# Uniform Residential Appraisal Report

	i tino summ	ary appraisarrop			none with an accare	ite, allu aueyu	latery supp	orted, opinion of the i		The of the subject	st property.
Property Addr	ress <b>342 N</b>	Ionaco Drive			City	Punta Gor	da	Sta	ate FL	Zip Code 3395	0
Borrower Sa	abrina Wi	nchell		Owner	of Public Record Rj	Properties	and Cons	sulting Inc Co	unty Cha	arlotte	
Legal Descrip	otion See A	ttached Adde	ndum								
		320179013			Тах	Year 2021		R.F	E. Taxes \$	9.380	
		rnt Store Isles	;			Reference 5B	20N			0104.03	
	X Owner	$\overline{}$	/acant	Snocia	I Assessments \$ 0			PUD HOA\$ 0	11545 11400	per year	) per month
Property Righ					r (describe)						
4					<u> </u>						
		urchase Transaction		nance Transaction	Other (describe)			1 04 00057			
		Money Sourc			s 24 Sidney Ba						
					n the twelve months p					· · · · · · · · · · · · · · · · · · ·	
								7/23/2021 for \$1,2			/ILS
#C74463	70. The n	nost recent lis	t price is	\$1,250,000 ar	nd the subject is	s now unde	r contrac	t with a contract	date of	04/01/2022.	
I 🗙 did 🗌	did not an	alyze the contract fo	or sale for the	e subject purchase tr	ansaction. Explain the	e results of the a	nalysis of the	contract for sale or why	the analys	is was not perform	ed.
		-			o unusual claus		-				
	<b>j</b>										
Contract Price	. ¢ 1 200		of Contract (	04/01/2022	Is the property seller	the owner of pu	blic record?	X Yes No	Data Sour	ce(s) tax recor	de
										Yes X No	u3
		-			ayment assistance, e			h behalf of the borrower?			
If Yes, report	the total dolla	ar amount and desc	ribe the item	s to be paid.		\$0;;NO	financial	assistance provi	ded.		
Note: Race a	nd the racia	l composition of tl	he neighbo	rhood are not appra	aisal factors.						
		od Characteristics			One-Unit Housi	ng Trends		One-Unit Hou	sing	Present Lan	d Use %
Location	-	X Suburban	Rural	Property Values		Stable			AGE	One-Unit	70 %
	Over 75%		Under 25%			In Balance				2-4 Unit	
			<u> </u>			$\leq$	Over Su		(yrs)		2 %
		X Stable	Slow	- v	X Under 3 mths	3-6 mths	Over 6 m			Multi-Family	3 %
-			arbor nor	th, Alligator Cr	reek south,Cha	rlotte Harbo	r West, &			Commercial	%
Burnt Sto	re Road I	East.						800 Pred.	20	Other Vacant	25 %
Neighborhood	d Description	See Attache	d Adden	dum							
Market Condit	tions (includi	na support for the a	hove conclu	sions) Values h	ave heen incre	asing over	the nast v	year & there is a	shortan	e of listings	MLS
					encing 0 to 3 m				Shonag	e of listings.	
Informatio	minuical	es property pr	iceu listi	ngs are experi			leting tim	е.			
Dimensions 8				Area <b>960</b>			Rectang	jular	View B;	Wtr;	
Specific Zonin	ng Classificat	ion GS-3.5		Zoning Des	cription Resident	al Single Fa	amily				
Zoning Comp	liance X	) Legal 🛛 Lega	al Nonconfor	ming (Grandfathered	l Use) 🛛 🗌 No Zoni	ng 🗌 Illega	l (describe)				
- · · ·					d per plans and specif	ications) the pre	sent use?	X Yes No	If No. des	cribe. Improve	ment is
								the area; thus ci			
			anotional	d in complian							
Utilities	Public	Other (describe)		147.1	Public C	Other (describe)	1	Off-site Improv			c Private
Electricity				Water	X			Street Paved	Asphal	t X	
						$\square$					
Gas		None		Sanitary Sew	ver X			Alley None			
FEMA Specia		rd Area 🛛 🗙 Yes		Sanitary Sew FEMA Flood Zone	ver X	FEMA Map #	120150	Alley None		te <b>05/05/200</b> 3	
FEMA Specia				Sanitary Sew FEMA Flood Zone	ver X	FEMA Map # o, describe.	120150	Alley None			
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# Uniform Residential Appraisal Report

