# **APPRAISAL OF REAL PROPERTY**



# **LOCATED AT**

4125 Grass Pointe Dr Parrish, FL 34219 LOT 416, SILVERLEAF PHASE II & III PI#7268.5945/9

# **FOR**

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

# AS OF

01/23/2024

# BY

Evelyn Paradis
Jenne Appraised, LLC
612 Oleander Way S
South Pasadena, FL 33707-2116
727-482-9857
evelynjenne73@yahoo.com

34999789 File # J2401007

-	he purpose o	of this sum	mary appraisal repo	rt is to prov	ride the lende	r/client with an	accurate, and adequa	tely supported, op	inion of the ma	arket value	of the subje	ct property.	
			Grass Pointe D				City Parrish				Zip Code 34		
	Borrower Sta				Own	er of Public Reco			Cour	nty Mana			
	Legal Descripti	on LOT	416, SILVERLE	AF PHASE	E II & III PI#	7268.5945/9							
	Assessor's Par		268.5945-9				Tax Year 2023			Taxes \$ 8			
Ļ,	Neighborhood		verleaf Ph II & I	ı			Map Reference			sus Tract (			
SUBJECT	Occupant 🔀	Owner	Tenant Vac			cial Assessments	\$ 0	🔀 Pl	JD HOA\$ 12	28	per year	per month	
9	Property Rights			Leaseho		er (describe)							
S	Assignment Ty	pe 🗌 P	urchase Transaction	Refin	ance Transactio	on 🔀 Othe	r (describe) Servicin	ıg					
	Lender/Client		wood Inc				5 Manhattan Beach	,		, -			
	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No  Report data source(s) used, offering price(s), and date(s). DOM 176; Subject was listed on 07/19/2023 for \$756,000. The price changed to \$699,000. It												
	Report data so	urce(s) used	, offering price(s), and	d date(s).	DOM 17	6;Subject wa	as listed on 07/19/2	023 for \$756,0	00. The price	change	d to \$699,0	00. It	
	expired on		24;Stellar MLS#/										
	l did	did not an	alyze the contract for	sale for the su	bject purchase	transaction. Exp	lain the results of the ana	llysis of the contrac	t for sale or why t	the analysis	was not		
	performed.												
١ؚڮ		•											
살.	Contract Price		Date of Cor			<u> </u>	er the owner of public rec			Source(s)			
$\sim$ 1						ipayment assista	nce, etc.) to be paid by a	ny party on behalf c	of the borrower?		Y	'es No	
ပ	If Yes, report th	ne total dollar	amount and describe	the items to	be paid.								
	N D					!							
Į			composition of the	neignborhoo	a are not appi		.a.u			· · · · ·	P		
١			od Characteristics	<b>D</b> :	<b>D</b>		nit Housing Trends		One-Unit H			and Use %	
	Location		Suburban	Rural	Property Value			Declining	PRICE	AGE	One-Unit	53 %	
Q.			25-75%	Under 25%	Demand/Supp			Over Supply	\$ (000)	(yrs)	2-4 Unit	2 %	
вокноор	Growth		<b>X</b> Stable	Slow	Marketing Tim		3 mths X 3-6 mths	Over 6 mths	250 Low		Multi-Family	10 %	
ᄶ	Neighborhood	Boundaries	North of Mar	natee River	, South & E	East of Erie F	Rd, & West of Fort I	Hammer Rd	999 High		Commercial	10 %	
	<u>in a resider</u>								450 Pred.		Other	25 %	
9	Neighborhood	•					hood with a predon						
							l facilities are along				south trans	portation	
							lose proximity. No						
		-	g support for the abo		•		has shown eviden						
							ates have increase	ed from mid-su	mmer and slo	ower mar	ket respons	se.	
			typically betwee	n 3-6 mont				D / I		View D	144		
	Dimensions ~					rea 9764 sf		ape Rectangula		View B;	vvtr;		
	Specific Zoning			aanfarmina (C			Planned Develop		tial				
	Zoning Complia				randfathered U	<del></del>	oning Illegal (descr		7 Vac Na	If No. do.		, .	
							cifications) the present u		Yes No			rent use is	
				t vacant or	an improve		nat is physically pos r(describe)						
	Electricity	Public Ot	her (describe)			Public Other	(describe)	Street Asp	ovements - Type	!	Public	Private	
_	Gas	X	 natural		Sanitary Sewer			Alley Nor					
	FEMA Special I		<del>_</del>		MA Flood Zone		FEMA Map # 12	2081C0187F		FFMA Man	Date 08/10	 )/2021	
			improvements typical			X Yes	No If No, describe	.001001071		. <u></u>	24.0 00/10	7/2021	
							nental conditions, land us	es, etc.)?	Yes	<b>X</b> No	If Yes, describ	)e	
	There are	no advers	se site conditions	s or externa	al factors kr	nown to the a	ppraiser. Please b	oe advised that	a property b		survey or s	ite	
			provided to the						•	•	·		
J			I Characteristics of Pi	operty	Appraisal F	iles 🔀 ML			Prior Inspection		Property Owner		
	Other (des	,					Data Source for Gro		Manatee cou	nty Asses			
		eneral Desc	•		eneral Descrip		Heating/Cooling		menities		Car Storag	je	
١	Units 🔀 One		ith Accessory Unit	Concrete		rawl Space	FWA HWBB		ace(s) # 0	None		0	
	# of Stories	2.00	0.5.75	Full Base		Finished	Radiant		dstove(s) # 0	<b>X</b> Drive			
Į	Type Det.	_	S-Det./End Unit		asement	Finished	Other		Deck Cvd	Driveway		Concrete	
١	Existing [	Proposed		Exterior Wall		ockStuco/Av	Fuel Electric			Gara			
۱	Design (Style) Year Built		00;Cntmpy	Roof Surface	s Sh wnspouts No	ingle/Gd	Central Air Condition		Scrn	Carpo		Cars O Detached	
		2019					Individual		none	Attac		retacheu	
	Effective Age ( Appliances		or <b>X</b> Range/Oven	Window Typ  Dishwa		Hng/Gd	Other  crowave Washer/I		none	Built-	111		
									, ,	nHood	ina Araa Ahay	o Crada	
=	Finished area <b>a</b>		contains: energy efficient items	7 Rooms		3 Bedrooms	3.0 Bath(s	2,65	51 Square Feet	บเ นเบรร LIV	ing Area ADOV	t uidut	
Ħ.	Huullional Iball	iles (special	energy emicient items	, 616.)	None Know	<u>/n</u>							
M	Daccriha tha co	andition of th	a property and data c	ource(c) (inclu	idina annarent	needed renaire d	leterioration, renovations,	remodeling etc.)	C2.C	)2.C2.Db	برمامما طمس	a alatian ia	
8											ysical depr	eciation is	
ž							.4576516, expired or. No adverse con			•			
	inadequaci		очэс. по арран	on repairs	needed IIO	III UIG EXIEIK	. INO AUVEISE COII	iditions noted II	OIII IIIE EXIEI	IOI. INU E	λισιτιαί		
۱	uuuuquaul	<u> </u>											
۱													
ı	Are there anv a	pparent phys	sical deficiencies or a	dverse condition	ons that affect t	the livability, som	ndness, or structural integ	grity of the property	?	Yes >	<b>▼</b> No		
	lf Yes, describe					,,	,		!	∠	<b>.</b>		
j	,												
į													
١													
١	Does the prope	erty generally	conform to the neigh	borhood (func	tional utility, sty	yle, condition, us	e, construction, etc.)?	X	Yes No If	No, describ	е.		

Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 1 of 6

1 2055 March 2005

# Exterior-Only Inspection Residential Appraisal Report 34999789 File # 34999789

There are 19 comparable	e properties currently	offered for sale in t	he subject neighborho	ood ranging in price	from \$ 425,000		to \$ 896	5.900 ·
					rice from \$ 418,21	4		653,000
FEATURE	SUBJECT	COMPARAB			LE SALE # 2	İ		LE SALE # 3
Address 4125 Grass Poin		4109 Country W		4316 Rustling Pi		10617	7 Morning N	
Parrish, FL 3421		Parrish, FL 3421		Parrish, FL 3421		1	sh, FL 3421	
Proximity to Subject		0.10 miles E	<u> </u>	0.19 miles NE			niles S	<u> </u>
Sale Price	\$	0.10 HIIIO E	\$ 620,000		\$ 615,000			\$ 650,000
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 226.69 sq.ft.	+ 020,000	\$ 205.00 sq.ft.			313.71 sq.ft.	
Data Source(s)	7 24.11	StellarMLS#A45	73617·DOM 57		34274;DOM 457			
Verification Source(s)		Manatee County			Assessor's Offc			· · · · · · · · · · · · · · · · · · ·
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+ (-) \$ Adjustment		CRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth	( ) +	ArmLth	() + ()	ArmLt		( ) +,
Concessions		Conv;3500	-3 500	Cash;0		Conv;		
Date of Sale/Time		s11/23;c09/23		s08/23;c08/23	0		3;c06/23	0
Location	N;Res;Crnr	N;Res;		N;Res;		N;Res	•	0
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee S	-	0
Site	9764 sf	7410 sf	0	8459 sf	0	8980		0
View	B;Wtr;	B;Wtr;		B;Wtr;		B;Wtr		
Design (Style)	DT2.00;Cntmpy	DT2.00;Cntmpy		DT2.00;Cntmpy			)0;Cntmpy	0
Quality of Construction	Q3	Q3		Q4	+43,050		, o, o namp y	
Actual Age	5	3	0	1		2		0
Condition	C3	C2	-18,600		-36,900			-19,500
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	10,000	Total Bdrms. Baths	00,000	Total I	Bdrms. Baths	10,000
Room Count	7 3 3.0	8 4 3.0	0	<del> </del>	-15,000	_	3 2.1	+7,500
Gross Living Area	2,651 sq.ft.	2,735 sq.ft.	0	<del>                                     </del>			2,072 sq.ft.	+26,055
Basement & Finished	0sf	0sf		0sf	-10,700	0sf	2,012 04	120,000
Rooms Below Grade	031	031		031		031		
Functional Utility	Average	Average		Average		Avera	ine	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/	•	
Energy Efficient Items	None	None		None		None	0/10	
Garage/Carport	3ga3dw	2ga2dw	+20.000	2ga2dw	+20,000			
Porch/Patio/Deck	CvdPch/CvdPto	CvdPch/ScnPto		CvdPch/CvdPto	120,000		ch/CvdPto	
Pool/Spa/Scrnd Enclsr/pool bath		None	+45,000		+45,000			
Fireplace, Misc Extras	None	OtDr BBQ	-10,000		143,000	None	Joina	
Thopiaco, Miso Extras	None	OIDI DDQ	-10,000	None		INOTIC		
Net Adjustment (Total)		<b>X</b> +	\$ 32,900	<b>X</b> +	\$ 40,445	X	+	\$ 14,055
Adjusted Sale Price		Net Adj. 5.3 %	32,900	Net Adj. 6.6 %		Net Adj.		,,,,,
of Comparables		Gross Adj. 15.7 %	\$ 652,000	Gross Adj. 28.6 %				
	l he sale or transfer histo	ory of the subject prope			Ψ 000, <del>44</del> 0	u.00071	tuj. 0.2 /0	004,033
did libertesedient	ווט טמוט טר נומווטוטר וווטננ	ory or the subject prope	rty and comparable san	os. Il flot, explain				
My research did X did	not reveal any prior sale	es or transfers of the su	biect property for the th	ree years prior to the e	ffective date of this appr	raisal.		
					ffective date of this appr	raisal.		
Data Source(s) Stellar MLS	S/Pinellas County	Property Apprais	ers Office/Public	Records				
Data Source(s) Stellar MLS  My research	S/Pinellas County not reveal any prior sale	Property Appraises or transfers of the co	ers Office/Public Imparable sales for the	Records year prior to the date of	ffective date of this appo			
Data Source(s)     Stellar MLS       My research          ☑ did ☐ did	S/Pinellas County not reveal any prior sale S/Pinellas County	Property Appraises or transfers of the co Property Apprais	ers Office/Public mparable sales for the ers Office/Public	Records year prior to the date of Records	f sale of the comparable	sale.	page 3).	
Data Source(s) Stellar MLS  My research ⋈ did did did  Data Source(s) Stellar MLS  Report the results of the research	S/Pinellas County not reveal any prior sale S/Pinellas County and analysis of the prior	Property Apprais es or transfers of the co Property Apprais r sale or transfer history	ers Office/Public mparable sales for the ers Office/Public of the subject property	Records year prior to the date of Records r and comparable sales	f sale of the comparable	sale.	,	RABLE SALE #3
Data Source(s)     Stellar MLS       My research          ☑ did ☐ did	S/Pinellas County not reveal any prior sale S/Pinellas County and analysis of the prior	Property Appraises or transfers of the co Property Apprais	ers Office/Public mparable sales for the ers Office/Public	Records year prior to the date of Records r and comparable sales	f sale of the comparable	sale.	,	RABLE SALE #3
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 2 of 6

