;

 Site
 12870 sf

 Quality
 Q4

 Age
 36



### **Subject Street**



#### **Subject Street**



## **Photograph Addendum**

Borrower	Catamount Properties 2018 LLC							
Property Address	749 Willow Run Ln							
City	Winter Springs	County	Seminole	State	FL	Zip Code	32708	
Lender/Client	Wedgewood Inc							





Front/Side

**Address Verification** 



Front/Side

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#### **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	749 Willow Run Ln							
City	Winter Springs	County	Seminole	State	FL	Zip Code	32708	
Lender/Client	Wedgewood Inc							



#### Comparable 1

932 Willow Run Ln

Prox. to Subject 0.11 miles SE 495,000 Sale Price Gross Living Area 2,028 Total Rooms 8 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View N;Res; 8245 sf Site Q4 Quality Age 37



#### Comparable 2

772 Cold Stream Ct

Prox. to Subject 0.08 miles S Sale Price 565,500 Gross Living Area 3,110 Total Rooms 10 Total Bedrooms 5 Total Bathrooms 4.0 Location N;Res; N;Res; View Site 11861 sf Quality Q4 Age 30



#### Comparable 3

4213 Vanita Ct

Prox. to Subject 0.15 miles S Sale Price 372,000 Gross Living Area 2,288 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; N;Res;PlcWrshp View 10052 sf Site Quality Q4 Age 36

#### **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC								
Property Address	749 Willow Run Ln								
City	Winter Springs	County	Seminole	St	ate	FL	Zip Code	32708	
Lender/Client	Wedgewood Inc								



#### Comparable 4

1540 S Lyons Ct

Prox. to Subject 1.48 miles E 450,500 Sale Price Gross Living Area 2,206 Total Rooms 9 Total Bedrooms 4 Total Bathrooms 2.1 Location N;Res; View N;Res; Site 15771 sf Q4 Quality Age

MLS Photo/Person Present Appraiser did Drive-By

#### **Subject's Prior MLS Listing**

#### 749 WILLOW RUN LN, WINTER SPRINGS, FL 32708 04854005

County: Seminole Subdiv: WILLOW RUN

Beds: 4 Baths: 2/1 Pool: Private

Property Style: Single Family Residence Total Acreage: 1/4 to less than 1/2 Garage: Yes Attch: Yes Spcs: 2

Carport: Spcs:

Status: Sold Backups Requested: Yes List Price: \$359,000 Year Built: 1986 Special Sale: None ADOM: 30 **CDOM:** 30

Heated Area: 2,456 SqFt Total Area: LP/SqFt: \$146.17

Sold Date: 07/29/2008 Sold Price: 345,000 SP/SqFt: \$140.47

Home Warranty Y/N:No Flood Zone Code:

TAKING BACK UP OFFERS. SCHEDULED CLOSING ON 7/29. PRICED FOR A QUICK SALE! RELOCATING seller wants offer! WILL ASSIST WITH CLOSING COSTS. Great curb appeal on this well maintained home in quiet development of Willow Run in Winter Springs. Spacious 4 bedrooms and 2.5 baths, light and bright with neutral colors, formal living & dining room, family room with brick FIREPLACE, PLANTATION SHUTTERS, cathedral ceilings & skylights, crown molding, REAL HARDWOOD FLOORING. Glass pocketing sliders lead to enormous covered lanai with summer kitchen and POOL. Perfect for entertaining! Over sized fenced backyard with citrus trees, mature landscaping and privacy. NEW ROOF in 2005; RE PLUMBED in 2007. Centrally located in Tuskawilla/Redbug area with "A" rated Seminole County Schools, restaurants, Marketplace Mall and close to 417 toll road. Minutes to Orlando International Airport & downtown. GREAT LOCATION, EXCELLENT CONDITION and PRICED TO

Land, Site, and Tax Information

Legal Desc: LEG LOT 21 WILLOW RUN PB 30 PGS 58 TO 60

Ownership: Fee Simple Homestead: Yes

**AG Exemption YN:** 

**Auction Type:** Lot Dimensions: 90x142 Water Frontage:No

Water View: No

Water Access: No

CDD:

Lot Size Acres:

Tax Year: 2007 Annual CDD Fee:

Property Access: Lot Size: Waterfront Ft: Water Name: Water Extras: No

**Interior Information** 

Floor Covering: Carpet, Ceramic Tile, A/C: Central Air Heat/Fuel: Central Wood

Water: Public Room Type Sewer: Public Sewer Approx Dim Flooring Level **Features** Bedroom 2 Bedroom 3 13x13

Bedroom 4 13x11 Dining Room 14x11 Family Room 18x17 Kitchen 22x10 Living Room 14x14

Master Bathroom 19x15 Master Bedroom

Closet Pantry

Garden Bath, Tub with Separate Shower Stall

Zoning: RES Taxes: \$4,185 Other Exemptions: No

**Exterior Information** Ext Construction: Block, Brick, Stucco

Roof: Shingle

Ext Features: Sliding Doors, Fenced, Irrigation System, Lighting, Outdoor Grill, Rain Gutters Ext Construction: Block, Brick, Stucco

**Community Information** HOA Fee: \$180 Mo Maint\$(add HOA): \$0

HOA / Comm Assn: Yes Monthly HOA Amount: Condo Fee: HOA Pmt Sched: Annually Other Fee: **Monthly Condo Fee:** Can Property be Leased:

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Serial# 913F735C

Ron DeSantis, Governor

Melanie S. Griffin, Secretary



# STATE OF FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

#### FLORIDA REAL ESTATE APPRAISAL BD

THE CERTIFIED RESIDENTIAL APPRAISER HEREIN IS CERTIFIED UNDER THE PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

# SHUGAN, ELLIOT HILLEL

250 INTERNATIONAL PKWY STE 134-13 HEATHROW FL 32746

#### LICENSE NUMBER: RD8565

**EXPIRATION DATE: NOVEMBER 30, 2022** 

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



#### **DECLARATIONS**

REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

#### THIS IS BOTH A CLAIMS MADE AND REPORTED INSURANCE POLICY.

# THIS POLICY APPLIES TO THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED AND REPORTED IN WRITING TO THE COMPANY DURING THE POLICY PERIOD.

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

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

Policy Number: RAP4119378-22 Renewal of:

Program Administrator: Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

Elliot Shugan Item 1. Named Insured: Item 2. Address: 163 Crown Colony Way Sanford, FL 32771 City, State, Zip Code: Item 3. Policy Period: From 03/25/20/22 (Month, Day, Year) eriod: From 03/25/2022 To 03/25/2023 (Month, Day, Year) (Month, Day, Year)

(Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.) 03/25/2023 Item 4. Limits of Liability: 1,000,000 Damages Limit of Liability - Each Claim 1,000,000 Claim Expenses Limit of Liability - Each Claim 1,000,000 Damages Limit of Liability - Policy Aggregate 1,000,000 D. \$ Claim Expenses Limit of Liability - Policy Aggregate Item 5. Deductible (Inclusive of Claim Expenses): 500 Each Claim A. \$ 1,000 B. S Aggregate 864.00 Additional 0.7% FL Guaranty Association Assessment \$6.05 Item 6. Premium: \$ 03/25/2022 Item 7. Retroactive Date (if applicable): Item 8. Forms, Notices and Endorsements attached: D42100 (03/15) D42300 FL (05/13) IL7324 (07/21) D42402 (05/13) D42412 (03/17) D42413 (06/17) D42414 (08/19) Authorized Representative

D42101 (03/15) Page 1 of 1

Serial# 913F735C



#### Real Estate Appraisers Errors & Omissions Insurance Policy

#### ADDITIONAL INSURED ENDORSEMENT

In consideration of the premium charged, it is agreed the person or entity designated below is insured under this Policy solely for vicarious liability arising from **Appraisal Services** performed by the **Named Insured**. Nothing contained in this endorsement will serve to increase the **Company's** limit of liability.

Name of person or entity:

Shugan Appraisals, LLC

Other than as stated above, nothing herein contained shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of the Policy to which this endorsement is attached.

 Insured:
 Elliot Shugan
 SHUE81-2

 Policy Period:
 03/25/2022 - 03/25/2023
 Policy Number:
 RAP4119378-22

 Endorsement Effective Date:
 03/25/2022
 Endorsement:
 1

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