Borrower/Client	Wendy Davis				File No.	Bayside	23-04-012	
Property Address	4837 Eagle Cove Blvd							
City	Palm Harbor	County	Pinellas	State	, FL	Zip Code	34685	
Lender	Wedgewood Inc							

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## USPAP ADDENDUM

Serial# 62BED070 esign.alamode.com/verify

Borrower	Wendy Davis		
Property Addre		Accest.	
City Lender	Palm Harbor	<sup>County</sup> Pinellas	State FL Zip Code 34685
Leiluei	Wedgewood Inc		
This re	port was prepared under the following USPA	AP reporting option:	
	praisal Report This	s report was prepared in accordance with USPAP Standards Rule 2-2(a).	
Re	stricted Appraisal Report This	s report was prepared in accordance with USPAP Standards Rule 2-2(b).	
	able Exposure Time		
My opin	ion of a reasonable exposure time for the subject p	property at the market value stated in this report is:	0-30 days
	_	e property interested being appraised would have offered on the ma	ket prior to the hypothetical consummation of a
sale at	market value on the effective date of the ap	praisal.	
USPA	2020-2021 Comment: Exposure time is a r	retrospective opinion based on an analysis of past events assuming	a competitive and open market.
	nal Certifications		
I certify	that, to the best of my knowledge and belief:		
X Ih	ave NOT performed services, as an appraiser or in	any other capacity, regarding the property that is the subject of this report with	in the
	ee-year period immediately preceding acceptance		
		ther capacity, regarding the property that is the subject of this report within the	three-year
		ignment. Those services are described in the comments below.	
	tatements of fact contained in this report are		
		are limited only by the reported assumptions and limiting conditions an	d are my personal, impartial, and unbiased
	ional analyses, opinions, and conclusions.		
		ospective interest in the property that is the subject of this report and r	o personal interest with respect to the parties
involve			
		he subject of this report or the parties involved with this assignment.	
		gent upon developing or reporting predetermined results.	
-		s not contingent upon the development or reporting of a predetermined	
		ment of a stipulated result, or the occurrence of a subsequent event dire	
		eloped, and this report has been prepared, in conformity with the Unifor	m Standards of Professional Appraisal Practice that
	effect at the time this report was prepared.		
		al inspection of the property that is the subject of this report.	differentiane (if the second second in the second of a second
	,	icant real property appraisal assistance to the person(s) signing this ce	rification (if there are exceptions, the name of each
individu	al providing significant real property appraisa	l assistance is stated elsewhere in this report).	
Additio	nal Comments		
4000			
	ISER COMPETENCY		
		assignment, that he or she can perform the assignment competently. C	ompetency requires:
	ability to properly identify the problem to be ad		
	knowledge and experience to complete the as	8 1 3	
3. Reco	ignition of, and compliance with, laws and reg	ulations that apply to the appraiser or to the assignment.	
Lom or	motion to perform this assignment based on	my state energieser lisenses and familiarity with this type of preparty in t	as subject market. In propaging this approical David
	mpetent to perform this assignment based on I Gehrke (Cert Res RD4718), has the compet	a my state appraiser license and familiarity with this type of property in t	ie subject market. In preparing this appraisal, David
Ticidi	Comme (Cert Nes ND47 TO), has the Compet		
Clarifi	ation on Intended Use		
		nder/client to evaluate the property that is the subject of this appraisal for	or a mortgage finance transaction home equity line of
		It related to their specific use(s) cited on page This report is not intended	
Clarific	ation on #23: The appraiser has not identifie	d any purchaser, borrower or seller as an Intended User of this apprais	al and no such party should rely on this appraisal for any
		aisal from another appraiser for any property purchase decision or any a	
	roperty.		
	esign.alamode.com/verif	y Serial:62BED070	
APPRAIS	SFR:	SUPERVISORY APPRAISE	: (only if required)
ALL NAG			
	1/25	~/	
Signature:	( <i>Y</i> .)	Signature:	
Name:	David Richard Gehrke	Name:	
Date Signed	04/18/2023	Date Signed:	
State Certifi	cation #: Cert Res RD4718	State Certification #:	
or State Lic		or State License #:	
State: F	L	State:	
Expiration D	ate of Certification or License: <u>11/30/2</u>		
Effective Da	te of Appraisal: 04/17/2023	Supervisory Appraiser Inspection of S	
		Did Not Exterior-or	Ily from Street or

**Bayside Valuations** 

## Exterior-Only Inspection Residential Appraisal Report

					EXIE		y mopeouo		esidential Apprai	Sai ne	port		File # B	aysid	e 23-04-0	)12
The purpo	ose of th	his sum	mary appraisal re	port	is to prov	vide the le	nder/client with	an	accurate, and adequately	/ supporte	ed, opin	nion of th	e market	value	of the su	ubject property.
Property Ad	ddress	4837	Eagle Cove E	Blvd					<sup>City</sup> Palm Harbo	or			State FI	L :	Zip Code	34685
Borrower	Wendy					Ov	ner of Public Reco	rd	Angelino, Orsol	la			County F	Pinella	as	
Legal Desc Assessor's			LE COVE LO -27-16-23629		0020				Tax Year 2022				R.E. Taxes \$	<u> </u>	.970	
Neighborho			-27-16-23629 Igle Cove	-000	0-0030				2022	5300			Census Trac		, <u>970</u> 273.33	
-	N Owr		u	acant		Sp	ecial Assessments	\$	0	5500	X PUC	D HOA\$		0	per year	per month
Occupant Property Ri	ights Apprais	ed	Fee Simple	[	Leasehold	I 0	ther (describe)		Ū.							
Assignment	nt Type	P	urchase Transaction		Refinar	nce Transaction	🗙 Ot	her (des	<sup>scribe)</sup> Market Va	alue						
Lender/Clie	v		wood Inc						lanhattan Beach B	Blvd Sui	ite 100	), Redon	do Beacl	· ·		
					offered for sale				date of this appraisal?						'es 🗙 N	
	.,		ng price(s), and date(s						ting for the subject					famo	ore currer	nt source,
									e used to determin analysis of the contract for sa				teristics.			
performed.		i not unuij			e easjeet pare.					ao or ninj a	io unarjon					
-																
Contract Pr Is there any If Yes, repo			Date of Cor						ner of public record?	[	Yes	No [	Data Source(s	)		
Is there any			-		-	npayment assis	tance, etc.) to be pa	id by a	ny party on behalf of the borro	ower?						Yes 🗌 No
If Yes, repo	ort the total do	ollar amou	nt and describe the iter	ms to t	be paid.											
Note: Race	e and the rac	cial comp	osition of the neighbo	orhood	d are not appra	aisal factors.										
			ood Characteristics				01	ne-Unit	t Housing Trends			One-I	Unit Housing		Presen	t Land Use %
Location	Urbai	n	Suburban [	R	ural	Property Value	s 🗙 Increa	ising	Stable	Declinin	ıg	PRICE	A	GE	One-Unit	60 <sup>9</sup>
Built-Up	X Over		25-75%	U	nder 25%	Demand/Supp	ly 🗙 Short:	age	In Balance	Over Su	ipply	\$ (000)	(y	rs)	2-4 Unit	5 <sup>9</sup>
Growth	Rapio		X Stable [		low	Marketing Tim				Over 6 r		359		22	Multi-Family	15 <sup>%</sup>
¥	ood Boundarie					orth by Pine	e Ridge Blvd, to	the v	west by Lake Tarpon, to	the eas	st by	740		51	Commercial	<u>5</u> %
	ough Cour bod Descriptio		to the south by Ta			6				4 - 1- 11''		600		27	Other	15 <sup>%</sup>
π					•••				ne subject's market ent centers. The "of							ary
			arks, and recre					Jyrrie	en centers. The o	uiei pe		age III FI	CSCIIL LC		50 15 101	
			ort for the above conc				ILS data for	sina	le family homes in	the for	Pinella	as Count	tv indicat	tes th	e subiect	s market
is incre	easing w	rith a 4	.6% year over	yea	ar median				2023). According							
		ea (as	of January 20	23) 1	the media	an home p	orice has inc	reas	ed 10.49% over the		year.					
Dimensions	10/1		19.7x69.7x162	2.5			Area 9209 s		Shape	meg			Viev	<sup>и</sup> В;\	Noods;R	es
Specific Zon Zoning Con	oning Classific			nconfo	orming (Grandf		Zoning Description	Zoning	Residential Planne	ed Deve	lopme	ent				
-		USE OF SUB	ject property as improv									Yes	No If N	o, descril	<sup>ve</sup> Se	
	mental a						·····, ··· F						]	.,	36	e
Utilities	Public		ner (describe)				Public Oth	ner (des	cribe)	Off-sit	e Improve	ments - Type			Public	Private
Electricity Gas	X				۷	Vater	X			Street	Aspl	halt			X	
		] [	None			Sanitary Sewer	X			Alley	Non	е				
	cial Flood Haz		Yes	_	N	MA Flood Zone	X			03C007	'7G		FEMA	Map Dat	<sup>e</sup> 09/0	03/2003
		site improv	rements typical for the			hments enviror	Yes mental conditions						Yes 🗙	No	lf Yes, describ	•
		ite conditio	ons or external factors						,	Inrivac	v have					
	iny adverse si		ons or external factors	nsen			lly the woo	heh v			ynave		ioiai imp	401 01		uai
The su	iny adverse si Ibject ba	cks to	a wooded cor							· · · · · · · · · · · · · · · · · · ·	ere ob	served c	or known	No		/ is
The su propert	iny adverse si ibject ba ties. The	icks to e bala	a wooded cor	roun	iding prop				adverse site condi	· · · · · · · · · · · · · · · · · · ·	ere ob	oserved o	or known	. No		/ is
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The su propert typical	iny adverse si ibject ba ties. The and acc Used for Phys	icks to e bala ceptabl sical Chara Ste	a wooded cor nce of the sur le in the subje- acteristics of Property ellar MLS U732	roun cts r	iding prop market. [ 33; 2008	Derties are	e residential. <sup>iles</sup> X	No	adverse site condi	itions w	 F	Prior Inspo Pinellas C	ection	Pr	gas utility operty Owner ty Apprai	ser
The su propert typical Source(s) L	iny adverse si ibject ba ties. The and acc Used for Physic (describe) Gene	e bala e bala ceptabl sical Chara Ste eral Descr	a wooded cor nce of the surr le in the subjer acteristics of Property ellar MLS U732 iption	roun cts r 2208	iding prop market. [ 33; 2008	Appraisal F	e residential. iles 🔀 M	No MLS	adverse site condi Assessment and Tax R Data Source for Gross Living Heating/Cooling	itions w	F	Prior Insp Pinellas C Amenities	ection County P	Pr Proper	gas utility operty Owner	ser
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The su propert typical Source(s) U M Other Units # of Stories	IN adverse si Ibject ba ties. The and acc Used for Physe (describe) Gene S	e bala e bala ceptabl sical Chara Ste eral Descr	a wooded cor nce of the surr le in the subjer acteristics of Property ellar MLS U732 iption	roun cts r 2208	iding prop market. [ 33; 2008	Appraisal F General Descr Slab	e residential. iles 🔀 M	No MLS	adverse site condi Assessment and Tax R Data Source for Gross Living Heating/Cooling	itions w lecords g Area	Fireplac Woodst	Prior Insp Pinellas C Amenities Ce(s) # tove(s) #	County P	Pr Proper	gas utility operty Owner ty Apprai Car Stora	ser age
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Form 2055UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Serial# 62BED070 esign.alamode.com/verify