1 2055 March 2005 Evelyn Paradu

34999789 File # J2401007

Mold Disclosure:	
The appraiser is not a home or environmental inspector. The appraiser pr	·
property is free of defects or environmental problems. The appraiser perfo	
areas no visible mold was found. Mold may be present in areas the appra	iser can not see.
Termite/Infestation Disclosure:	
Although there were no apparent signs of termite damage or infestation, t	•
not to be held responsible for any damage that might be discovered at a la	ter date.
Lead Paint Disclosure:	
Unless otherwise specifically described and/or a client condition to be star	· · ·
conditions, which may or may not be present on the Subject property, was	
Appraiser has not been trained, nor is qualified to detect specific hazardo	
naturally occurring substances such as mold/mildew, Asbestos, certain ty	
hazardous materials may affect the value of this property. This value opin	
material(s) on or nearby the property, or the client is aware that such haza	
conditions or for any expertise or engineering knowledge required to disco	
paint and may require a certified contractor for removal or special contain	ment. It is recommended the client retain an expert to fully evaluate any
environmental concerns, if desired.	
ADJUSTMENT VALUES DEFINED	
Adjustments for differences in physical characteristics have been made be	•
such differences using paired sales analysis, market extractions, and inte	
familiar with the marketing area of the subject. Freestanding appliances a	
included in the final opinion of value. All other adjustments are based upo	n the principle of contribution.
DEFINITION OF MARKET VALUE SOURCE	
The definition of market value applied in this appraisal was from the 2008	
Professional Appraisal Practice (USPAP), and is noted "definition of mark	et value" USPAP AO-22, Page, 194.
"Other" percent land use is for vacant, undeveloped, conservation areas.	
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 calculation	`
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Provide adequate information for the lender/client to replicate the below cost figures and calculation	nating site value)  The land value was determined by the examining
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Freddie Mac Form 2055 March 2005

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

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

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

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

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

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

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

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

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

- 1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- 2. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- 3. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
- 4. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist.

  Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
- 5. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

1 2055 March 2005 Evelyn Paradu

Serial# 6DECA960 esign.alamode.com/verify

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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1 2055 March 2005

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

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

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

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Evelyn Paradu	Signature
Name Evelyn Paradis	Name
Company Name Jenne Appraised, LLC	Company Name
Company Address 612 Oleander Way S	Company Address
South Pasadena, FL 33707	
Telephone Number 727-482-9857	Telephone Number
Email Address evelynjenne73@yahoo.com	Email Address
Date of Signature and Report 01/23/2024	Date of Signature
Effective Date of Appraisal 01/23/2024	State Certification #
State Certification # Cert Res RD 8121	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
	Did inspect exterior of subject property from street
4125 Grass Pointe Dr	Date of Inspection
Parrish, FL 34219 APPRAISED VALUE OF SUBJECT PROPERTY \$ 653.000	
	COMPARABLE SALES
LENDER/CLIENT	CONFARABLE SALLS
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 Ste 100,	Date of Inspection
Redondo Beach, CA 90278	
Email Address	

Freddie Mac Form 2055 March 2005

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1 2055 March 2005 Evelyn Pandin Exterior-Only Inspection Residential Appraisal Report 34999789

File # 34999789

	FEATURE	SUBJECT	COMPARABI	_E SALE # 4		PARABI	E SALE # 5	1110 //			E SALE # 6
	Address 4125 Grass Point		10535 Falling Le	<u> </u>	10715 Fall			4023	Grass	Poin	te Dr
	Parrish, FL 34219		Parrish, FL 3421		Parrish, FL	_		-	sh, FL 3		
	Proximity to Subject		0.08 miles E	<u> </u>	0.20 miles		<u> </u>		miles S		<u></u>
	Sale Price	\$	0.00 miles L	\$ 653,000			\$ 650,000		iiiies o		\$ 599.000
	Sale Price/Gross Liv. Area		¢ 004.00.00 #	Ψ 655,000		- 00 ft	Ψ 650,000		10100		\$ 599,000
	·	\$ sq.ft.		70540 DOMA			20500 201107		184.93		20005 DOM 405
	Data Source(s)		StellarMLS#A45	<u> </u>			88589;DOM 67				32305;DOM 125
	Verification Source(s)						Assessor's Offc				Assessor's Offc
	VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	ION	+(-) \$ Adjustment	DES	SCRIPTIO	N	+(-) \$ Adjustment
	Sales or Financing		ArmLth		Listing			Listin	g		1
	Concessions		Cash;0								1
	Date of Sale/Time		s07/23;c06/23	0	Active		-6,500	Active	е		-5,990
	Location	N;Res;Crnr	N;Res;	0	N;Res;		0	N;Re	s:		C
5	Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	-		· ·	Simple		
5	Site	9764 sf	6760 sf	0	7521 sf		0	8157			(
Ě	View	B;Wtr;	B;Wtr;		B;Wtr;			B;Wo			C
₹	Design (Style)	DT2.00;Cntmpy		0	DT1.00;Cn	tmny	0		00;Cntn	nnv	 
ES COMPARISON APPROACH	Quality of Construction	Q3	Q3	0	Q3	шпру	0	Q4	50,011111	пру	+41,930
2	Actual Age	5	4	0	3		0	5			
1	Condition	C3	C3	0	C2		-19,500				
<u>≥</u>	Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.	Baths	-19,500		Bdrms. E	Baths	
٥	Room Count			45.000							45.000
ή		7 3 3.0	7 3 2.0	+15,000		3.0	0			4.0	-15,000
SAL	Gross Living Area	2,651 sq.ft.		+28,710		sq.ft.	+25,470		3,239	sq.π.	-26,460
	Basement & Finished	0sf	0sf		0sf			0sf			1
	Rooms Below Grade										
	Functional Utility	Average	Average		Average			Avera			<del>                                     </del>
	Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC			FWA			
	Energy Efficient Items	None	None		None			None			<u> </u>
	Garage/Carport	3ga3dw	3ga3dw		2ga2dw		+20,000				+20,000
	Porch/Patio/Deck		CvdPch/CvdPto		CvdPch/Cv				ch/Scn	Pto	C
	Pool/Spa/Scrnd Enclsr/pool bath		Pool/Scrnd/Spa	-10,000	Pool/Scrnc			None			+45,000
	Fireplace, Misc Extras	None	None		None			None	!		
						_	•			1	<b>-</b>
	Net Adjustment (Total)		<b>X</b> + □ -	\$ 33,710			\$ 19,470			,	\$ 59,480
	Adjusted Sale Price		Net Adj. 5.2 %		Net Adj.	3.0 %		Net Adj		9.9 %	L.
	of Comparables		Gross Adj. 8.2 %			11.0 %				5.8 %	\$ 658,480
	Report the results of the research a						•				
	ITEM	S	UBJECT	COMPARABLE SA	LE # 4	C	OMPARABLE SALE # ;	)	COI	MPAR	ABLE SALE # 6
	Date of Prior Sale/Transfer										
	Price of Prior Sale/Transfer										
5	Data Source(s)			Manatee Co Appr	Office		tee Co Appr Offic				o Appr Office
SALE HISTORY	Effective Date of Data Source(s)	01/23/2024		01/23/2024		01/23			01/23/2	2024	
4	Analysis of prior sale or transfer his	story of the subject pro	perty and comparable s	sales See	below com	ips 1-	3.				
7											
Ī											
	Analysis/Comments All 6 co	mparables are s	imilar in age, appe	eal and location.	All of the co	mpara	ble sales are well	withir	the FN	AMA	required 12
ĺ	month guideline. 1 sale ha	•				•					•
	.,	is occurred willim	ו וווכ ומטו טט עמעה	and 3 occurred wi	unin me ias	t 6 mo	nths. The most re	ecent o	compar		sales activity
	was included within this re									able	
	was included within this re preference for a maximum	port to defend th	e subject's marke	t value. The comp	oarable sea	rch pa	rameters/criteria	nclude	ed a 1 r	able nile ı	radius, a
		port to defend the of 25% difference	e subject's marke ces in above grade	t value. The comp e living space, witl	oarable sea h a preferer	rch pa	rameters/criteria in the closest and r	nclude nost re	ed a 1 r ecent co	able mile i ompa	radius, a arables of the
	preference for a maximum	port to defend the of 25% difference of sizes, age, a	e subject's marke ces in above grade and quality/condition	t value. The comp e living space, with on. All of the pro	oarable sea h a preferer vided comp	rch pa nce for arable	rameters/criteria the closest and n s are located with	nclude nost re in the	ed a 1 r ecent co same r	able mile i ompa mark	radius, a arables of the et area. A
	preference for a maximum contemporary style, simila	port to defend th of 25% differend r lot sizes, age, a g for a comparab	e subject's marke ces in above grade and quality/condition le property to the	t value. The comp e living space, with on. All of the pro- subject would con	parable sea h a preferer vided comp usider any o	rch pa nce for arable f the p	rameters/criteria in the closest and response to the closest and response to the closest and revided comparate to the comparate to the comparate to the comparate to the closest and the close	nclude nost re in the oles w	ed a 1 r ecent co same r hen det	rable mile i ompa mark termi	radius, a arables of the et area. A ining where to
	preference for a maximum contemporary style, simila potential purchaser lookin	port to defend the of 25% difference of lot sizes, age, and for a comparabent the same subd	e subject's marke ces in above grade and quality/condition le property to the vision amenities.	t value. The comp e living space, with on. All of the pro- subject would con Comparable sales	parable sea h a preferer vided comp usider any o s 1-4 are ex	rch pance for arable f the posterior	rameters/criteria the closest and r s are located with rovided comparab t indicators of the	nclude nost re in the oles w subjec	ed a 1 r ecent co same r hen det ct's mar	rable mile i ompa mark termi	radius, a arables of the et area. A ining where to value after
	preference for a maximum contemporary style, simila potential purchaser lookin live. All comps benefit fron	port to defend the n of 25% difference r lot sizes, age, a g for a comparab n the same subd s 5 & 6 were inclu	e subject's market ces in above grade and quality/condition le property to the vision amenities. uded to the show	t value. The compeliving space, with on. All of the prosubject would con Comparable sales the lender the two	parable sea h a preferer vided comp sider any o s 1-4 are ex closest and	rch pance for arable f the posterior of	rameters/criteria in the closest and resident same located with rovided comparable indicators of the comparable activity.	nclude nost re in the oles w subject vely lis	ed a 1 recent consame recent detection detecti	rable mile i ompa mark termi rket v	radius, a arables of the et area. A ining where to value after es currently
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Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report 34999789