001638 File No. V-0012847

٦				fered for sale in the subj				0,000 to \$		. 00,000	
1		rable sales	s in the subject ne	ighborhood within the pa	ast twelve months rang			657,000	to \$	1,605,000	
	FEATURE	S	UBJECT	COMPARABL				ALE NO. 2	COMPARABLE SALE NO. 3		
	342 Monaco Drive			2609 Deborah D		2850 Don Quixote Dr			3532 Saint Florent Ct		
	Address Punta Gorda	a, FL 3	3950	Punta Gorda, Fl	_ 33950	Punta Gord		33950	Punta Gorda, FL 33950		
	Proximity to Subject			3.06 miles NW		3.38 miles			0.38	3 miles NW	
_	Sale Price	\$	1,200,000		1,103,500		\$	1,567,200		\$	1,050,000
5	Sale Price/Gross Liv. Area	\$	<b>379.75</b> sq. ft.	\$ <u>419.58</u> sq. ft.		\$ <u>481.33</u>				16.34 sq. ft.	
[	Data Source(s)			StellarMLS #A4	523092;DOM 5	StellarMLS	6 #C745	2103;DOM 4	Stel	larMLS #C745	0043;DOM 76
١	/erification Source(s)			Doc #4954-1223	3/Realist	Doc #4918	3-1141/	Realist	Doc	#4916-1742/	Realist
١	ALUE ADJUSTMENTS	DES	SCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	TION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment
5	Sale or Financing			ArmLth		ArmLth			Arm	Lth	
	Concessions			Cash;0		Cash;0			Cas		
[	Date of Sale/Time			s03/22;c02/22	22,100	s01/22;c12	2/21	62,700	s01/	/22;c01/22	31,500
L	ocation	N;Res	,	N;Res;		N;Res;			N;R	es;	
L	easehold/Fee Simple	Fee S	imple	Fee Simple		Fee Simple	е		Fee	Simple	
Ś	Site	9600 s	sf	9596 sf	0	9602 sf		0	108	94 sf	0
١	/iew	B;Wtr;		B;Wtr;		B;Wtr;			B;W	/tr;	
[	Design (Style)	DT2;C	olonial	DT1;ranch	0	DT2;Colon	nial		DT1	;ranch	0
(	Quality of Construction	Q3		Q3		Q3			Q3		
A	Actual Age	41		22	0	32		0	10		0
(	Condition	C2		C3	50,000	C2			C3		50,000
A	Above Grade	Total Bdrr	ns. Baths	Total Bdrms. Baths		Total Bdrms.	Baths		Total	Bdrms. Baths	
	Room Count	7 3		7 3 2.1			3.0	-10,000	7	3 3.0	-10,000
	Gross Living Area <b>80</b>		<b>3,160</b> sq. ft.	2,630 sq.	ft. 42,400		56 sq. ft.	-7,680	'	2,522 sq. ft.	51,040
_	Basement & Finished	0sf		0sf	,	0sf		,	0sf	,	
	Rooms Below Grade			-					.		
	Functional Utility	good		good		good			goo	d	
_	leating/Cooling	FWA/	CAC	FWA/CAC		FWA/CAC				a/CAC	
ð,	Energy Efficient Items	ceiling		ceiling fans		ceiling fans				ng fans	
ď	Garage/Carport	2ga2d		2ga2dw		2ga2dw	0		3ga		-10,000
	Porch/Patio/Deck	<u> </u>	ered Porch	Screen Porch	2,000		Porch			en Porch	2,000
ő.		1	eplace	No Fireplace	2,000	No Fireplac				Fireplace	2,000
_ ₹		Pool,s		pool	8,000	Pool,spa			poo		8,000
/JI/		, .		F • • •					1	-	-,
Ö N	Vet Adjustment (Total)			X + - !	124,500	X +	]- [\$	45,020		+ . \$	122,540
S I	Adjusted Sale Price			Net Adj. 11.3%	,		2.9%	-,	Net A		,
	of Comparables			Gross Adj. 11.3%	1,228,000		5.1% \$	1,612,220	1	·	1,172,540
∽		search the	sale or transfer h	istory of the subject prop				,- , -			, ,
Ν	Avresearch X did	did not re	weal any prior sal	es or transfers of the su	niect property for the th	ree vears prior to	n the effect	ive date of this appr	aisal		
	Ayresearch X did		eveal any prior sal	es or transfers of the su	bject property for the th	ree years prior to	o the effect	ive date of this appr	aisal.		
[	Data source(s) Realist										
C N	Data source(s) <b>Realist</b> Ay research did X	) did not re		es or transfers of the su							
C N C	Data source(s) Realist My research did X Data source(s) Realist	) did not re	eveal any prior sal	es or transfers of the co	mparable sales for the	year prior to the o	date of sal	e of the comparable	sale.	on page 2)	