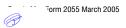
### Exterior-Only Inspection Residential Appraisal Report

ile #	Bay	side	23-04-	012

					•			••						de 23		
There are 2 comparable	properties curre	ntly offe	iered fo	or sale in	the subje	ct neighborhoo	od rangi	ng in	price	from \$ 54	19,900		to \$	599	9,900	
There are 52 comparable	sales in the	subject	neighbor	rhood within	the past	twelve month	s rangin	g in s	ale pric	ce from \$	359,000	0	t	0\$7	40,00	· 0
FEATURE	SUBJECT			COMPAR	RABLE SALE #	1		COM	MPARABL	LE SALE # 2			COI		E SALE #	
Address 4837 Eagle Cove	Blvd		1010	Eagle Co	ove West	Dr	1178	Ridge	moor	Dr N		1612	Wend		a\/	
4007 Eugle 0070				•				•								-
Palm Harbor, FL	34065				FL 34685				<i>,</i>	34685			Harbo	,	34000	)
Proximity to Subject		(	0.04 r	niles E				miles I	E	I.		0.74	miles	SW		
Sale Price	\$				\$	600,000				\$ 6	610,000				\$	615,000
Sale Price/Gross Liv. Area	\$	sq.ft. \$	\$ 2	273.97 <sup>so</sup>	q.ft.		\$ ;	331.16	sq.ft.			\$	270.09	) sq.ft.		
Data Source(s)			Stella	r MI S#T	3426262	DOM 27				68924;DC	M 111	Stella	ar MIS	#U81	83705	5 DOM 2
Verification Source(s)						-732-5851				Property A						ty Appr
VALUE ADJUSTMENTS	DESCRIPTIO			SCRIPTION		\$ Adjustment		ESCRIPTIO		+(-) \$ Adju			ESCRIPTIC			\$ Adjustment
	DE30NF 110				+(·)	Ø AUJUSTITIETTE			//14	+ (-) φ Auju	Jauneni			/N	τ(·)	a Aujustinent
Sales or Financing			ArmL	th			ArmL	.th				ArmL	.th			
Concessions			Conv;	0			Conv	;0				Conv	';0			
Date of Sale/Time			s04/2	3;c03/23		C	s03/2	23;c02/	23		0	s12/2	2;c12/	22		0
Location	N;Res;		N;Res				N;Re					N;Re				
Leasehold/Fee Simple																
Site	Fee Simple			Simple		-		Simple	:				Simple			
	9209 sf		7697	sf		C	8712	sf			0	1020	6 sf			0
View	B;Woods;Re	es I	N;Res	S;		+25,000	B;Wc	ods;R	les			N;Re	s;			+25,000
Design (Style)	DT1;Conten	np I	DT1:0	Contemp			DT1:	Conter	am			DT2:	Conter	mp		0
Quality of Construction	Q4	-	Q4				Q4	-				Q4	-			
Actual Age	31		32			~	29				0	44				0
Condition						L.										
	C3		C3		_		C3		_		-15,000					-15,000
Above Grade	Total Bdrms.	Baths	Total	Bdrms. Bat	hs		Total	Bdrms.	Baths			Total	Bdrms.	Baths		
Room Count	8 4	3.0	8	4 2.	0	+5,000	8	3	2.0		+5,000	8	4	3.0		
Gross Living Area	2.020	sq.ft.		2,190 st	q.ft.	-12,800		1.842	sq.ft.	+	-13,400		2.277	sq.ft.		-19,300
Basement & Finished	0sf		0sf	.,		,000	0sf	.,•12			,	0sf	_,_, 1			.0,000
Rooms Below Grade	031	['	031				031					051				
Functional Utility	Average	/	Avera	ige			Avera	age				Avera				
Heating/Cooling	FWA/CAC	I	FWA/	CAC			FWA	/CAC				FWA	/CAC			
Energy Efficient Items	None		None				None					None				
Garage/Carport	2ga2dw		2ga2c				2ga2					2ga2				
Porch/Patio/Deck																
	Scr Porch		Scr P	orch			Scr P					Patio				+3,000
Fireplaces	None		None				None					None	;			
Pool	Pool		Pool				Pool					Pool				
Gas Utility	No Gas Utili	itv I	No Ga	as Utility			No G	as Util	litv			No G	as Util	litv		
Net Adjustment (Total)	ne oue ou		X		. \$	17,200				s	3,400			₹.	\$	-6,300
Adjusted Sale Price		,	Net Adj.			17,200	Net Adj.	L	0.0%		3,400	Net Adj.				-0,300
				2.9			I .		0.6 %					1.0 %		
of Comparables			Gross Ad	. 1.1		617,200	Gross A	oj.	5.5 %	\$ 6	613,400	Gross A	aj. ·	10.1 %	\$	608,700
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		ales or trar	nsfers of	the subject on	operty for the t		) the effec	tive date o	of this app	oraisal.						
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	Sales Comparison Analysis - Summary of Sales Comparison Approac	h			
	Data source for the comparables was Stellar MLS. The search criteria for i	dentifying recent compara	ble propertie	s were SFI	Rs from the subject's
	market that are similar in size, location and appeal. The subject's market h	as a shortage of available	housing that	t has adver	rsely impacted the
	number of the comparables available for analysis. Due to the limited data,				
	1, the only sale from development in past year), one sale over 6 months old				
	comps are the most proximate, similar and recent comps available for anal				
	report comparables are placed in chronological sale date order in the mark comparables. The subject's market has been increasing. The report comp	μ			Δ
	were unnecessary. Age adjustments are unnecessary since the market is				
	Comparables 2 and 3 were adjusted for their superior condition due to more		· · · · · · · · · · · · · · · · · · ·		
	beneficial wooded views. Comps 1, 3, 4 and 5 were adjusted for the market	U	U		
	between 3- and 4-bedroom homes; therefore, bedrooms adjustments were	not applied. All adjustme	nts were der	ived from th	ne subject's market
	through a combination of sensitivity, pair sales and depreciated cost analys			-	
	place. Although considered, comparable 5 is not a closed sale and was no				
ST	The four comparable sales bracket the potential value of the subject proper				
MEN	the most recent and were given the most weight at approximately 30% eac 20% each. All factors considered; it is reasonable the subject would have a			sales 3 an	id 4 at approximately
NO		a market value of \$613,00	0.		
IAL 0					
TION					
ADDITIONAL COMMENTS					
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-	COST APPROACH TO VALUE	(not required by Fannie Mae)			
	COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate the below cost figures and calculations.	(not required by Fannie Mae)			
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I COST APPR	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)  ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.) The cost approach was deemed unnecessary since the approach is not reliable for a property of the subjects age. With older homes, it is difficult to estimate the physical depreciation resulting in an undependable approach to value. The remaining economic life was provided at the clients request. Estimated Remaining Economic Life (HUD and VA only) 55 Years NOOME APPROACH TO VALU Estimate Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) Repeuter INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes   Provide the following information for PUDS ONLY if the developer/builder is in control of the HOA and the subject property Legal Name of Project Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD?	OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPROACH E(not required by Fannie Mae) = \$ FOR PUDs (if applicable) Io Unit type(s) C Detached r is an attached dwelling unit. Total number of units sold	Sq.Ft. @ \$ Sq.Ft. @ \$ Functional		=\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =
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INFORMATION COST APPR	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)  ESTIMATED	OPINION OF SITE VALUE         DWELLING         Garage/Carport         Total Estimate of Cost-New         Less       Physical         Depreciation         Depreciated Cost of Improvements         "As-is" Value of Site Improvements         INDICATED VALUE BY COST APPROACH         E (not required by Fannie Mae)         = \$         FOR PUDe (if applicable)         Io       Unit type(s)         X an attached dwelling unit.         Total number of units sold         Data source(s)         No       If Yes, date of conversion	Sq.Ft. @ \$ Sq.Ft. @ \$ Functional		=\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =
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INFORMATION COST APPR	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)  ESTIMATED	OPINION OF SITE VALUE         DWELLING         Garage/Carport         Total Estimate of Cost-New         Less       Physical         Depreciation         Depreciated Cost of Improvements         "As-is" Value of Site Improvements         INDICATED VALUE BY COST APPROACH         E (not required by Fannie Mae)         = \$         FOR PUDe (if applicable)         Io       Unit type(s)         X an attached dwelling unit.         Total number of units sold         Data source(s)         No       If Yes, date of conversion	Sq.Ft. @ \$ Sq.Ft. @ \$ Functional		=\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =
INFORMATION COST APPR	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)  ESTIMATED	OPINION OF SITE VALUE         DWELLING         Garage/Carport         Total Estimate of Cost-New         Less       Physical         Depreciation         Depreciated Cost of Improvements         "As-Is" Value of Site Improvements         INDICATED VALUE BY COST APPROACH         E (not required by Fannie Mae)         = \$         FOR PUDs (if applicable)         Io       Unit type(s)         X       Detached         ris an attached dwelling unit.         Total number of units sold         Data source(s)         No       If Yes, date of conversion         If No, describe the status of completion.	Sq.Ft. @ \$ Sq.Ft. @ \$ Functional		=\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =
INFORMATION COST APPR	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)  ESTIMATED	OPINION OF SITE VALUE         DWELLING         Garage/Carport         Total Estimate of Cost-New         Less       Physical         Depreciation         Depreciated Cost of Improvements         "As-Is" Value of Site Improvements         INDICATED VALUE BY COST APPROACH         E (not required by Fannie Mae)         = \$         FOR PUDs (if applicable)         Io       Unit type(s)         X       Detached         ris an attached dwelling unit.         Total number of units sold         Data source(s)         No       If Yes, date of conversion         If No, describe the status of completion.	Sq.Ft. @ \$ Sq.Ft. @ \$ Functional		=\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =

Freddie Mac Form 2055 March 2005



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Serial# 62BED070 esign.alamode.com/verify

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 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

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 supecial 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:

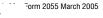
1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and 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 prosence 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 hazards, this appraisal report must not be considered as a newformental 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.



Serial# 62BED070

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a 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 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 mortgage 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 factorial score contrivetities appraisal Semplements appraisal Semplements appraisal semplement containing my original hand written signature.