Silverior-Only Inspection Residential Appraisal Report 34999789

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34999789

FEATURE	SUBJECT	COMPARAB	LE SALE # 7	COMPARABI	E SALE # 8	COMPARABL	E SALE # 9
Address 4125 Grass Poin		4011 Country W	<u> </u>		•		•
Parrish, FL 3421		Parrish, FL 342	19				
Proximity to Subject		0.12 miles SE					
Sale Price	\$		\$ 570,000		\$		\$
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 273.38 sq.ft		\$ sq.ft.		\$ sq.ft.	
Data Source(s)			75890;DOM 122				
Verification Source(s)			/ Assessor's Offc				
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing	52001III 11011	ArmLth	· () + riajasanoni	2200111111011	· ( ) ¢ / tajacanone	2200111111111	· ( ) + riajaotinoni
Concessions		Cash;0					
Date of Sale/Time		s01/24;c11/23	0				
Location	N;Res;Crnr	N;Res;	0				
Leasehold/Fee Simple	Fee Simple		0				
2000011010/100 01111010	· · · · · · · · · · · · · · · · · · ·	Fee Simple					
Site View	9764 sf	10074 sf	0				
	B;Wtr;	B;Wtr;					
Design (Style)	DT2.00;Cntmpy	DT1.00;Cntmpy	0				
Quality of Construction	Q3	Q3					
Actual Age	5	6	0				
Condition	C3	C3					
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count	7 3 3.0	6 3 3.0	0				
Gross Living Area	2,651 sq.ft.	2,085 sq.ft	+25,470	sq.ft.		sq.ft.	
Basement & Finished	0sf	0sf					
Rooms Below Grade			<u> </u>	<u></u>		<u>                                      </u>	
Functional Utility	Average	Average					
Heating/Cooling	FWA/CAC	FWA/CAC					
Energy Efficient Items	None	None					
Garage/Carport	3ga3dw	2ga2dw	+20,000				
Porch/Patio/Deck		CvdPch/ScnPto	+20,000				
Pool/Spa/Scrnd Enclsr/pool bath		None	+45,000				
			+45,000				
Fireplace, Misc Extras	None	None					
Not Adicates and (Total)		<b>N</b> . ¬	h 00.470		Φ.		Φ.
Net Adjustment (Total)		<b>X</b> + □ -	\$ 90,470		\$		\$
Adjusted Sale Price		Net Adj. 15.9 %		Net Adj. %		Net Adj. %	
of Comparables		Gross Adj. 15.9 %			\$	Gross Adj. %	\$
Report the results of the research							
ITEM	SI	JBJECT	COMPARABLE SA	LE # 7 C	OMPARABLE SALE #	8 COMPAR	ABLE SALE # 9
Date of Prior Sale/Transfer			05/16/2023				
Price of Prior Sale/Transfer			\$0				
Data Source(s)	Manatee Co	Appr Office	Manatee Co Appr	Office			
Effective Date of Data Source(s)	01/23/2024		01/23/2024				
Analysis of prior sale or transfer hi	story of the subject pro			below comps 1-	3. Comp 1 has a t	ransfer moving the	e property into
a Trust with same named	owners.			•	•	J	
Analysis/Comments please	note the active/o	ald ratio from pag	10. 2 about a 4.05	month ounnly. Th	o appraisar aupp	orto a balanco in r	agarda ta
			e 2 shows a 4.95				
supply and demand at this							
data considered here, I es							
performed NO services, a				e property that is t	he subject of this	report within the ti	nree-year
period immediately preced	ging acceptance o	or this assignmen	<u>τ.</u>				
The active/sold ratio from		l mile radius, ∼25	5% GLA and within	i 2009-2023 yrs c	onstruction. Limit	ing the search furt	her would
potentially exclude potent	ial comparables.						
GLA utilized in this report	is from the Mana	tee County Asses	ssors office.				
Continued below.							
Continuou polow.							