C N C	Data source(s) Realist My research did X Data source(s) Realist Report the results of the res	) did not re	eveal any prior sal analysis of the p	es or transfers of the co rior sale or transfer histo	mparable sales for the ry of the subject prope	year prior to the o	date of sal ble sales (r	e of the comparable report additional prio	sale. r sales		E SALE NO 2
   	Data source(s) Realist My research did X Data source(s) Realist Report the results of the res ITEM	) did not re search and	eveal any prior sal I analysis of the p SU	es or transfers of the co	mparable sales for the	year prior to the o	date of sal ble sales (r	e of the comparable	sale. r sales		LE SALE NO. 3
[   N   F   [	Data source(s) Realist My research did X Data source(s) Realist Report the results of the res ITEM Date of Prior Sale/Transfer	) did not re search and	eveal any prior sal analysis of the p SU 05/17/2019	es or transfers of the co rior sale or transfer histo	mparable sales for the ry of the subject prope	year prior to the o	date of sal ble sales (r	e of the comparable report additional prio	sale. r sales		E SALE NO. 3
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	Data source(s)       Realist         Ay research       did       X         Data source(s)       Realist         Report the results of Prior Sale/Transfer       Data source(s)         Date of Prior Sale/Transfer       Data Source(s)         Effective Date of Data Source(s)       Effective Date of Data Source(s)         Effective Date of Data Source(s)       Effective Date or transfer         Warranty Deed - Deteomed - Deteomed and the results of prior sale or transfer       Date of Prior Sale/Transfer         Summary of Sales Comparised or transfer       Date of Data Source(s)         Summary of Sales Comparised or transfer       Date of Data Source(s)         Summary of Sales Comparised or the point of	did not re search and ce(s) sfer histon Doc #44 rior tran rior tran ison Appro ison Appro <u>s Compar</u> the dat d & cos X "as is," repairs or traordinary sual insp	Analysis of the p SU 05/17/2019 \$570,000 Realist 04/26/2022 y of the subject p 39-1427). 3 sfer history. bach. See Att bach. See Att See Att See Att See Att See Att See Att See Att See	es or transfers of the co rior sale or transfer histo BJECT F 0 roperty and comparable 532 Saint Florent 2850 Don Quixo tached Addendur 2850 Don Quixo 2850 Don Quix	mparable sales for the ry of the subject prope COMPARABLE SA Realist 4/26/2022 sales Per publ Ct has no know te Dr has no know	year prior to the or rty and comparate LE NO. 1 F 0 0 ic records, t /n 12-month own 12-month own 12-month own 12-month ic records t /n 12-month own 12-month basis of a hypoth rs or alterations he eration or repair: roperty, define ed, of the real p	date of sal ble sales (r COMF Realist D4/26/20 the Sub p prior tr nth prior th prior th prior sub sub sub sub sub sub sub sub sub sub	e of the comparable report additional prio PARABLE SALE NO. D22 ject transferre ransfer history r transfer history r transfer history lity as the bes ee, the income dition that the impro completed, or of work, stateme that is the subject	sale. r sales 2 d on . 260 ry. 1: proact t valu proact t valu app vemen su	COMPARABI	r \$570,000 has no Dr has no Subject is not eved, grequired