APPRAISER David Richard Gehrke	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
	Company Name
	Company Address
Clearwater, FL 33761	
Telephone Number 727-647-0607	Telephone Number
Email Address baysidedave6@gmail.com	Email Address
Date of Signature and Report 04/18/2023	Date of Signature
Effective Date of Appraisal 04/17/2023	State Certification #
State Certification # Cert Res RD4718	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State FL	
Expiration Date of Certification or License <u>11/30/2024</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
4837 Eagle Cove Blvd	Did inspect exterior of subject property from street
Palm Harbor, FL 34685	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 613,000 LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd Suite 100.	
Redondo Beach, CA 90278	Date of Inspection
Email Address	

Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 6 of 6



### Exterior-Only Inspection Residential Appraisal Report

File # Bayside 23-04-012
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	TATUDE		01/2	-			-	E 041 E 11				IDA D / T	-	File #			-04-012	
	EATURE		SUBJECT	ſ					4				E SALE # 5		CO	MPARABL	.E SALE # 6	
	337 Eagle Cove							n Loop			Live (							
	alm Harbor, FL	<u>3468</u>	5					34685				,	34685					
Proximity to Subje	ect				0.80	miles	E	Γ.		0.63	miles	W					1.	
Sale Price		\$						\$	599,900				\$ 599,900				\$	
Sale Price/Gross L	Liv. Area	\$		sq.ft.	\$	273.43	sq.ft.			\$	290.93	3 sq.ft.		\$		sq.ft.		
Data Source(s)					Stella	ar MLS	#U81	72640;D	OM 5	Stella	ar MLS	\$#U81	96445;DOM 9					
Verification Source	.,							Property					Property Appr					
VALUE ADJUSTM		[	DESCRIPTI	ON	DE	SCRIPTIC	N	+(-)\$A	djustment	DE	SCRIPTIC	DN	+ (-) \$ Adjustment	0	ESCRIPTI	ON	+(-) \$ Adjusti	ment
Sales or Financing	]				ArmL	.th				Listin	g							
Concessions					Conv	;0												
Date of Sale/Time					s09/2	2;c08	22		0	Activ	е							
Location		N;R	es;		N;Re	s;				N;Re	s;							
Leasehold/Fee Sin	nple	Fee	Simple	е	Fee S	Simple				Fee S	Simple	;						
Site		9209	9 sf		9470	sf			0	7989	sf		0					
View		B;W	/oods;F	Res	N;Re	s;			+25,000	N;Re	s;		+25,000					
Design (Style)		DT1	;Conte	emp	DT1;	Conte	mp			DT1;	Conte	mp						
Quality of Constru	iction	Q4			Q4					Q4								
Actual Age		31			33				0	26			0					
Condition		C3			C3					C3								
Site View Design (Style) Quality of Constru Actual Age Condition Above Grade Room Count		Total	Bdrms.	Baths	Total	Bdrms.	Baths			Total	Bdrms.	Baths		Total	Bdrms.	Baths		
Room Count		8	4	3.0	8	4	2.0		+4,000	7	3	2.0	+4,000					
Gross Living Area			2,020	) sq.ft.		2,194	. sq.ft.		-13,100		2,062	sq.ft.	0			sq.ft.		
Basement & Finish		0sf			0sf					0sf								
Rooms Below Gra	ade																	
Functional Utility		Ave	rage		Avera	age				Avera	age							
Heating/Cooling		FW	A/CAC		FWA	/CAC				FWA	/CAC							
Energy Efficient Ite	ems	Non	е		None					None								
Garage/Carport		2ga2	2dw		2ga2	dw				2ga2	dw							
Porch/Patio/Deck		Scr	Porch		Scr F	orch				ScrP	orch/P	at	0					
Fireplaces		Non	е		1 Fire	eplace			-3,000	None								
Pool		Poo	1		Pool					None			+25,000	•				
Gas Utility		No (	Gas Uti	ility	No G	as Uti	lity			No G	as Util	lity						
Net Adjustment (T	Fotal)					+ [	-	\$	12,900		+	-	\$ 54,000		] +	-	\$	
Adjusted Sale Price	ce				Net Adj.		2.2 %			Net Adj.		9.0 %		Net Adj		%		
of Comparables					Gross A	dj.	7.5 %	\$	612,800	Gross A	dj.	9.0 %	\$ 653,900	Gross A	\dj.	%	\$	
Report the results	of the research and anal	ysis of t	the prior sa			y of the su	ibject pr				ditional pr							
	ITEM			S	UBJECT			COM	PARABLE SAL	E# 4			COMPARABLE SALE #	5		COMPA	RABLE SALE #	6
Date of Prior Sale/			10/24/	2022														
Price of Prior Sale	/Transfer		\$106,1	100														
Data Source(s)			Black	Knight				Black Kn	ight			Black	Knight					
Data Source(s) Effective Date of D Analysis of prior s	.,		04/16/					04/16/20	-			04/16/						
	sale or transfer history of			-									llas County Prope					es
													ption of sales 2 ar					
													non-MLS transfers					0
					•								nsfers does not ap	pear	to hav	/e redu	uced the	
reliability of	f the comparabl	es.	I herefo	ore, th	ey we	re dee	med	accentah	le indicat	ore of	value.							
								acceptar		013 01								
Analysis/Commerce	nto o																	
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## Market Conditions Addendum to the Appraisal Report

File No. Bayside 23-04-012

The purpose of this addendum is to provide the lender/client with a c	clear and accurate understanding	of the market trends and condit	ons prevalent in the subject			
neighborhood. This is a required addendum for all appraisal reports v	with an effective date on or after A					
Property Address 4837 Eagle Cove Blvd		<sup>City</sup> Palm Ha	rbor	State FL	ZIP Code 34	685
Borrower Wendy Davis						
Instructions: The appraiser must use the information required on this			-	-		
housing trends and overall market conditions as reported in the Neig				tent		
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 p						
in the analysis. If data sources provide the required information as an	-					
average. Sales and listings must be properties that compete with the				the		
subject property. The appraiser must explain any anomalies in the da					0	
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)	29	8	15	Increasing	Stable	Declining
Absorption Rate (Total Sales/Months)	4.83	2.67	5.00	Increasing	Stable	Declining
Total # of Comparable Active Listings	3	6	2	Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.6	2.25	0.4	Declining	Stable	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	·	Overall Trend	<b>52</b> Dec. Per
Median Comparable Sale Price	563,000	597,000	553,000	Increasing	Stable	Declining
Median Comparable Sales Days on Market	5	23.5	21	Declining	Stable	Increasing
Median Comparable Listipree Deve on Market	584,000	589,450	574,900	Increasing	Stable	Declining
Median Comparable Listings Days on Market	50	88	6	Declining	Stable	Increasing
Median Sale Price as % of List Price	101.46	98.12	97.77	Increasing	Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	Yes	No No 200 do 500 increasion	on of hundresses start 1	Declining	X Stable	Increasing
Explain in detail the seller concessions trends for the past 12 months						
fees, options, etc.). Stellar MLS indicates t concessions which is 19% of the total trans-		v				
concessions which is 19% of the total trans	sactions in this mark	et area. Prior Month	s 7-12: 29 Sales; 5 w	ith concession	s; 17% of sa	les for this
period. 4-6: 8 Sales; 3 with concessions; 3	8% of sales for this p	period. 0-3: 15 Sales	s; 2 with concessions	; 13% of sales	for this perio	d. The
concessions ranged between \$881 and \$1						
Are foreclosure sales (REO sales) a factor in the market?	🗌 Yes 🛛 🗙 No	If yes, explain (including	the trends in listings and sales of f	foreclosed properties).		
The data used in the grid above does not i	ndicate there were a	ny REO/Short sales	or other distressed n	properties asso	ciated with th	ne reported
transactions. However, this is not a manda						
beyond the scope of this assignment to co						
	mini cach salt usel					
Cite data sources for above information.	r MI S was the data	course used to ear	aloto the Market Car	ditions Addard	um 1/16/00	23
Stella	I IVILO WAS THE DATA S	source used to com	plete the Market Cond	anions Addend	um. 4/16/20	23
Summarize the above information as support for your constructors in	the Neighborhood costion of the	annaical report form If you we	ad any additional information	1 26		
Summarize the above information as support for your conclusions in	-			n as		
an analysis of pending sales and/or expired and withdrawn listings, t	o formulate your conclusions, pr	ovide both an explanation and si	upport for your conclusions.			
an analysis of pending sales and/or expired and withdrawn listings, t MLS data for single family homes in the for	o formulate your conclusions, pro	ovide both an explanation and so licates the subjects	upport for your conclusions. market is increasing v	vith a 4.6% yea		
an analysis of pending sales and/or expired and withdrawn listings, t MLS data for single family homes in the for price increase (as of Feb 2023). According	o formulate your conclusions, pro r Pinellas County ind g to the S&P Corelog	ovide both an explanation and su licates the subjects gic Case-Shiller inde	upport for your conclusions. market is increasing v ex for the Tampa Bay	vith a 4.6% yea area (as of Jar	nuary 2023) t	he median
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Borrower/Client	Wendy Davis								
Property Address	4837 Eagle Cove Blvd								
City	Palm Harbor	County	Pinellas	St	ite	FL	Zip Code	34685	
Lender	Wedgewood Inc								

## SCOPE OF WORK

The appraiser has been contracted to complete a current market value appraisal of the subject property. The client instructions were to complete a current market value appraisal for mortgage finance purposes. Based on the instructions provided the market value definition selected is the one used and accepted by the FDIC, NCUA and FNMA. The source of the definition is Federal Mortgage Lending (Comptroller of the Currency).

### Market Value Definition:

Market value is the most probable price that 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:

• buyer and seller are typically motivated;

• both parties are well informed or well advised, and each acting in what he or she considers his/her own best interest;

• a reasonable time is allowed for exposure in the open market;

payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
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.

Based on the instructions provided from the client the intended use and intended user(s) are:

Intended Use: The intended use of this appraisal report is to determine the current market value of the subject property for loan servicing purposes. No other intended use was planned when completing this report.

Intended User(s): The intended users of this appraisal are the lender/client identified in this report. No other intended users were planned when completing this report.

**Clarification on Appraiser's Certification #23 (on page of 6 of this URAR form)**: The appraiser has not identified any purchaser, borrower or seller as an Intended User of this appraisal and no such party should rely on this appraisal for any purpose. Such parties are advised to obtain an appraisal from another appraiser for any property purchase decision or any appraisal contingency in a purchase agreement relating to the property.

The subject property was viewed from the EXTERIOR ONLY: The subject was physically viewed by the appraiser through an exterior observation from the street. The appraiser photographed the residence from the street and used an old Stellar MLS from 2008 (Stellar MLS U7322083) and the subjects county record to determine the most accurate features for the dwelling.

The data collection process also includes: research of on-line public sources (MLS, public records, city and county websites, FEMA maps, etc.) to determine site size and accessibility, zoning classification, utilities, flood zone, chorological age, etc. Some of the research on these sources also serves as a verification process for the information collected on site and the sources are cross referenced, when applicable, to verify each other. If significant and relevant differences exist, they are reconciled and explained in the report.

### HIGHEST AND BEST USE

The rationale and support for the opinion of highest and best use developed for this assignment is as per below:

Highest and Best Use is defined as "The reasonably probable and legal use of vacant land or an improved property that 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 productivity. Alternatively, the probable use of land or improved property-specific with respect to the user and timing of the use-that is adequately supported and results in the highest present value".

Source: Appraisal Institute, The Dictionary of Real Estate Appraisal, 5th ed. (Appraisal Institute, 2010).

The highest and best use analysis is a critical step in the valuation process. The comparable properties incorporated into the appraisal are directly affected by the highest and best use analysis. The analysis is based on the use that a hypothetical purchaser would make of the property based on the four tests cited below:

Legally Permissible - The use must be legal and probable. That is, the use must conform to existing zoning restrictions, or there must be a reasonable likelihood a rezoning or variance may be granted.

**Physically Possible -** The test of physical possibility addresses the physical characteristics associated with the site that might affect its highest and best use. The size, shape, terrain, accessibility of land and risk of natural disasters affect the land uses of a site.