## **Supplemental Addendum**

		Cappionicital Addonadii	11101	100 JZ40 1007
Borrower	Stacey Byno			
Property Address	4125 Grass Pointe Dr			
City	Parrish	County Manatee	State FL	Zip Code 34219
Lender/Client	Wedgewood Inc			

File No. 12401007

Please review the provided flood map for flood zone clarity. Marketability does not appear to be effected due by location. An official flood zone determination has been made for the subject property only. Comparable flood zone location is by interpretation of map by appraiser only.

FEMA Comment: The inspection of this property took place following Hurricane Idalia. There does not appear to be any apparent property damage caused by the storm to subject or immediate neighborhood. There is no apparent damage or reduction in the Subject property's marketability & value due to any recent disaster.

553.883 - "One-family and two-family dwellings and townhomes undergoing a repair, or a level 1 alteration as defined in the Florida Building Code, may use smoke alarms powered by 10-year nonremovable, nonreplaceable batteries in lieu of retrofitting such dwelling with smoke alarms powered by the dwelling's electrical system".

Smoke and CO detectors are a requirement under the above stated situations. The appraiser can not state what the building departments may or may not require over stating what the building codes are to the best of the appraiser's knowledge. This request is outside of the appraiser expertise. Please have local building departments review this request if further information is needed.

P2801.8Water heater seismic bracing. - In Seismic Design Categories D0, D1 and D2 and townhouses in Seismic Design Category C, water heaters shall be anchored or strapped in the upper one-third and in the lower one-third of the appliance to resist a horizontal force equal to one-third of the operating weight of the water heater, acting in any horizontal direction, or in accordance with the appliance manufacturer's recommendations.

Water heater not required to be strapped down due to lack of seismic activity in subject's state.

The Income Approach to Value was not required in the original scope of work and therefore not included due to it not being the most creditable indicator of the subject's market value. The income approach to value was considered, but not utilized due to the lack of verifiable market rental data.

Please be advised that the Cost Approach was not designed to the properly account for replacement cost new for homes over 60 yrs. As the subject's construction age approaches this age the creditability of this approach to value is lessened. The Remaining Economic Life is included within the report within the Cost Approach section. As the Total Life is altered, the results are not creditable due to the total life value manipulation. Zero weight is given to this approach to value.

#### **Extraordinary Assumptions**

This disclosure gives notice to the client and intended users that if this information is found to be false that the appraiser's opinion of value may change. The Extraordinary Assumption use may have affected the assignment results.

While the appraiser noted no Visible damage, the appraiser is neither an engineer nor a contractor and is not qualified to comment upon whether or not damage may be present which was not apparent from a visual, exterior, inspection.

# **Subject Photo Page**

Borrower	Stacey Byno							
Property Address	4125 Grass Pointe Dr							
City	Parrish	Count	y Manatee	!	State FL	Zip Code	34219	
Lender/Client	Wedgewood Inc							



# **Subject Front**

4125 Grass Pointe Dr

Sales Price

Gross Living Area 2,651
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 3.0

Location N;Res;Crnr View B;Wtr; Site 9764 sf Quality Q3 Age 5



# Subject side



**Subject Street** 

## **Comparable Photo Page**

Borrower	Stacey Byno						
Property Address	4125 Grass Pointe Dr						
City	Parrish	County Manatee	State	FL	Zip Code	34219	
Lender/Client	Wedgewood Inc						



## Comparable 1

4109 Country Wood Pl

0.10 miles E Prox. to Subject Sale Price 620,000 Gross Living Area 2,735 Total Rooms Total Bedrooms 4 Total Bathrooms 3.0 Location N;Res; B;Wtr; View Site 7410 sf Quality Q3 Age



### Comparable 2

4316 Rustling Pines Ter

Prox. to Subject 0.19 miles NE Sale Price 615,000 Gross Living Area 3,000 Total Rooms 8 Total Bedrooms **Total Bathrooms** 4.0 Location N;Res; View B;Wtr; 8459 sf Site Quality Q4 Age



# Comparable 3

10617 Morning Marsh Ln Prox. to Subject 0.43 miles S Sale Price 650,000 Gross Living Area 2,072 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.1 Location N;Res; B;Wtr; View Site 8980 sf Quality Q3 Age 2

## **Comparable Photo Page**

Borrower	Stacey Byno						
Property Address	4125 Grass Pointe Dr						
City	Parrish	County Manatee	State	FL	Zip Code	34219	
Lender/Client	Wedgewood Inc						



# Comparable 4

10535 Falling Leaf Ct

0.08 miles E Prox. to Subject Sale Price 653,000 Gross Living Area 2,013 Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; B;Wtr; View Site 6760 sf Quality Q3 Age 4



### Comparable 5

10715 Falling Leaf Ct

Prox. to Subject 0.20 miles E Sale Price 650,000 Gross Living Area 2,085 Total Rooms 6 Total Bedrooms 3 **Total Bathrooms** 3.0 Location N;Res; View B;Wtr; 7521 sf Site Quality Q3 Age



# Comparable 6

4023 Grass Pointe Dr

0.09 miles S Prox. to Subject Sale Price 599,000 Gross Living Area 3,239 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 4.0 Location N;Res; B;Woods; View Site 8157 sf Quality Q4 Age 5

# **Comparable Photo Page**

Borrower	Stacey Byno							
Property Address	4125 Grass Pointe Dr							
City	Parrish	Count	y Manatee	!	State FL	Zip Code	34219	
Lender/Client	Wedgewood Inc							



## Comparable 7

4011 Country Wood PI

Prox. to Subject 0.12 miles SE Sale Price 570,000 Gross Living Area 2,085 Total Rooms Total Bedrooms 3 Total Bathrooms 3.0 Location N;Res; B;Wtr; View Site 10074 sf Quality Q3 Age 6