Clarification of Intended Use and Intended User:	ne risk of the property securing the value of the property securing the
mortgage.	ie lisk of the property secting the value of the property secting the
Lender/Client is the intended user of the appraisal report.	
Clarification of the term "complete visual inspection": Certification #2 on page 5 of this report states that the appraiser ha be understood that the "complete visual inspection" was performed on page 4 and clarified above. That is, the appraiser's inspection o purpose of assisting the lender/client (and only the lender/client) in The appraiser's inspection of the property was limited to what was negotiated personal property. Unless otherwise stated, the appraiser did not v of ladders or special equipment. The appraiser's viewing of the pro- compromised by landscaping, placement of personal property or ev- of the property is far different from and much less intensive than the appraiser is not a home inspector, building contractor, pest control a home inspection or an inspection by a qualified expert in determine stability, moisture problems, wood destroying (or other) insects, root and encouraged to employ the services of appropriate experts to act The appraiser was engaged appropriately by Premier Money Source applicable Appraiser Independence regulations No employee, director, officer, or agent of the lender, or any other t appraisal management company or partner on behalf of the lender results, or review of this assignment through coercion, extortion, col or in any other manner I have not been contacted by anyone other than the intended user ( or designated contact to make an appointment to enter the property personally by phone or electronically to Premier Money Source, Inc I have performed no previous service on the subject property either The address reported on the appraisal form is according to US Pos reports the city or county address and the title report may or may ne MLS data suggests typical marketing time of 0-3 months for listings time. The appraiser certifies and agrees that this appraisal was prepared Institutions, Reform, Recovery, and Enforcement Act. (FIRREA) of	f the property is for valuation purposes only and is strictly for the evaluating the property for a mortgage finance transaction. readily observable without moving furniture, floor coverings or iew attics, crawlspaces or any other area that would involve the use perty was limited to surface areas only and can often be ren weather conditions. Most importantly, the appraiser's inspection a type of inspections performed to discover property defects. The specialist or structural engineer. An appraisal is not a substitute for hing issues such as, but not limited to, foundation settlement or lents or pests, radon gas or lead-based paint. The client is invited ldress any area of concern. ce, Inc. and completed the appraisal report in compliance with all hird party acting as a joint venture partner, independent contractor, has influenced or attempted to influence the development, reporting, lusion, compensation, instruction, inducement, intimidation, bribery lender/client as identified on the first page of the report), borrower, . I agree to immediately report any unauthorized contacts either appraisal or otherwise in the past three years. tal Service records as required by UAD format. The title company of match to USPS records. s in this market, which is considered subject estimated marketing in accordance with the requirements of Title XI of the financial 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable
The appraiser certifies and agrees that this appraisal was prepared	
implementing regulations in effect at the time the appraiser signs th	
COST APPROACH TO VALU	E (not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculat Support for the opinion of site value (summary of comparable land sales or other methods for est appraiser has estimated land value through allocation methods.	
ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	OPINION OF SITE VALUE = \$ 365,000
Source of cost data local builders	Dwelling         3,160 Sq. Ft. @ \$         275
Quality rating from cost service         good         Effective date of cost data         04/01/2022	Sq. Ft. @ \$ = \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	fence,porches,pool,spa 125,000
The cost approach is considered reliable when subject is recently constructed. Subject is not recently constructed & cost approach	Garage/Carport         554         Sq. Ft. @ \$         135 = \$         74,790           Total Estimate of Cost-New
is not considered reliable	Less     90     Physical     Functional     External
	Depreciation \$261,259 = \$ ( 261,259)
	Depreciated Cost of Improvements
	"As-is" Value of Site Improvements = \$ 80,000
Estimated Remaining Economic Life (HUD and VA only) 68 Years	INDICATED VALUE BY COST APPROACH = \$ 1,252,500
	UE (not required by Fannie Mae)
Estimated Monthly Market Rent \$ X Gross Rent Multiplier = 5	Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM) Homes in this	
not income. Thus, the income approach lacks rationale and was no	
PROJECT INFORMATIO	ot developed.
Is the developer/builder in control of the Homeowners' Association (HOA)?	ot developed. N FOR PUDs (if applicable)
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	bt developed.         N FOR PUDs (if applicable)         No       Unit type(s)         Detached       Attached
	bt developed.         N FOR PUDs (if applicable)         No       Unit type(s)         Detached       Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Total number of phases Total number of units	bt developed.         N FOR PUDs (if applicable)         No       Unit type(s)         Detached       Attached         and the subject property is an attached dwelling unit.         Total number of units sold
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA         Legal name of project         Total number of phases         Total number of units         Total number of units rented	bt developed.         N FOR PUDs (if applicable)         No       Unit type(s)         Detached       Attached         and the subject property is an attached dwelling unit.         Total number of units sold         Data source(s)
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Total number of phases Total number of units Total number of units rented Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Yes	bt developed.         N FOR PUDs (if applicable)         No       Unit type(s)         Detached       Attached         and the subject property is an attached dwelling unit.         Total number of units sold
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA         Legal name of project         Total number of phases         Total number of units rented         Total number of units rented         Was the project created by the conversion of an existing building(s) into a PUD?         Does the project contain any multi-dwelling units?	bt developed.         N FOR PUDs (if applicable)         No       Unit type(s)         Detached       Attached         and the subject property is an attached dwelling unit.         Total number of units sold         Data source(s)
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA         Legal name of project         Total number of phases         Total number of units         Total number of units rented         Was the project created by the conversion of an existing building(s) into a PUD?         Yes         Does the project contain any multi-dwelling units?	bt developed.         N FOR PUDs (if applicable)         No       Unit type(s)         Detached       Attached         and the subject property is an attached dwelling unit.         Total number of units sold         Data source(s)         No       If Yes, date of conversion.
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA Legal name of project Total number of phases Total number of units rented Total number of units for sale Was the project created by the conversion of an existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data source(s) Are the units, common elements, and recreation facilities complete? Yes No	bt developed.         N FOR PUDs (if applicable)         No         Unit type(s)         Detached         Attached         a and the subject property is an attached dwelling unit.         Total number of units sold         Data source(s)         No         If Yes, date of completion.
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA         Legal name of project         Total number of phases         Total number of units rented         Total number of units rented         Was the project created by the conversion of an existing building(s) into a PUD?         Does the project contain any multi-dwelling units?	bt developed.         N FOR PUDs (if applicable)         No       Unit type(s)         Detached       Attached         a and the subject property is an attached dwelling unit.         Total number of units sold         Data source(s)         No       If Yes, date of conversion.