**Financially Feasible -** Land may be developed with different uses. Only those uses, which produce a positive net return over time, are deemed financially viable. This use must not depress surrounding property values.

**Maximum Productivity -** Of all the uses that fulfill the first three tests, there is only one use, which produces the greatest return. This single use represents the property's Highest and Best Use. Supply and demand are constantly fluctuating, so it is common for a property's Highest and Best Use to change.

The current use of the real estate as of the date of value is residential as described in the improvements section of this appraisal.

After consideration of the above criteria it has been determined that the current improvements continu market value of the property and the return from a new improvement would not currently offset the cos

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**Supplemental Addendum** 

Borrower/Client	Wendy Davis							
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Lender	Wedgewood Inc							

existing improvements and constructing a new one. Further, the subject functions best as its current use. The subjects highest and best use has been determined to be as improved.

Once the highest and best use is established, the comparable selection can be determined. A search of the local MLS was completed for the most similar, proximate and recent properties. After, the most similar, proximate and recent sales were selected, their features and characteristics are analyzed and their sale prices and dates confirmed through public records and in some instances other data sources available to the appraiser and personal interviews with market participants. Adjustments based on market reaction to the market recognized differences between the subject and each sale are applied to the sale prices. The end result is a range of indicated values for the subject property. The indicated values are then reconciled and weighted based on their similarities to the subject.

A valuation of a residential property includes consideration of the cost, income, and sales comparison approaches. In this particular instance, the income approach was considered but deemed inapplicable due to the prevalence of similar properties selling for owner occupancy rather than for rental purposes. Further, the cost approach was considered, but deemed unnecessary, since it is unreliable for homes the subjects age. Sufficient reliable market data is available to value the property under the market approach. The sales comparison approach is the most reliable approach to determine market value for residential properties since it is most reflective of the actions and tendencies of the market.

This is an appraisal report that is intended to comply with the reporting requirements set forth under standard rule 2.2 of the uniform standards of professional appraisal practice. As such, the discussions, analysis, and conclusions are summarized herein for presentation purposes. A summary of the primary sales utilized in arriving at an opinion of value has been included. Other pertinent information has been presented in either a summary format or is contained in the appraisers files, which are incorporated herein by reference.

### Additional Information on the Approaches to Value

The SALES COMPARABLE APPROACH is considered the best indicator of value because it reflects the attitudes of the buyers and sellers in the marketplace. It is considered the most reliable method for a supported market value, is the preferred method of appraisers in the subjects market and is relied upon for this report. A wide variety of information, sale and listing data over the previous period was analyzed in order to provide the limited data presented in the attached sales comparison analysis grid. The best pieces of market data were included on the comparable grid. Additional sales and listings were reviewed and analvzed

The sales comparison approach in a real estate appraisal is based primarily on the principle of substitution. This approach assumes a prudent individual will pay no more for a property than it would cost to purchase a comparable substitute property. The approach recognizes that a typical buyer will compare asking prices and seek to purchase the property that meets his or her wants and needs for the lowest cost. In developing the sales comparison approach, the state licensed real estate appraiser attempts to interpret and measure the actions of parties involved in the marketplace, including buyers, sellers and investors.

The COST APPROACH to value estimates the property price as the value of its components, the underlying land, and the depreciated value of the improvements. Because there is insufficient market evidence to credibly support the derivation of total depreciation, the cost approach was not completed in this report.

The INCOME APPROACH to value estimates the market value of a property based on the income of the property. This approach was not considered applicable due to the fact that the majority of housing stock in the area is owner occupied and not typically used for investment. The subject is not currently used as an income producing property.

#### APPRAISER COMPETENCY

An appraiser must determine, prior to accepting the assignment, that he or she can perform the assignment competently. Competency requires:

1. The ability to properly identify the problem to be addressed; and

2. The knowledge and experience to complete the assignment competently; and

3. Recognition of, and compliance with, laws and regulations that apply to the appraiser or to the assignment.

I am competent to perform this assignment based on my state appraiser license and familiarity with this type of property in the subject market. In preparing this appraisal, David Richard Gehrke (Cert Res RD4718), has the competency to complete this assignment.

I, David Richard Gehrke (Cert Res RD4718), certify, as an appraiser, that I have completed all aspects of the valuation, including reconciling my opinion of value, free of influence from the client, client's representation, borrower, or any other party in the transaction.

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

- the statements of fact contained in this report are true and correct.

- the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions 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 the specified) personal interest with respect to the parties involved.

- I have performed no (or the specified) 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 no bias with respect to the property that is the subject of this report or to 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.

- I have made a personal viewing of the property that is the subject of this report.

Ø - no one provided significant real property appraisal assistance to the person signing this certificatior

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xceptions,

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Lender	Wedgewood Inc							

the name of each individual providing significant real property appraisal assistance will be stated.)

### Additional Limited Conditions and applicable notes:

The appraiser is not familiar with any engineering studies made to determine the bearing capacity of the land. Improvements in the area appear to be structurally sound. It is therefore assumed that soil and subsoil conditions are stable unless specifically outlined in this report.

Any exhibits in the report are intended to assist the reader in visualizing the property and its surroundings. The drawings are not intended as surveys and the drawings are not intended to be exact in size, scale or detail.

The value estimate involves only the real estate and all normal building equipment if any improvements are involved. Unless otherwise indicated, the opinion of value arrived at in this appraisal report is for the real estate only and DOES NOT INCLUDE ANY PERSONAL PROPERTY OF ANY KIND. Above ground pools or non-attached items such as freestanding appliances and window treatments are some examples of personal property.

All opinions, as to values stated, are presented as the appraiser's opinion based on the information set forth in the report and their experience. No responsibility is assumed for changes in market conditions or for the inability of the client or any other party to achieve their desired results based upon the appraised value.

Context quoting or partial reprinting of this appraisal report is unauthorized. Further, neither all nor any part of the contents of this report especially any conclusions as to value, the identity of the appraiser nor the name of the firm which he/she is connected, shall be reproduced, published, or disseminated to the public through advertising media, public relations media, news media, or another public means of communication, without the prior written consent of the appraiser signing the report.

The appraiser uses a variety of data services such as public and private online databases which include assessor's records, county recorder, FEMA Flood Maps, county websites, local zoning maps, information and definitions, local MLS information, and/or any other reliable sources considered typical for the market area. These referenced sources are considered as reliable sources. When discrepancies in the information are found, the appraiser will use the source(s) that is believed to be the most reliable and report only the data pertinent to the valuation process. When applicable, the data presented in the Sales Comparison Approach has been verified by more than one source unless otherwise noted. The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties.

Information regarding the comparable sales has been obtained from public sources and listing agencies. If any significant discrepancies are revealed, the right to amend this report is reserved.

The appraisal report requires the appraiser to note the condition of materials of several components of the subject property. The appraiser makes no representations, guarantees or warranties (express or implied), regarding the materials, their fitness, quality, condition or remaining economic life. An appraiser is NOT QUALIFIED NOR TRAINED to discover/disclose hidden defects in material or workmanship. The client should utilize or at least consider the services of a professional licensed home inspector to evaluate same if concerned about the condition of materials of the subject property.

Statements regarding zoning compliances are intended only in the most general sense. Zoning and building ordinances vary significantly from one municipality to another and can be extremely detailed. The scope of this assignment does not include a comparison of every potentially significant characteristic of the subject property's site and improvements relative to zoning and building ordinances. Unless otherwise noted, standard utility and right of way easements are insignificant to value. However, a current locational or boundary survey or title report may reveal encroachments, easements, zoning violations or other matters of interest that could warrant modifications of the appraised value.

#### **Appraisal Institute Comments**

The reported analyses, opinions and conclusions were developed, and this report has been prepared, in conformity with the requirements of the Code of Professional Ethics and Standards of Professional Practice of the Appraisal Institute.

The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

As of the date of this report, I David Richard Gehrke, have completed the Standards and Ethics Education Requirements for Candidates of the Appraisal Institute.



# Subject Photo Page

Borrower/Client	Wendy Davis							
Property Address	4837 Eagle Cove Blvd							
City	Palm Harbor	County	Pinellas	State	FL	Zip Code	34685	
Lender	Wedgewood Inc							



## Subject Front

e Blvd
2,020
8
4
3.0
N;Res;
B;Woods;Res
9209 sf
Q4
31







Subject Front & Side

Form PIC3X5.SR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

# Subject Photo Page

Borrower/Client	Wendy Davis							
Property Address	4837 Eagle Cove Blvd							
City	Palm Harbor	County	Pinellas	State	FL	Zip Code	34685	
Lender	Wedgewood Inc							



## Subject Street

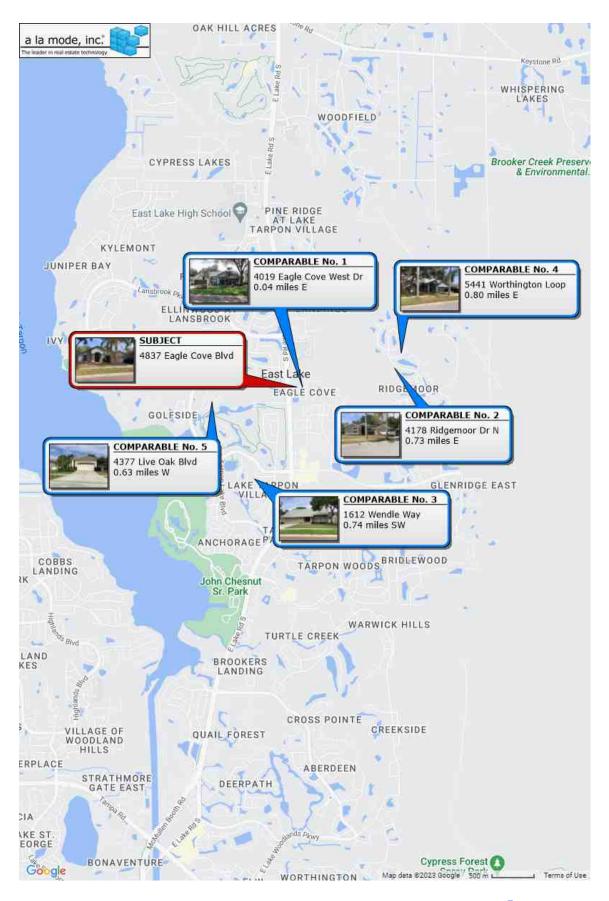
4837 Eagle Cove Sales Price	e Blvd
Gross Living Area	2,020
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	B;Woods;Res
Site	9209 sf
Quality	Q4
Age	31



# Subj Street Other Direction

## **Location Map**

Borrower/Client	Wendy Davis							
Property Address	4837 Eagle Cove Blvd							
City	Palm Harbor	County	Pinellas	State	FL	Zip Code	34685	
Lender	Wedgewood Inc							





# **Comparable Photos 1-3**

Borrower/Client	Wendy Davis							
Property Address	4837 Eagle Cove Blvd							
City	Palm Harbor	County	Pinellas	Stat	, FL	Zip Co	<sup>de</sup> 34685	
Lender	Wedgewood Inc							