# **Comparable 8**

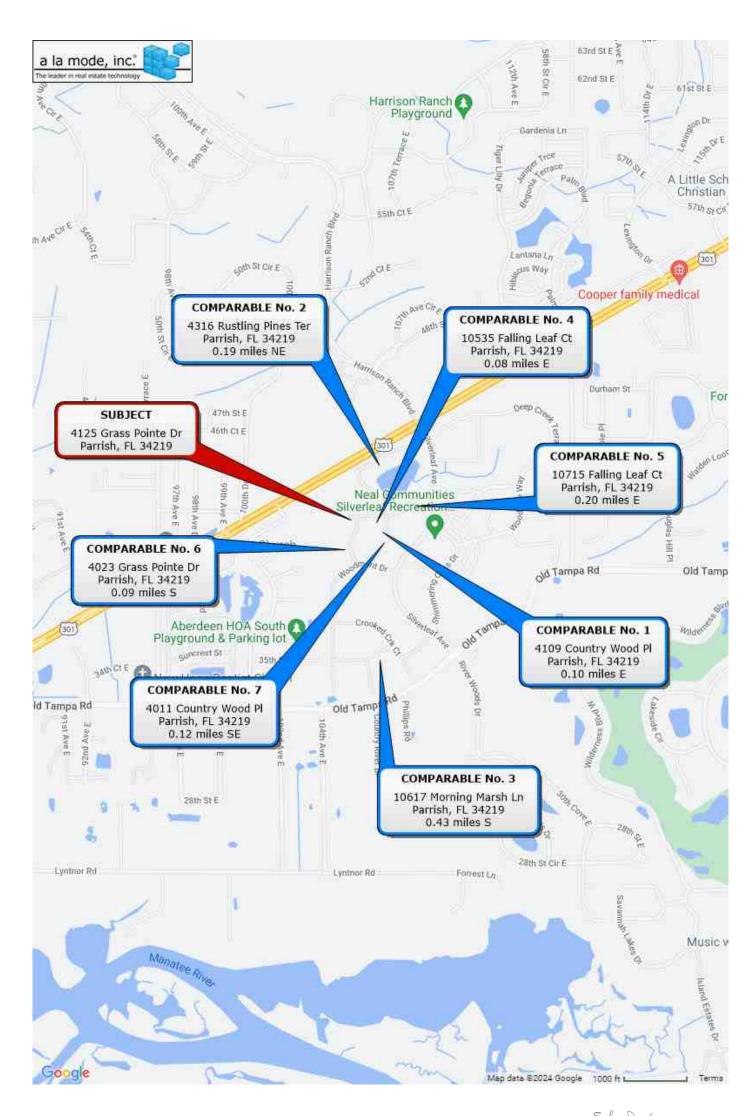
Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

# Comparable 9

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

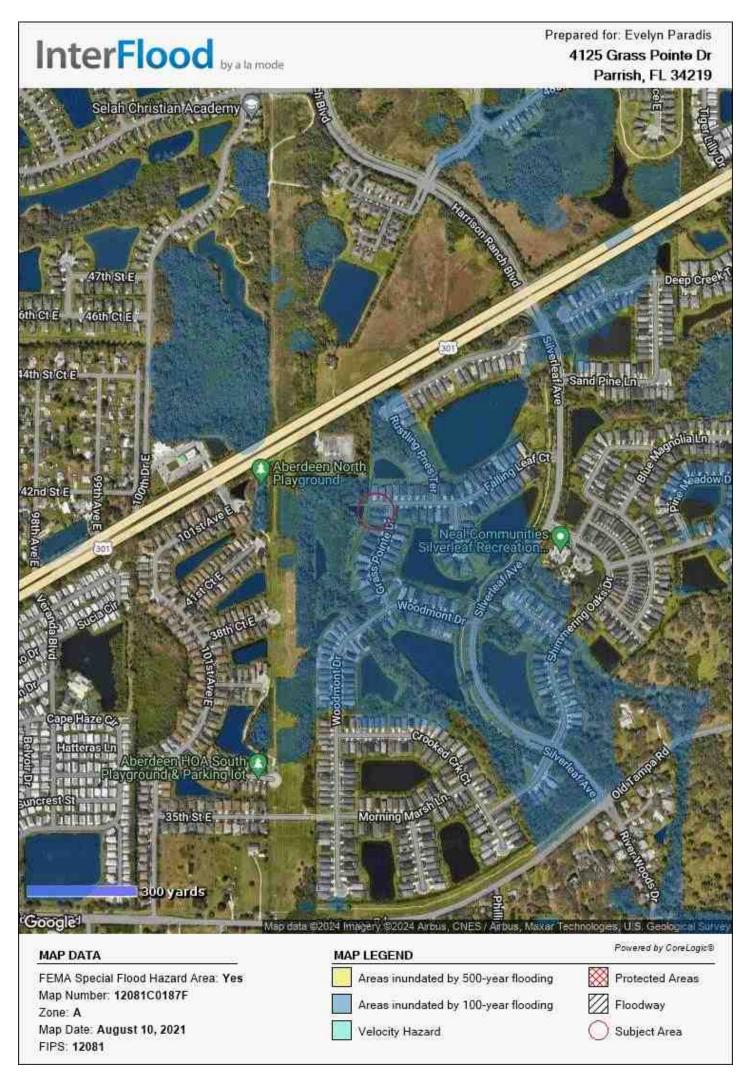
#### **Location Map**

Borrower	Stacey Byno							
Property Address	4125 Grass Pointe Dr							
City	Parrish	County	Manatee	State	FL	Zip Code	34219	
Lender/Client	Wedgewood Inc							



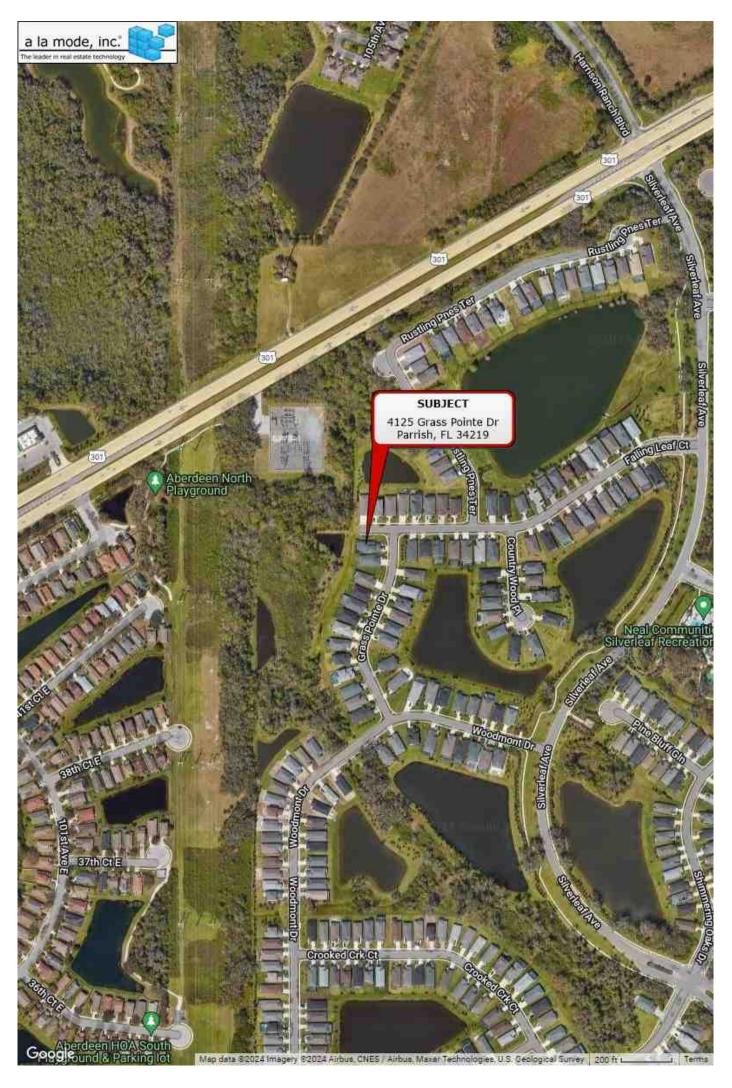
# Flood Map

Borrower	Stacey Byno							
Property Address	4125 Grass Pointe Dr							
City	Parrish	Count	Manatee	State	FL	Zip Code	34219	
Lender/Client	Wedgewood Inc							