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 complete visual inspection of the interior and exterior areas of the subject property, (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.

**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 concessions 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 provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. 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.

4. 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.

5. 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.

6. 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.

### 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 complete visual inspection of the interior and exterior areas of the subject property. 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.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

## APPRAISER

Signature John Millman Sig
Name John Willman, Cert Res RD404 Na
Company Name 1st Charlotte Appraisals, Inc. Co
Company Address 26036 Luzon Ct Cc
Punta Gorda, FL 33983
Telephone Number 941-624-3472 Te
Email Address John@1stcharlotte.net En
Date of Signature and Report 05/09/2022 Da
Effective Date of Appraisal 04/26/2022 Sta
State Certification # RD404 or
or State License # Sta
or Other (describe) State # Ex
State FL
Expiration Date of Certification or License 11/30/2022
State Certified Residential Real Estate Appraiser # RD404
ADDRESS OF PROPERTY APPRAISED SL
342 Monaco Drive
Punta Gorda, FL 33950
APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,241,000
LENDER/CLIENT
Name         Premier Money Source, Inc.         CC
Company Name Premier Money Source, Inc.
Company Address 24 Sidney Bay Drive
Newport Beach, CA 92657
Email Address

## SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature
Name
Company Name
Company Address
Telephone Number
Email Address
State Certification #
or State License #
State
Expiration Date of Certification or License
SUBJECT PROPERTY
Did not inspect subject property
Did inspect exterior of subject property from street
Date of Inspection
Did inspect interior and exterior of subject property
Date of Inspection
COMPARABLE SALES
Did not inspect exterior of comparable sales from street

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

### **Condition Ratings and Definitions**

C1 The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.\*

\*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are 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.