## **Comparable 1**

4019 Eagle Cov	e West Dr
Prox. to Subject	0.04 miles E
Sale Price	600,000
Gross Living Area	2,190
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	7697 sf
Quality	Q4
Age	32





## Comparable 2

4178 Ridgemoor	Dr N
Prox. to Subject	0.73 miles E
Sale Price	610,000
Gross Living Area	1,842
Total Rooms	8
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	B;Woods;Res
Site	8712 sf
Quality	Q4
Age	29

# Comparable 3

1612 Wendle W	/ay
Prox. to Subject	0.74 miles SW
Sale Price	615,000
Gross Living Area	2,277
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	10206 sf
Quality	Q4
Age	44

Form PIC3X5.CR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

## **Comparable Photos 4-6**

Borrower/Client	Wendy Davis							
Property Address	4837 Eagle Cove Blvd							
City	Palm Harbor	County	Pinellas	State	FL	Zip Code	34685	
Lender	Wedgewood Inc							



## **Comparable 4**

5441 Worthingto	n Loop
Prox. to Subject	0.80 miles E
Sale Price	599,900
Gross Living Area	2,194
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	9470 sf
Quality	Q4
Age	33



### **Comparable 5**

4377 Live Oak	Blvd
Prox. to Subject	0.63 miles W
Sale Price	599,900
Gross Living Area	2,062
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	7989 sf
Quality	Q4
Age	26

## **Comparable 6**

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

### Subject 2008 MLS Listing

Borrower/Client	Wendy Davis							
Property Address	4837 Eagle Cove Blvd							
City	Palm Harbor	County	Pinellas	State	FL	Zip Code	34685	
Lender	Wedgewood Inc							

0732208		
CONTRACTOR OF THE OWNER OWNE	County: Pinellas	Status: Withdrawn Conditiona
	Subdiv: Eagle Cove	On Market Date: 01/08/2008
	Subdiv/Condo:	List Price: \$348,877
	Beds: 4	Year Built: 1992
	Baths: 3/0	Special Sale: None
	Pool: Private	ADOM: 97
	Property Style: Single Family Reside	nce CDOM: 210
A STREET, NO. 1 TO A STREET, NO. 1	Lot Features: Conservation Area, In	
States States	Total Acreage: 0 to less than 1/4	Pets:
STATES OF TAXABLE PARTY.	Minimum Lease Period: No Rent	Max Times per Yr:
CONTRACTOR OF A DESCRIPTION OF A DESCRIP	Garage: Yes Attch: Yes Spcs: 2	Carport: Spcs:
A CONTRACTOR OF THE OWNER OWNER OF THE OWNER	Garage/Parking Features: Garage I	
		Heated
New Average Street Street Street	LP/SqFt: \$172.71	A PARTY AND A PART
		Area:2,020 SqFt / 188 SqM
	Home Warranty Y/N:No	
	Total Annual Assoc Fees:336.00	
	Average Monthly Fees:28.00	
	Flood Zone Code:	

This 4 bedroom, 3 bath home is a former Model and Backs up to Brooker Creek Preserve!As you drive to the home you will see an impeccable lawn with tropical landscaping that gives this home great curb appeal.Enter the home thru double doorsthat lead to formal living room and dining room with cathedral ceilings.Kitchen has been updated with stove 3 years new,microwave 2 years new,dishwasher new in 2007 and breakfast bar over looking family room and breakfast nook.Home offersa triple split floor plan.Large master suite with spa like master bath with Whirdpool soaking tub,double vanity and large walk-in closet.Step out back to the lanai with beautiful pavers.large heated pool with fountain step waterfall and enjoy the big private lot with no rear neighbors that backs to preserve!Home offers many extras such as carpet 2 years new, paint (including Ceiling) 1 year new.A/C new in 2007,pavers 4 years new, New hot water heater and both pool bath and 2nd bath upgraded with-in the last 6 months.Oversized garage with built-in cabinets, ducted for heating/cooling.

			ite, and Tax Information						
Legal Desc: Ea	gle Cove L	ot 3							
SE/TP/RG: 27-			Zoning: Res						
Subdivision #:	23629		Future Land Use:	Block/Parcel: 000					
Tax ID: 27-27-	16-23629-	000-0030	Zoning Comp:	Front Exposure: South					
Taxes: \$2,969			Tax Year: 2006	Lot #: 0030					
Homestead: Ye	5		AG Exemption YN:	AG Exemption YN: Other Exemptions:					
Alt Key/Folio	#:		(action (action action)						
000000000000000000000000000000000000000			CDD: Annual CDD Fee:						
<b>Ownership:</b> Fe			Complex/Comm Name:						
SW Subd Cond	lo#:		SW Subd Name:						
Flood Zone:			Flood Zone Date:	Flood Zone Panel:					
Floors in Unit/	Home: Or	ie .	Floor #:	Planned Unit Dev: No					
Book/Page:			Census Block:	Census Tract:					
Total # of Floo	rs:		Bldg Name/#:	(D) S (Second Colling Colling Colling					
Land Lease Fe	e:		Total Units:						
Lot Dimension	s: 70x130		Lot Size Acres:	Lot Size:					
Â			Water Name:						
		In	iterior Information						
A/C: Central Air Heat/Fuel: Cer Utilities: Cable Sewer: Public S Water: Public Fireplace: Heated Area S	itral, Electi Available, iewer	Sprinkler Meter	Water Heater, Microwav Flooring Covering: Ca Interior Feat: Attic, Ca	vasher, Disposal, Dryer, Electri e, Range, Refrigerator, Washer rpet, Ceramic Tile athedral Ceiling(s), Ceiling Bedroom, Vaulted Ceiling(s),					
Room Type	Level		Features						
Room Type Bedroom 2	Lever	Approx Dim Flooring 10x12	reatures						
Bedroom 3		9x11							
Bedroom 4		10x10							
Living Room		16x17							
Master Bathroom			Tub with Separ	ate Shower Stati					
Master Bedroom		12x16	- 1954						
			terior Information						
Ext Construction	on: Block,	Stucco							
Roof: Shingle	10.20 M		Garage Dim:	lar.					
Property Desc	ription:		Architectural Sty						

### Subject 2008 MLS Listing

Borrower/Client	Wendy Davis							
Property Address	4837 Eagle Cove Blvd							
City	Palm Harbor	County	Pinellas	State	FL	Zip Code	34685	
Lender	Wedgewood Inc							

Contraction of the second s	imensions:	Spa:
Pool Features:	distante service services and	
Patio And Porch Features: Covered, Deck, Enclose Foundation:	d, Faco, Porch, Screened	
Foundation: Garage/Parking Features: Garage Door Opener, O	Constant of	
Horse Amenities:	Fencing: Fenced	
	reen Features	
Disaster Mitigation:	Green Water Features	* *
	en Verification	
Verification Type: HERS Index Score	Status:	Source:
Body:	Yeart	Metric: 0
URLi	Version	Rating:
Comp	nunity Information	
Community Features: Deed Restrictions	initia finite and the second	
HOA / Comm Assn: Yes HOA Fee:	HOA Pmt Sched: Annu	ally Mo Maint\$(add HOA): \$0
\$336.00 / Reguired		0 10 10 10
Rea	ltor Information	-
List Agent: GARY UBALDINI	List Agent ID; 26000103	6 List Agent Direct: 727-787-
3 X X 2 V	_	6995
List Agent E-mail: <u>gubaldin@tampabav.m.com</u>	List Agent Fax: 727-786- 3517	List Agent Cell:
List Agent 2: NIKKI UBALDINI	List Agent 2 ID: 2600010	35 List Agent 2 Phone: 727-77
		0772
List Agent 2 Email: kirw138@kw.com		
		Call Center #:
List Office: Keller Williams Realty		List Office ID: 260010721
Original Price: \$348,877	List Office Fax: 727-772-	List Office Phone: 727-772-
	8820	0772
On Market Date: 01/08/2008		LP/SqFt: \$172.71
Previous Price: \$0	Price Change:	Expiration Date:
Representation:	Listing Service Type: Fu	
Owner:	Owner Phone:	Listing Type: Exclusive Right
Financing Avails Cach. Courseling	According to the second second	To Sell
Financing Avail: Cash, Conventional	Association/Manager N Association/Manager Pl	
Withdrawn: 04/14/2008	Off-Market: 04/14/2008	ione.
Dual Variable Compensation: No	511 Harkett 04/14/2008	
Single Agent: 3%-250	Non-Rep: 3%-250	Trans Broker: 3%-250
Realtor Info:	Hon Kept Start SV	ratis proken: 398-230
Confidential Info:		
Showing Instructions: Occupied		
Driving Directions: East Lake Rd - East on Eagle Co	sue Rlud to home	
Realtor Remarks:		
Seller's Pr	referred Closing Agent	_
Closing Agent Name:		Phone:
Email:		Fax:
Address		

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# Subject Aerial

Borrower/Client	Wendy Davis							
Property Address	4837 Eagle Cove Blvd							
City	Palm Harbor	County	Pinellas	State	FL	Zip Code	34685	
Lender	Wedgewood Inc							





# **Subject Public Record**

Borrower/Client	Wendy Davis							
Property Address	4837 Eagle Cove Blvd							
City	Palm Harbor	County	Pinellas	State	FL	Zip Code	34685	
Lender	Wedgewood Inc							

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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.

UAD Version 9/2011 (Updated 1/2014)