# **Aerial Map**

Borrower	Stacey Byno							
Property Address	4125 Grass Pointe Dr							
City	Parrish	County	/ Manatee	Sta	te FL	Zip Code	34219	
Lender/Client	Wedgewood Inc							



# **Market Conditions Addendum to the Appraisal Report**

34999789 File No. J2401007

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject							
neighborhood. This is a required addendum for all apprair  Property Address 4125 Grass Pointe Dr	isal reports with an effective		2009.	Ctata El	7ID Codo O 44	040	
Property Address 4125 Grass Pointe Dr Borrower Stacey Byno		City Parrish		State FL	ZIP Code 342	219	
Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding							
housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent							
it is available and reliable and must provide analysis as in	ndicated below. If any requi	ired data is unavailable or	is considered unreliable, the a	appraiser must pro	vide an		
explanation. It is recognized that not all data sources will							
in the analysis. If data sources provide the required infor	-		·	-	-		
average. Sales and listings must be properties that comp				ed by a prospectiv	e buyer of the		
subject property. The appraiser must explain any anomal Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	T	Overall Trend		
Total # of Comparable Sales (Settled)	26	16	4	Increasing	Stable	Declining	
Absorption Rate (Total Sales/Months)	4.33	5.33	1.33	Increasing	Stable	Declining	
Total # of Comparable Active Listings	9	13	19	Declining	Stable	✓ Increasing	
Months of Housing Supply (Total Listings/Ab.Rate)	2.08	2.44	14.25	Declining	Stable		
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	<u> </u>	Overall Trend		
Median Comparable Sale Price	\$485,000	\$481,250	\$520,000	Increasing	Stable Stable	Declining	
Median Comparable Sales Days on Market  Median Comparable List Price	50 \$565,000	25 \$565,000	37 \$550,000	Declining Increasing	Stable Stable	Increasing   Declining	
Median Comparable Listings Days on Market	84	73	77	Declining	➤ Stable	Increasing	
Median Sale Price as % of List Price	100	99.64	99.49	Increasing	<b>▼</b> Stable	Declining	
Seller-(developer, builder, etc.)paid financial assistance p		<b>⋈</b> No		Declining	<b>X</b> Stable	Increasing	
Explain in detail the seller concessions trends for the pas			m $3\%$ to $5\%$ , increasing use o	f buydowns, closi	ng costs, condo		
fees, options, etc.). Stellar MLS indicates t							
concessions which is 43% of the total tran							
this period. 4-6: 16 Sales; 8 with concession				ions; 50% of	sales for this	period.	
The concessions ranged between \$3,250 a	anu ֆ∠∪,∪∪∪. The me	eulari concession al	mount is \$4,500.				
Are foreclosure sales (REO sales) a factor in the market?	Yes 🔀 No	o If yes, explain (include	ding the trends in listings and	sales of foreclose	ed properties).		
The data used in the grid above does not i						he	
reported transactions. However, this is not							
reported. It is beyond the scope of this ass	ignment to confirm e	each sale used in th	e Market Conditions F	Report.			
City data agurage for about information	1110						
Cite data sources for above information. Stellar MLS was the data source used to complete the Market Conditions Addendum. 1/23/2024							
Stellal	MILS was the data s	source used to com	plete the Market Cond	litions Addend	dum. 1/23/20	24	
Stella	WILS Was the data s	source used to com	plete the Market Cond	litions Addend	dum. 1/23/20	24	
						24	
Summarize the above information as support for your coan analysis of pending sales and/or expired and withdraw	nclusions in the Neighborh	ood section of the apprais	sal report form. If you used ar	ny additional inforr	nation, such as	24	
Summarize the above information as support for your co	nclusions in the Neighborh vn listings, to formulate you	ood section of the apprais ur conclusions, provide bo	sal report form. If you used ar oth an explanation and suppor	ny additional inforr t for your conclus	nation, such as ions.		
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Freddie Mac Form 71 March 2009

Fannie Mac - 1001

March 2009

Sorrower Property Address	Stacey B	yno iss Pointe Dr					File N	No. J2401007
City	Parrish	33 I OIIILE DI		County Ma	anatee		State FL	Zip Code 34219
ender/Client	Wedgewo	ood Inc						
APPRAIS	SAL AN	D REPORT ID	)ENTIFIC <i>e</i>	ATION				
This Report	is <u>one</u> of th	he following types:						
<b>X</b> Appraisa	al Report	(A written report prepare	ared under Stand	dards Rule 3	2-2(a) . DUrS	uant to the Scope of V	Vork. as disclose	d elsewhere in this report.)
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		/ knowledge and belief:						
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## Supplemental Addendum

		Supplementa	I Addendum		F	ile No. J240100	)7	
Borrower	Stacey Byno							
Property Address	4125 Grass Pointe Dr							
City	Parrish	County	Manatee	State	FL	Zip Code	34219	
Lender/Client	Wedgewood Inc							

## IDENTIFICATION OF THE SUBJECT PROPERTY

The subject property was legally identified by data gathered from online public records, and was physically identified by exterior only inspection. This identification is documented on page one of this report and in the attached photo addenda.

#### SCOPE OF WORK

> This appraisal was developed by gathering information from online MLS date sources, public record data sources, Win2Data Along with exterior only inspection. The market area characteristics and sales trends were analyzed using the date gathered from the aforementioned sources. Comparable sales were selected by finding recently closed sales that were deemed most similar to the subject. Criteria for this selection process included: proximity to the subject, data and condition of sale, site size and location, view, quality of construction, condition of the property, total living area, functional utility and amenities such as central HVAC, garage size and style, porch/patio, fireplace and swimming pool. These characteristics are not all inclusive but reflect what is deemed to be some of the most important elements when selecting comparables for market analysis. The subject was inspected outside from the street only. Interior dimensions provided are from pubic records and not verified by measurement of the subject property.

#### HIGHEST AND BEST USE ANALYSIS

The subject is located in a single family residential community that was developed specifically for its present use. The subject project is legally zoned for its current use as residential housing since it is the only use legally permissible and is the most feasible financially.