**O2** 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 residences 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.

**O3** 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**

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

# Uniform Appraisal Dataset Definitions

Abbrev.	Full Name	Appropriate Fields	Abbrev.	FullName	Appropriate Fields
ac	Acres	Area, Site	in	Interior Only Stairs	Basement & Finished Rooms Below Grade
AdjPrk	Adjacent to Park	Location	Lndfl	Landfill	Location
AdjPwr	Adjacent to Power Lines	Location	LtdSght	Limited Sight	View
A	Adverse	Location & View	Listing	Listing	Sale or Financing Concessions
ArmLth	Arms Length Sale	Sale or Financing Concessions	MR	Mid-Rise Structure	Design(Style)
AT	Attached Structure	Design(Style)	Mtn	Mountain View	View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade	Ν	Neutral	Location & View
br	Bedroom	Basement & Finished Rooms Below Grade	NonArm	Non-Arms Length Sale	Sale or Financing Concessions
В	Beneficial	Location & View	ор	Open	Garage/Carport
BsyRd	Busy Road	Location	0	Other	Basement & Finished Rooms Below Grade
ср	Carport	Garage/Carport	0	Other	Design(Style)
Cash	Cash	Sale or Financing Concessions	Prk	Park View	View
CtySky	City View Skyline View	View	Pstrl	Pastoral View	View
CtyStr	City Street View	View	PwrLn	Power Lines	View
Comm	Commercial Influence	Location	PubTrn	Public Transportation	Location
С	Contracted Date	Date of Sale/Time	rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Conv	Conventional	Sale or Financing Concessions	Relo	Relocation Sale	Sale or Financing Concessions
CV	Covered	Garage/Carport	REO	REO Sale	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions	Res	Residential	Location & View
DOM	Days On Market	Data Sources	RT	Row or Townhouse	Design(Style)
DT	Detached Structure	Design(Style)	RH	Rural Housing - USDA	Sale or Financing Concessions
dw	Driveway	Garage/Carport	SD	Semi-detached Structure	Design(Style)
Estate	Estate Sale	Sale or Financing Concessions	S	Settlement Date	Date of Sale/Time
е	Expiration Date	Date of Sale/Time	Short	Short Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions	sf	Square Feet	Area, Site, Basement
g	Garage	Garage/Carport	sqm	Square Meters	Area, Site, Basement
ga	Garage - Attached	Garage/Carport	Unk	Unknown	Date of Sale/Time
gbi	Garage - Built-in	Garage/Carport	VA	Veterans Administration	Sale or Financing Concessions
gd	Garage - Detached	Garage/Carport	WO	Walk Out Basement	Basement & Finished Rooms Below Grade
GR	Garden Structure	Design(Style)	wu	Walk Up Basement	Basement & Finished Rooms Below Grade
GlfCse	Golf Course	Location	WtrFr	Water Frontage	Location
Glfvw	Golf Course View	View	Wtr	Water View	View
HR	High Rise Structure	Design(Style)	W	Withdrawn Date	Date of Sale/Time
Ind	Industrial	Location & View	Woods	Woods View	View

## **Other Appraiser-Defined Abbreviations**

bbrev.	FullName	Appropriate Fields	Abbrev.	FullName	Appropriate Fields

	ADDENDOM		
Borrower: Sabrina Winchell	File No.	p.: V-0012847	
Property Address: 342 Monaco Drive	Property Address: 342 Monaco Drive Case No.: 001638		
_City: Punta Gorda	State: FL	Zip: 33950	
Lender: Premier Money Source, Inc.			