Form UADDEFINE1A - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

### 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.



Form UADDEFINE1A - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

### Abbreviations Used in Data Standardization Text

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FHA     Februal Housing Authority     Sale or Finnancing Concessions       0     Garage     Garage/Carport       0     Butt-In Garage     Garage/Carport       0     Detached Garage     Garage/Carport       0     Detached Garage     Garage/Carport       0     Detached Garage     Garage/Carport       0     Detached Garage     Carage/Carport       0     Gof Course     Vew       0     Gof Course Vew     Vew       0     Indication Xiew     Design (Style)       1     Indiciton State     Design (Style)       1     Lotation Xiew     Vew       1     Lotation Xiew     Vew       1     Lotation Xiew     Vew       N     Modride State     Design (Style)       N     Modride State     Now	е	Expiration Date	Date of Sale/Time
ga         Garage Carpot           ga         Match Garage         Garage Carpot           gd         Built-In Garage         Garage Carpot           gd         Delather Garage         Garage Carpot           gd         Delather Garage         Garage Carpot           GliCe         Golf Course         Costent           GliW         Golf Course View         View           GliM         Garage         Delay (Style)           HR         High Rise         Delay (Style)           Ind         Indestrial         Location           Listing         Delay (Style)         Delay (Style)           Listing         Listing (Costent)         View           MR         Medicase         Delay (Style)         Meter Costen A View           Listing         Listing Costen A View         Meter Costen A View         Meter Costen A View           MR         Medicase         Delay (Style)         Meter Costen A View           MR         Medicase         Delay (Style)         Meter Costen A View           NnAm         NonAms Length Stale         Stale or Financing Concessions           0         Other         Delay (Style)         Meter Costen A View           Neard         Part View	Estate	Estate Sale	-
gel         Attache Garage         Garage/Carport           gel         Buit-hot Garage         Garage/Carport           GRCe         Gol Course         Garage/Carport           GRCe         Gol Course         Uew           GR         Garden         Design (Style)           GR         Garden         Design (Style)           In         Hoder Only Stars         Basamate A Finitand Room Below Grade           Ind         Hoder Only Stars         Basamate A Finitand Room Below Grade           Ind         Hoder Only Stars         Basamate A Finitand Room Below Grade           Listing         Listing         Listing         Gold Gorace           Listing         Listing         Vew         Vew           N         Hold role         Vew         Vew           N         Hold role         Vew         Vew           N         Hourse         Vew         Vew           N         Hourse         Vew         Vew           N         Neural         Location A Vew         Vew           NonArm         NourArm         Vew         Vew           NoArm         NourArm         Vew         Vew           Patin         Pastora Vew         Vew	FHA	Federal Housing Authority	Sale or Financing Concessions
pil         Buttin Garage         Garage/Carport           gd         Databrd Garage         Garage/Carport           GR         Got Course Year         Location           GR         Garden         Design (Syle)           HR         High Files         Design (Syle)           In         Introit Only Stars         Basement A Finished Rooms Below Grade           Ind         Industrial         Location & View           Listing         Listing         Sale or Financing Concessions           Ludit         Landfil         Location & View           Mark         Mountain View         View           Non         Mountain View         View           Non         Non-Arms Longfit Sale         Sale or Financing Concessions           0         Other         Design (Syle)           Nn         Non-Arms Longfit Sale         Sale or Financing Concessions           0         Other         Design (Syle)           0         Other         Basement A Finished Rooms Below Grade           0         Other         Basement A Finished Rooms Below Grade           0         Other         Design (Syle)           0         Other         Basement A Finished Rooms Below Grade           1 <td< td=""><td>g</td><td>Garage</td><td></td></td<>	g	Garage	
d     Detached Garage     Garage/Carport       GRUCe     Gott Course     Location       GRW     Garden     Design (Syle)       GR     Garden     Design (Syle)       IR     HijD filse     Design (Syle)       In     Interior Dity Stars     Basement & Finished Rooms Below Grade       Ind     Industrial     Location       Listing     Listing     Sale or Financing Concessions       Ludit     Landtill     Location       Ludit     Landtill     Location       Lussynt     United Sight     View       MR     Mod-rise     Design (Syle)       MR     Mod-rise     Design (Syle)       Nam     Non-Arms Length Sale     Design (Syle)       Noharm     Non-Arms Length Sale     Sale or Financing Concessions       0     Open     Garage/Carport       Pkt     Park View     View       New     New     View       Park     Park View     View       Public Transportation     Location 1       Res     Residential     Location 1       Reb     Postic Transportation     Sale or Financing Concessions       Reb     Rebited Sale     Sale or Financing Concessions       Reb     Rebited Sale     Sale or Financing Concessions	ga	-	
Officient         Goff Course View         Location           Gildware         Goff Course View         View         Gelager (Style)           FR         High Fise         Design (Style)           HR         High Fise         Design (Style)           Ind         Industrial         Location & View           Liding         Listing Concessions         Sale of Financing Concessions           Liding         Listing Concessions         Sale of Financing Concessions           Liding         Listing Concessions         Operating Concessions           Min         Mountain View         View         Non-Arms Length Sale           Non-Arms Length Sale         Sale of Financing Concessions         Goff Course           0         Other         Design (Style)         Sale of Financing Concessions           0	gbi	-	
offw         Goff Course View         View           GR         Garden         Design (Style)           HR         High Rale         Design (Style)           In         Interior Only Stars         Basement & Finished Rooms Below Grade           Ind         Indextrail         Location & View           Latsing         Latsing         Location & View           MR         Mid-rise         Design (Style)           MR         Noutrain View         View           NonArm         Noutrain View         View           Noutrain View         Design (Style)         Sale or Financing Concessions           0         Open         Garage(Caryort         View           Pati View         View         View           Pating         Patix View         View <t< td=""><td></td><td>Detached Garage</td><td>Garage/Carport</td></t<>		Detached Garage	Garage/Carport
GR     Garden     Design (Style)       HR     High Rise     Design (Style)       In     Induction (Dry Stairs     Basement & Ensished Rooms Below Grade       Ind     Induction     Ladion & View       Listing     Lasting     Sale or Financing Concessions       Latting     Landill     Location & View       MR     Mid-rise     Design (Style)       MR     Mid-rise     Design (Style)       Non-Arms Length Sale     Sale or Financing Concessions       0     Other     Basement & Finished Rooms Below Grade       0     Other     Basement & Finished Roomes       0     Other     Sale or Financing Concessions       0     Pasting Types     View       Partin     Power Lines     View       Publin     Power Lines     Sale or Financing Concessions	GlfCse		
HR     High Rise     Design (Style)       in     Interior Only Stairs     Basement & Finished Rooms Below Grade       ind     Industrial     Location & View       Listing     Listing     Sale or Financing Concessions       Lindfil     Lindfil     Location & View       MR     Mid-rise     Design (Style)       MR     Mid-rise     Design (Style)       Nam     Nouriant View     View       NonArm     NonArms Length Sale     Sale or Financing Concessions       0     Other     Design (Style)       0     Reference     Stale or Financin	-		-
In         Industria         Ensement & Finished Rooms Below Grade           Ind         Industria         Location & View           Listing         Listing         Sale or Financing Concessions           Ludfil         Landfil         Location A           Listing         Listing         Design (Style)           MR         Mid-rise         Design (Style)           MR         Mourtain View         View           Non Arms Longth Sale         Sale or Financing Concessions           0         Other         Design (Style)           0         Other         Basement & Finished Rooms Below Grade           0         Other         Design (Style)           0         Other         Design (Style)           0         Other         Basement & Finished Rooms Below Grade           0         Other         Design (Style)           0         Other         Design (Style)           0         Other         Grange/Capord           0         Other         Design (Style)           0         Patrine         Patrine           10         Patrine         Patrine           10         Patrine         Patrine           10         Root Stale			
Ind     Industrial     Location & View       Listing     Listing     Control       Lindill     Landill     Location       LidSght     Limited Sight     View       MR     Mid-itse     Design (Style)       Mn     Mountain View     View       N     Neutral     Location & View       NonArm     Non-Rime Longh Sale     Sale of Financing Concessions       o     Other     Basament & Financing Concessions       Photin     Patk View     View       Pwtr.n     Power Lines     View       Pwtr.n     Power Lines     Sale of Financing Concessions       Refore Relocation Sale     Sale of Financing Concessions       Refore Sale/Time     Date of Sale/Time		-	
Listing     Listing     Sale or Financing Concessions       Lindfil     Lordtill     Location       LisSght     Lintet Sight     View       MR     Mid-rise     Design (Style)       Mtn     Mountain View     View       N     Netral     Location & View       NonAmn     Non-Amrs Length Sale     Sale or Financing Concessions       0     Other     Basement & Finished Rooms Below Grade       0     Other     Design (Style)       op     Open     Garage/Carport       Prk     Park Vew     View       Part     Pastonal View     View       Port.n     Power Lines     View       Port.n     Power Lines     View       PubTrn     PubLit Transportation     Location       Relo     Relocation Sale     Sale or Financing Concessions       RED     RED Sale     Sale or Financing Concessions       Res     Residential     Location & View       RH     USDA - Rural Housing     Sale or Financing Concessions       rr     Recordinal (Rec) Room     Basement & Finished Rooms Below Grade       Sol     Settlement Date     Design (Style)       Sol     Settlement Date     Date of Sale/Time       Sol     Settlement Date     Date of Sale/Time <td></td> <td></td> <td></td>			
Lndfi     Landfil     Location       LtdSght     Limited Sight     View       MR     Md-fise     Design (Syle)       Mtn     Mountain View     View       N     Noutain View     View       N     Nutrali     Location & New       NonArm     Non-Arms Length Sale     Sale or Financing Concessions       0     Other     Basement & Finished Rooms Below Grade       0     Other     Design (Syle)       0p     Open     Garage/Carport       Pixt     Park View     View       Pwtrin     Power Lines     View       Pwtrn     Power Lines     View       Pwtrn     Power Lines     View       Pwtrn     Power Lines     View       Relo     Relocation Sale     Sale or Financing Concessions       Relo     Relocation Sale     Sale or Financing Concessions       Res     Residential     Location & View       RH     USDA - Funat Housing     Sale or Financing Concessions       rr     Recreational (Rec) Room     Basement & Finished Rooms Below Grade       ST     Review     Design (Syle)       SD     Semternation     Location       Solar or Financing Concessions     Receational (Rec) Room       Basement & Finished Rooms Below Grade </td <td></td> <td></td> <td></td>			
LtdSght     Limited Sight     View       MR     Mid-rise     Design (Style)       MR     Mountain View     View       N     Neutral     Location A Vew       NonAm     Non-Ams Length Sale     Sale or Financing Concessions       o     Other     Basement & Finished Rooms Below Grade       0     Other     Basement & Finished Rooms Below Grade       0     Other     Basement & Finished Rooms Below Grade       0     Other     Design (Style)       0     Other     Basement & Finished Rooms Below Grade       0     Open     Open       0     Open     Garage/Carport       Prk     Park View     View       Publit     Pastoral View     View       Publit     Postoralization     Location       Reid     Relocation Sale     Sale or Financing Concessions       RED     Relocation Sale     Sale or Financing Concessions       RES     Reidential     Location A Vew       RH     USDA - Ancal Housing     Sale or Financing Concessions       rr     Recreational (Rec) Room     Basement & Finished Rooms Below Grade       Sale     Settlement Date     Design (Style)       Short Sale     Sale or Financing Concessions       Sale     Sale or Financing Concessions	-	-	
MR     Md-rise     Design (Style)       Mn     Mountain View     View       N     Neutral     Location & View       Non-Arms     Non-Arms Length Sale     Sale or Financing Concessions       0     Other     Basement & Finished Rooms Below Grade       0     Other     Design (Style)       op     Open     Garage/Carport       Prk     Park View     View       Pwtn     Public Transportation     Location       Relo     Relocation Sale     Sale or Financing Concessions       Res     Residential     Location       RH     USDA- Rural Housing     Sale or Financing Concessions       rr     Recreational (Rec Room     Basement & Finished Rooms Below Grade       RT     Row or Townhouse     Design (Style)       Short     Shoft Sale     Sale or Financing Concessions       star     Settlement Date     Date or Financing Concessions       star     Residential     Location & Wiew       RH     USDA- Rural Housing     Sale or Financing Concessions       star     Sale or Financing Concessions </td <td></td> <td></td> <td></td>			
Mtn         Mountain View         View           N         Neutral         Location & View           NonArm         NonArms Length Sale         Sale or Financing Concessions           0         Other         Basement & Finished Rooms Below Grade           0         Other         Design (Style)           0p         Open         Garage(Carport           PrK         Park View         View           PwtIn         Poter Lines         View           PubTrn         Public Transportation         Location           Relo         Relocation Sale         Sale or Financing Concessions           RED         Relocation Sale         Sale or Financing Concessions           RH         USDA - Fural Housing         Sale or Financing Concessions           RH         USDA - Fural Housing         Sale or Financing Concessions           rr         Recreational (Rec) Room         Basement & Finished Rooms Below Grade           RT         Bow or Towrnbuse         Design (Style)           Sotterment Date         Date of Sale/Time           So         Steterment Date         Date of Sale/Time           Sour Other Sale         Sale or Financing Concessions           sf         Square Finet         Area, Site		-	
N         Neutral         Location & View           NonArm         Non-Arms Length Sale         Sale or Financing Concessions           0         Other         Besign (Style)           0         Other         Design (Style)           0         Other         Osarage/Graport           0         Other         View           Park View         View           Pstint         Pastoral View         View           PutTrn         Public Transportation         Location           Relo         Relocation Sale         Sale or Financing Concessions           Res         Residential         Location A View           RH         USDA - Rural Housing         Sale or Financing Concessions           rr         Recreational (Rec) Room         Basement & Sinshed Rooms Below Grade           RT         Row or Townhouse         Design (Style)           S         Settiment Date         Date of Sale/Time           SD         Sami-detached Structure         Date of Sale/Time           Short         Sale or Financing Concessions         Sale           sf         Square Meters         Area, Site, Basement & Sale           Non Const Sale         Sale or Financing Concessions           Sf         Square Meters<			,
NonArm         Non-Arms Length Sale         Sale or Financing Concessions           0         Other         Basement & Finished Rooms Below Grade           0         Open         Design (Style)           0p         Open         Garage/Carport           PrK         Park View         View           Pstrl         Pastoral View         View           PubTn         Power Lines         View           PubTn         Public Transportation         Location           Relo         Relocation Sale         Sale or Financing Concessions           REO         REO Sale         Sale or Financing Concessions           RE         Residential         Location           Restorational (Reo Room         Basement & Finished Rooms Below Grade           RT         Row or Townhouse         Design (Style)           s         Settement Date         Date of Sale/Time           SD         Semi-detached Structure         Design (Style)           Short         Short Sale         Sale or Financing Concessions           sf         Square Meters         Area, Site           Unk         Unkown         Date of Sale/Time           Square Meters         Area, Site         Sale or Financing Concessions           w			