#### **EXTRAORDINARY ASSUMPTIONS**

This appraisal was completed under the extraordinary assumption that: all improvements have been legally permitted and conform to local zoning ordinances; the subject is structurally sound and free of wood destroying organisms; the information gathered from MLS, county records and WIN2Data is reliable and accurate; and that no additional factors exist that were not apparent or disclosed at the time of the inspection that could affect the appraisers opinion of market value. It is further assumed that no unusual environment hazards exist that would be detrimental to the property, the improvements or the occupants of the structures.

#### **Extraordinary Assumptions**

This disclosure gives notice to the client and intended users that if this information is found to be false that the appraiser's opinion of value may change. The Extraordinary Assumption use may have affected the assignment results.

#### HYPOTHETICAL CONDITIONS

No hypothetical conditions were invoked for the purposes of this appraisal report.

#### INTENDED USE OF THE APPRAISAL REPORT

This appraisal report is intended for use only by the client named herein and those associates, institutions and agencies directly related to the specific intended use herein. Use of this report of others, which should be known to include insurance companies, is not intended by the appraiser. This report is intended for the use only in the acquisition of mortgage financing unless otherwise stated on the USPAP addendum of this report. A party receiving a copy of this report as a consequence of disclosure requirements applicable to the appraisers client do not become intended users of this report unless the client specifically identified them at the time of the appraisal assignment.

#### USE OF DIGITAL SIGNATURES

The software used by this office to electronically transfer a report provides a digital signature security feature for all appraisers signing a report. The appraiser is able to ensure the signature is protected and only the appraiser maintains control of this signature. This control is maintained by password USPAP guidelines affirm that electronically affixing a signature to a report carries the same level of authenticity and responsibility as an ink signature on a paper copy report. The definition of signature in a signed certification under USPAP is as follows: SIGNATURE - personalized evidence indication authentication of the work performed by the appraiser and the acceptance of the responsibility for content, analysis and the conclusions in the report. Comment: A signature can be represented by a hand written mark, a digitized image controlled by a personalized identification number, or other media, where the appraiser has sole personalized control of affixing signature. USPAP 2001,p.4

It should be noted that all comparable sales were personally viewed from the exterior county records and MLS tickets were reviewed and the realtors that handled each sale, when available, were contacted.

NEITHER ALL NOR ANY PART OF THE CONTENTS OF THIS REPORT, ESPECIALLY ANY CONCLUSIONS AS TO VALUE, THE IDENTITY OF THE APPRAISER OR THE FIRM WITH WHICH HE IS CONNECTED, SHALL BE DISSEMINATED TO THE PUBLIC THROUGH ADVERTISING MEDIA, PUBLIC RELATIONS MEDIA, NEWS MEDIA, SALES MEDIA, OR ANY OTHER PUBLIC MEANS OF COMMUNICATION WITHOUT THE PRIOR WRITTEN CONSENT AND APPROVAL OF THE UNDERSIGNED.

THE APPRAISER HAS DEVELOPED AN APPRAISAL ON THE SUBJECT PROPERTY IN ACCORDANCE TO STANDARD 1 OF USPAP AND HAS COMMUNICATED THE RESULT OF THE APPRAISAL IN AN APPRAISAL REPORT, PURSUANT TO STANDARD RULES 2-2(A), USPAP (01/01/2014) AND FHA GUIDELINES.

THE APPRAISERS ANALYSIS, OPINIONS AND CONCLUSIONS WERE DEVELOPED IN ACCORDANCE WITH AND IN CONFORMITY TO THE UNIFORM STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE (USPAP) STANDARDS RULE 2-3, THAT TOOK EFFECT AUGUST 1990, BY FNMA AND THE OFFICE OF THE COMPTROLLER, AND WITH THE FEDERAL FINANCIAL INSTITUTIONS REFORM, RECOVERY, AND ENFORCEMENT ACT OF 1989 (FIRREA); AND TITLE XI

Ron DeSantis, Governor

Melanie S. Griffin, Secretary



# STATE OF FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

# FLORIDA REAL ESTATE APPRAISAL BD

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

# PARADIS, EVELYN ELAINE

612 OLEANDER WAY S ST. PETERSBURG FL 33707

LICENSE NUMBER: RD8121

**EXPIRATION DATE: NOVEMBER 30, 2024** 

Always verify licenses online at MyFloridaLicense.com



Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.



#### DECLARATIONS

REAL ESTATE APPRAISERS
ERRORS & OMISSIONS INSURANCE POLICY

301 E. Fourth Street, Cincinnati, OH 45202

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

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

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

☑ Great American Assurance Company

D42101 (03/15)

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

Policy Number: RAP4118682-23 Renewal of: RAP4118682-22

Program Administrator: Herbert H. Landy Insurance Agency Inc.

100 River Ridge Drive, Suite 301 Norwood, MA 02062

**Evelyn Paradis** Item 1. Named Insured: Item 2. Address: 612 Oleander Way S St Petersburg, FL 33707 City, State, Zip Code: 09/05/2023 To 09/05/20 (Month, Day, Year) 09/05/2024 Item 3. Policy Period: From (Month, Day, Year) (Both dates at 12:01 a.m. Standard Time at the address of the Named Insured as stated in Item 2.) Item 4. Limits of Liability: A. \$ 500,000 Damages Limit of Liability - Each Claim 500,000 Claim Expenses Limit of Liability - Each Claim B. S 1,000,000 C. \$ Damages Limit of Liability - Policy Aggregate 1,000,000 Claim Expenses Limit of Liability - Policy Aggregate Item 5. Deductible (Inclusive of Claim Expenses): A, \$ \_ 500 Each Claim 1,000 B. S Aggregate Item 6. Premium: S 807.00 Additional 2.0% FL Guaranty Association Assessment \$16.14 Item 7. Retroactive Date (if applicable): 09/05/2019 Item 8. Forms, Notices and Endorsements attached: D42100 (03/15) D42300 FL (05/13) IL7324 (07/21) D42402 (05/13) D42412 (03/17) D42413 (06/17) D42414 (08/19) Authorized Representative

Evelyn Paradu

Page 1 of 1

34999789 File No. J2401007

#### 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.

C/

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

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

C5

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

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

C6

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

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

#### **Quality Ratings and Definitions**

Q1

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

Q2

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

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

#### Quality Ratings and Definitions (continued)

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.

#### Ω4

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.

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 Undated

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.

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

# Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
А	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr ArmLth	Adjacent to Power Lines  Arms Length Sale	Location Sale or Financing Concessions
AT	Affis Length Sale Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
С	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM DT	Days On Market  Detached Structure	Data Sources Design (Style)
dw		Garage/Carport
e	Driveway Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location View
LtdSght MR	Limited Sight  Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res RH	Residential USDA - Rural Housing	Location & View 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
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Walk Up Rasement	Location  Basement & Finished Rooms Below Grade
wu	Walk Up Basement	המפתוופוונ מ רוווופוופט הטטוווס בעוטא מומטע
	<u> </u>	

34999789 File No. J2401007

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

Other Appraiser-Defined Abbreviations (continued)

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
-		
	1	