o         Other         Basement & Finished Rooms Below Grade           0         Other         Design (Style)           op         Open         Garage/Carport           Prk         Park View         View           Pstil         Pastoral View         View           PwtLn         Power Lines         View           PubTrn         Public Transportation         Location           Relo         Refocation Sale         Sale or Financing Concessions           RED         Refo Sale         Sale or Financing Concessions           RE         Residential         Location & View           RH         USDA - Rural Housing         Sale or Financing Concessions           rr         Recreational (Rec) Room         Basement & Finished Rooms Below Grade           RT         Row or Townhouse         Design (Style)           s         Settlement Date         Date of Sale/Time           SD         Settlement Date         Area, Site           sqma         Square Meters         Area, Site           Unk         Unknown         Date of Sale/Time           VA         Velerans Administration         Sale or Financing Concessions           w         Withdrawn Date         Date of Sale/Time <t< td=""><td></td><td></td><td></td></t<>			
0     Other     Design (Style)       op     Open     Garage/Carpot       Prik     Park View     View       Psth     Parkoral View     View       Pwr.In     Power Lines     View       PubTm     Public Transportation     Location       Relo     Relocation Sale     Sale or Financing Concessions       RED     Relocation Sale     Sale or Financing Concessions       RED     Recreational (Rec) Room     Basement & Finished Rooms Below Grade       RT     Row or Townhouse     Design (Style)       S     Satifianna Date     Sale or Financing Concessions       S     Satifianna Date     Design (Style)       S     Satifianna Date     Design (Style)       S     Satifianna Date     Date of Sale/Time       SD     Semi-detached Structure     Design (Style)       Short     Short Sale     Sale or Financing Concessions       sf     Square Meters     Area, Site       Square Meters     Area, Site, Basement       Square Meters     Area, Site       Unk     Unknown     Date of Sale/Time       VA     Veterans Administration     Sale or Financing Concessions       w     Withfrawn Date     Date of Sale/Time       Wo     Water Yiew     View			
op         Open         Garage/Carpott           PrK         Park View         View           Pstrl         Pastoral View         View           Pstrl         Pastoral View         View           Put/In         Power Lines         View           PubTrn         Public Transportation         Location           Relo         Relocation Sale         Sale or Financing Concessions           RED         RE OS Sale         Sale or Financing Concessions           RES         Residential         Location & View           RH         USDA - Rural Housing         Sale or Financing Concessions           rr         Recreational (Rec) Room         Basement & Finished Rooms Below Grade           RT         Row or Townhouse         Design (Style)           s         Settlement Date         Date of Sale/Time           SD         Semi-datached Structure         Design (Style)           Short         Short Sale         Sale or Financing Concessions           sf         Square Feet         Area, Site, Basement           Unk         Unknown         Date of Sale/Time           VA         Veterans Administration         Sale or Financing Concessions           w         Withdrawn Date         Date of Sale/Time     <			
Prk     Patk View     View       Pstin     Pastoral View     View       PwrLn     Power Lines     View       PuhTn     Public Transportation     Location       Relo     Relocation Sale     Sale or Financing Concessions       RED     REO Sale     Sale or Financing Concessions       Res     Residential     Location & View       RH     USDA - Rural Housing     Sale or Financing Concessions       RT     Row or Townhouse     Design (Style)       s     Settlement Date     Date of Sale/Time       SDD     Semi-detached Structure     Design (Style)       Short     Short Sale     Sale or Financing Concessions       sq     Square Neters     Date of Sale/Time       SDD     Semi-detached Structure     Design (Style)       Short     Short Sale     Sale or Financing Concessions       sq     Square Neters     Area, Site       Unk     Unknown     Date of Sale/Time       VA     Veterans Administration     Sale or Financing Concessions       w     Withdrawn Date     Date of Sale/Time       Woods     Woods View     View       Wtr     Water View     View       Wtr     Water View     View       Wu     Walk Out Basement     Basement & F			
Pstn         Pastoral View         View           PwLnn         Power Lines         View           PubIr         Public Transportation         Location           Relo         Relocation Sale         Sale or Financing Concessions           REO         REO Sale         Sale or Financing Concessions           RES         Residential         Location & View           RH         USDA - Rural Housing         Sale or Financing Concessions           rr         Recreational (Rec) Room         Basement & Finished Rooms Below Grade           RT         Row or Townhouse         Design (Style)           s         Settement Date         Date of Sale/Time           SD         Semi-detached Structure         Design (Style)           Short Sale         Sale or Financing Concessions           sf         Square Feet         Area, Site, Basement           sqm         Square Feet         Area, Site, Basement           void         Withdrawn Date         Date of Sale/Time           void         Withdrawn Date         Date of Sale/Time           wo         Withdrawn Date         Date of Sale/Time           wo         Withdrawn Date         Date of Sale/Time           wo         Withor         Water View         View<			
PwrLn         Power Lines         View           PubIrn         Public Transportation         Location           Relo         Relocation Sale         Sale or Financing Concessions           REO         RED Sale         Sale or Financing Concessions           Res         Residential         Location & View           RH         USDA - Rural Housing         Sale or Financing Concessions           rr         Recreational (Rec) Room         Basement & Finished Rooms Below Grade           RT         Row or Townhouse         Design (Style)           s         Settiement Date         Date of Sale/Time           SD         Semi-detached Structure         Design (Style)           Short         Short Sale         Sale or Financing Concessions           sf         Square Meters         Area, Site           Unk         Unknown         Date of Sale/Time           VA         Veterans Administration         Sale or Financing Concessions           w         Withdrawn Date         Date of Sale/Time           Woods         Woods View         View           Wr         Waik Out Basement         Basement & Finished Rooms Below Grade           Woods         Woods View         View           Wtr         Water Trontage			
Public Transportation         Location           Relo         Relocation Sale         Sale or Financing Concessions           REO         REO Sale         Sale or Financing Concessions           Res         Residential         Location & View           RH         USDA - Rural Housing         Sale or Financing Concessions           rr         Recreational (Rec) Room         Basement & Finished Rooms Below Grade           RT         Row or Townhouse         Design (Style)           s         Settiment Date         Date of Sale/Time           SD         Semi-detached Structure         Design (Style)           Short         Short Sale         Sale or Financing Concessions           sf         Square Feet         Area, Site, Basement           uhk         Unknown         Date of Sale/Time           VA         Veterans Administration         Sale or Financing Concessions           w         Withdrawn Date         Date of Sale/Time           VA         Veterans Administration         Sale or Financing Concessions           w         Withdrawn Date         Date of Sale/Time           Woods         Woods View         View           Wtr         Water Out Basement         Basement & Finished Rooms Below Grade           Woods			
Relo     Relocation Sale     Sale or Financing Concessions       REO     REO Sale     Sale or Financing Concessions       Res     Residential     Location & View       RH     USDA - Rural Housing     Sale or Financing Concessions       rr     Recreational (Rec) Room     Basement & Finished Rooms Below Grade       RT     Row or Townhouse     Design (Style)       s     Settlement Date     Date of Sale/Time       SD     Semi-detached Structure     Design (Style)       stat     Square Feet     Area, Site, Basement       sqm     Square Reters     Area, Site, Basement       sqm     Square Meters     Area, Site       Unk     Unknown     Date of Sale/Time       VA     Veterans Administration     Sale or Financing Concessions       w     Withdrawn Date     Date of Sale/Time       woo     Walk Out Basement     Sale or Siance Concessions       w     Withdrawn Date     Date of Sale/Time       woo     Walk Out Basement     Basement & Finished Rooms Below Grade       Woods     Woods View     View       Wuffr     Water Frontage     Location       wu     Water Frontage     Location       wu     Water Frontage     Location       wu     Water Frontage     Location			
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)         s       Settlement Date       Date of Sale/Time         SD       Semi-detached Structure       Design (Style)         Short Sale       Square Feet       Area, Site, Basement         sqm       Square Meters       Area, Site, Basement         uhk       Unknown       Date of Sale/Time         VA       Veterans Administration       Sale or Financing Concessions         w       Withdrawn Date       Date of Sale/Time         wood       Walk Out Basement       Basement & Finished Rooms Below Grade         Woods       Woods View       View         Wtrfr       Walk Out Basement       Basement & Finished Rooms Below Grade         Wu       Walk Up Basement       Basement & Finished Rooms Below Grade         Wu       Walk Up Basement       Basement & Finished Rooms Below Grade         Wu       Walk Up Basement       Basement & Finished Rooms Below Grade         Wu       Walk Up Basemen			
Res       Residential       Location & View         RH       USDA - Rural Housing       Sale or Financing Concessions         rr       Recreational (Rec) Room       Basement & Finished Rooms Below Grade         RT       Row or Townhouse       Design (Style)         s       Settlement Date       Date of Sale/Time         SD       Semi-detached Structure       Design (Style)         Short       Short Sale       Sale or Financing Concessions         sf       Square Feet       Area, Site, Basement         sqm       Square Meters       Area, Site, Basement         Unk       Unknown       Date of Sale/Time         VA       Veterans Administration       Sale or Financing Concessions         w       Withdrawn Date       Date of Sale/Time         wood       Walk Out Basement       Basement & Finished Rooms Below Grade         Woods       Woods View       View         Wtr       Water View       View         Wtr       Water View       Location         wu       Walk Up Basement       Basement & Finished Rooms Below Grade         Wu       Walk Up Basement       Basement & Finished Rooms Below Grade         Wu       Walk Up Basement       Basement & Finished Rooms Below Grade <td></td> <td></td> <td>-</td>			-
RH     USDA - Rural Housing     Sale or Financing Concessions       rr     Recreational (Rec) Room     Basement & Finished Rooms Below Grade       RT     Row or Townhouse     Design (Style)       s     Settlement Date     Date of Sale/Time       SD     Semi-detached Structure     Design (Style)       Short     Short Sale     Sale or Financing Concessions       sf     Square feet     Area, Site, Basement       sqm     Square Meters     Area, Site       Uhk     Unknown     Date of Sale/Time       VA     Veterans Administration     Sale or Financing Concessions       wo     Walk Out Basement     Date of Sale/Time       Woods     Woods View     Uiew       Wtr     Water View     View       WtrFr     Water Frontage     Location       wu     Walk Up Basement     Basement & Finished Rooms Below Grade       Wu     Walk Up Basement     Basement & Finished Rooms Below Grade			-
RT     Row or Townhouse     Design (Style)       s     Settlement Date     Date of Sale/Time       SD     Semi-detached Structure     Design (Style)       Short     Short Sale     Sale or Financing Concessions       sf     Square Feet     Area, Site, Basement       sqm     Square Meters     Area, Site, Basement       Unk     Unknown     Date of Sale/Time       VA     Veterans Administration     Sale or Financing Concessions       w     Withdrawn Date     Date of Sale/Time       woods     Woods View     View       Wtr     Water View     View       Wtr     Water Frontage     Location       wu     Walk Up Basement     Basement & Finished Rooms Below Grade       wu     Walk Up Basement     Basement & Finished Rooms Below Grade	RH	USDA - Rural Housing	Sale or Financing Concessions
s     Settlement Date     Date of Sale/Time       SD     Semi-detached Structure     Design (Style)       Short     Short Sale     Sale or Financing Concessions       sf     Square Feet     Area, Site, Basement       sqm     Square Meters     Area, Site       Unk     Unknown     Date of Sale/Time       VA     Veterans Administration     Sale or Financing Concessions       w     Withdrawn Date     Date of Sale/Time       wood     Walk Out Basement     Basement & Finished Rooms Below Grade       Woods     Woods View     View       Wtr     Water Frontage     Location       wu     Walk Up Basement     Basement & Finished Rooms Below Grade	rr	Recreational (Rec) Room	-
SD       Semi-detached Structure       Design (Style)         Short       Short Sale       Sale or Financing Concessions         sf       Square Feet       Area, Site, Basement         sqm       Square Meters       Area, Site         Unk       Unknown       Date of Sale/Time         VA       Veterans Administration       Sale or Financing Concessions         w       Withdrawn Date       Date of Sale/Time         wo       Walk Out Basement       Basement & Finished Rooms Below Grade         Woods       Woods View       View         Wtr       Water View       View         wu       Walk Up Basement       Basement & Finished Rooms Below Grade         wu       Walk Up Basement       Basement & Finished Rooms Below Grade         wu       Walk Up Basement       Basement & Finished Rooms Below Grade         wu       Walk Up Basement       Basement & Finished Rooms Below Grade	RT	Row or Townhouse	Design (Style)
Short       Short Sale       Sale or Financing Concessions         sf       Square Feet       Area, Site, Basement         sqm       Square Meters       Area, Site         Unk       Unknown       Date of Sale/Time         VA       Veterans Administration       Sale or Financing Concessions         w       Withdrawn Date       Date of Sale/Time         wo       Walk Out Basement       Basement & Finished Rooms Below Grade         Woods       Woods View       View         Wtr       Water View       View         WtrFr       Water Frontage       Location         wu       Walk Up Basement       Basement & Finished Rooms Below Grade	S	Settlement Date	Date of Sale/Time
sf       Square Feet       Area, Site, Basement         sqm       Square Meters       Area, Site         Unk       Unknown       Date of Sale/Time         VA       Veterans Administration       Sale or Financing Concessions         w       Withdrawn Date       Date of Sale/Time         wo       Walk Out Basement       Basement & Finished Rooms Below Grade         Woods       Woods View       View         Wtr       Water View       View         WtrFr       Water Frontage       Location         wu       Walk Up Basement       Basement & Finished Rooms Below Grade	SD	Semi-detached Structure	Design (Style)
sqm       Square Meters       Area, Site         Unk       Unknown       Date of Sale/Time         VA       Veterans Administration       Sale or Financing Concessions         w       Withdrawn Date       Date of Sale/Time         wo       Walk Out Basement       Basement & Finished Rooms Below Grade         Woods       Woods View       View         Wtr       Water View       View         WtrFr       Water Frontage       Location         wu       Walk Up Basement       Basement & Finished Rooms Below Grade	Short	Short Sale	Sale or Financing Concessions
Unk       Unknown       Date of Sale/Time         VA       Veterans Administration       Sale or Financing Concessions         w       Withdrawn Date       Date of Sale/Time         wo       Walk Out Basement       Basement & Finished Rooms Below Grade         Woods       Woods View       View         Wtr       Water View       View         WtrFr       Water Frontage       Location         wu       Walk Up Basement       Basement & Finished Rooms Below Grade	sf	Square Feet	Area, Site, Basement
VA       Veterans Administration       Sale or Financing Concessions         w       Withdrawn Date       Date of Sale/Time         wo       Walk Out Basement       Basement & Finished Rooms Below Grade         Woods       Woods View       View         Wtr       Water View       View         WtrFr       Water Frontage       Location         wu       Walk Up Basement       Basement & Finished Rooms Below Grade	sqm	Square Meters	Area, Site
w     Withdrawn Date     Date of Sale/Time       wo     Walk Out Basement     Basement & Finished Rooms Below Grade       Woods     Woods View     View       Wtr     Water View     View       WtrFr     Water Frontage     Location       wu     Walk Up Basement     Basement & Finished Rooms Below Grade			
wo     Walk Out Basement     Basement & Finished Rooms Below Grade       Woods     Woods View     View       Wtr     Water View     View       WtrFr     Water Frontage     Location       wu     Walk Up Basement     Basement & Finished Rooms Below Grade       Image: State Sta			
Woods     Woods View     View       Wtr     Water View     View       WtrFr     Water Frontage     Location       wu     Walk Up Basement     Basement & Finished Rooms Below Grade	W		
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WtrFr     Water Frontage     Location       wu     Walk Up Basement     Basement & Finished Rooms Below Grade       Image: Strate			
wu     Walk Up Basement     Basement & Finished Rooms Below Grade       Image: Constraint of the second se			
	wu	Walk Up Basement	Basement & Finished Rooms Below Grade

UAD Version 9/2011 (Updated 1/2014)

Form UADDEFINE1A - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE



## Appraiser's Certification

Borrower/Client	Wendy Davis							
Property Address	4837 Eagle Cove Blvd							
City	Palm Harbor	County	Pinellas	State	FL	Zip Code	34685	
Lender	Wedgewood Inc							



## E & O Insurance

Borrower/Client	Wendy Davis							
Property Address	4837 Eagle Cove Blvd							
City	Palm Harbor	County	Pinellas	State	FL	Zip Code	34685	
Lender	Wedgewood Inc							

CEI BEI REI	S CERTIFICATE IS ISSUED AS A RTIFICATE DOES NOT AFFIRMAT LOW, THIS CERTIFICATE OF INS PRESENTATIVE OR PRODUCER, AI PORTANT: If the certificate holder	MATTER VELY OR URANCE ND THE C	DOES NOT CONSTITUTE / ERTIFICATE HOLDER.	ID CONFERS I TEND OR ALT CONTRACT	NO RIGHTS ER THE CO BETWEEN 1	UPON THE CERTIFICA VERAGE AFFORDED I THE ISSUING INSURER	BY THE POLICIE (S), AUTHORIZE		
	UBROGATION IS WAIVED, subject								
	s certificate does not confer rights t	o the cert				054) (7) 834803402, 52465353	13. VICENDER STAVING		
BIBE P.O.			MAT	NE 844-4	72-0967	BIBERK.com	203-654-3613		
Stamford, CT 06911			ADS	ADDRESS INSURER(S) AFFORDING COVERAGE					
			11/18			nsurance Company	NAIC A 20052		
nsumen David Gehrke				INSURER D					
				INSURER C:					
678 A	BRATTLE LANE		2022	INSURER D					
Cleanwater, FL 33761				INSURER #1					
ovi	ERAGES CER	TIFICATE	NUMBER:	JRERF		REVISION NUMBER:			
IND CEF	S IS TO CERTIFY THAT THE POLICIES ICATED NOTWITHSTANDING ANY RE RTIFICATE MAY BE ISSUED OR MAY SUUSIONS AND CONDITIONS OF SUCH	QUIREME PERTAIN, POLICIES	NT. TERM OR CONDITION OF THE INSURANCE AFFORDED I	ANY CONTRACT	OR OTHER	DOCUMENT WITH RESPE	OT TO WHICH TH		
R	TYPE OF INSURANCE	ADOL BUBR	POLICY NUMBER	POLICY EFF (MMDD/YYYY)	POLICY EXP (MM/COVYYY)	LINET	rs.		
-	COMMERCIAL GENERAL LIABILITY					EACH OCCURRENCE DAMAGE TO RENTED	5		
-	CLAIMS-MADE OCCUR					PREMISES (Ea nocumence)	3		
-	-					MED EXP (Ally one person) PERSONAL & ADV INJURY	3		
1	DEN'L ADDREGATE LIMIT APPLIES PER					GENERAL AGGREGATE	4		
ľ	POLICY PEOT LDC					PRODUCTS - COMP/OP AGG	5		
	OTHER						3		
1	AUTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (Ea accident)	5		
1	ANY AUTO OWNED SOHEDULED					BOOILY INLIGHT (Per person)	1		
-	AUTOS ONLY AUTOS HIRED NON QANED					POCELY INJURY (Per accident) PROPERTY DAMAGE	1		
-	AUTOBIONLY AUTOBIONLY					(Per accident)	4		
+	UMBRELLA LIAB OCCUR					EACH OCCURRENCE	3		
1	ENCESS LIAB CLAME/MADE	8				ADGREDATE	1		
	DED RETENTION \$			_			3		
	VORKERS COMPENSATION NO EMPLOYERS' LIABILITY Y/N					STATUTE EF			
10	NYPROPHIETOR/PARTNER/EXECUTIVE	NIA				E L EACH ACCIDENT	3		
1	Mandatory in NHI					E L. OISEASE - EA EMPLOYEE			
	8 11 12/2 11					EL QISEAGE - POLICY LIMIT			
	Professional Liability (Errors & Omissions): Claims-Made		N9PL504718	06/29/2022	06/29/2023	Per Occurrence/ Aggregate	\$1,000,000/ \$1,000,000		
ESCR	IPTION OF DPERATIONS / LOCATIONS / VEHC	LES (ADORD	101, Additional Remarks Schodule, mi	y be attached if mo	e space is requir		475674267.74		
ER	TIFICATE HOLDER		CA	NCELLATION	1				
David Gehrke 2678 BRATTLE LANE				SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORI THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.					
NA Clea	rwater, FL 33761		AUT	HORIZED REPRESE	NTATIVE	Pater Gy	pb-		