### Legal Description

Punta Gorda Isles Sec15 Blk261 Lt 32 657/93 900/1231 987/334 2247/1864 3463/1284 3465/1028 3465/1752 3603/1536 4439/1427

#### **Neighborhood Description**

A residential neighborhood of detached single family dwellings. Recreational facilities, shopping, employment, etc. are convenient near by. Large newer dwellings with superior amenities on superior sites are upper price range, while smaller older dwellings without significant amenities on standard sites are lower price range.

#### Site Comments

Subject is typical for the are of size & good in terms of appeal with a rear canal view. Views are similar residential properties & typical suburban street scenes. It provides a good setting for the improvements with adequate drainage as site is sloped away from dwelling. Landscaping is a good tropical style similar for the area consisting plantings, shrubbery. There is a picket fence in the rear yard. There is a seawall, dock, lift and davitt. There is a sprinkler system.

While no readily apparent adverse site conditions or external factors were noted, many site-related issues are beyond the scope of this assignment. Statements regarding zoning compliance 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, which was unavailable to the appraiser, may reveal encroachments, easements, zoning violations or other matters of interest that could warrant modification of the appraised value.

## Additional Features

The subject features: covered entry porch, 2 covered porches, inground pool, spa, attached 2 car garage with electric garage door opener, can lights, recessed lights, two sinks in main bath, two sinks in full baths, walk in shower vaulted ceiling in common living area, raised ceilings, ceiling fans in rooms, , electronic security system, trey ceilings, granite sinks and counters, pavers on driveway and entry, french doors, hurricane shutter, 2 a/c units, island in kitchen, surround sound in whole house and exterior, laundry area with washer/dryer hookups and built in cabinetry. The appraiser has used ANSI Standard Z765-2021 for all measurements of the subject improvements.

#### **Physical Deficiencies or Adverse Conditions**

While no physical deficiencies or adverse conditions that affect livability, soundness or structural integrity were noted, such items are generally beyond the expertise of the appraiser. Issues of soundness and structural integrity are often related to areas that are hidden from the appraiser's view. The subject is good quality construction that meets expectations in this market price range. There are no physical, functional, or external inadequacies noted. No modernization needed. No personal property given any value in this report. Utilities were turned on at time of inspection and electric, plumbing, HVAC system, etc. were properly functioning. See limiting condition #5 and comments on page three related to appraiser's definition of "complete visual inspection." The subject has a carbon monoxide detector/smoke detecters.

Built In appliances and cabinetry are present and operating properly.

Attic inspection & garage inspection were completed, and no adverse conditions were observed.

#### **Comments on Sales Comparison**

Due to the lack of recent similar sales it was necessary to use sales more then a mile from the subject. A thorough search was made of public records, MetroScan, and the appraiser's files for resales of similar age, size in the subject market area. As of the appraisal date, the best available closed sales have been utilized in this analysis. All adjustments are based on paired sales analysis. The Indicated Value by Sales Comparison Approach, \$1,241,000, is calculated using the following weights:

- 45.0% 2609 Deborah Dr; Sale Price \$1,103,500; Adjusted Value \$1,228,000; Gross Adj: 11.3% 10.0% 2850 Don Quixote Dr; Sale Price \$1,567,200; Adjusted Value \$1,612,220; Gross Adj: 5.1% 45.0% 3532 Saint Florent Ct; Sale Price \$1,050,000; Adjusted Value \$1,172,540; Gross Adj: 15.5%

All sales are in the subject neighborhood and are the most likely recent sales that would be considered alternative to the subject by typical buyers in this market.

The garage and attic were inspected and no adverse conditions were observed.

\*Appraiser has over 20+ years experience appraising properties in the subject market area. The appraiser has completed in excess of 5 similar property appraisals in the subject market area in the past 12 months. Local Data Sources the appraiser has access to include: Realquest, Mid Florida MLS, and County property appraisal records.\*

Comparable sales search criteria included sales in subject neighborhood in past 3 months between 2540/sf & 3740/sf living area water front sites built between 1971 & 2012 that have swimming pools. 10 sales resulted from this search in the past 3 months. The three sales most similar to the subject are included as comparables.

FIRREA Certification Statement: The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

# **USPAP ADDENDUM**

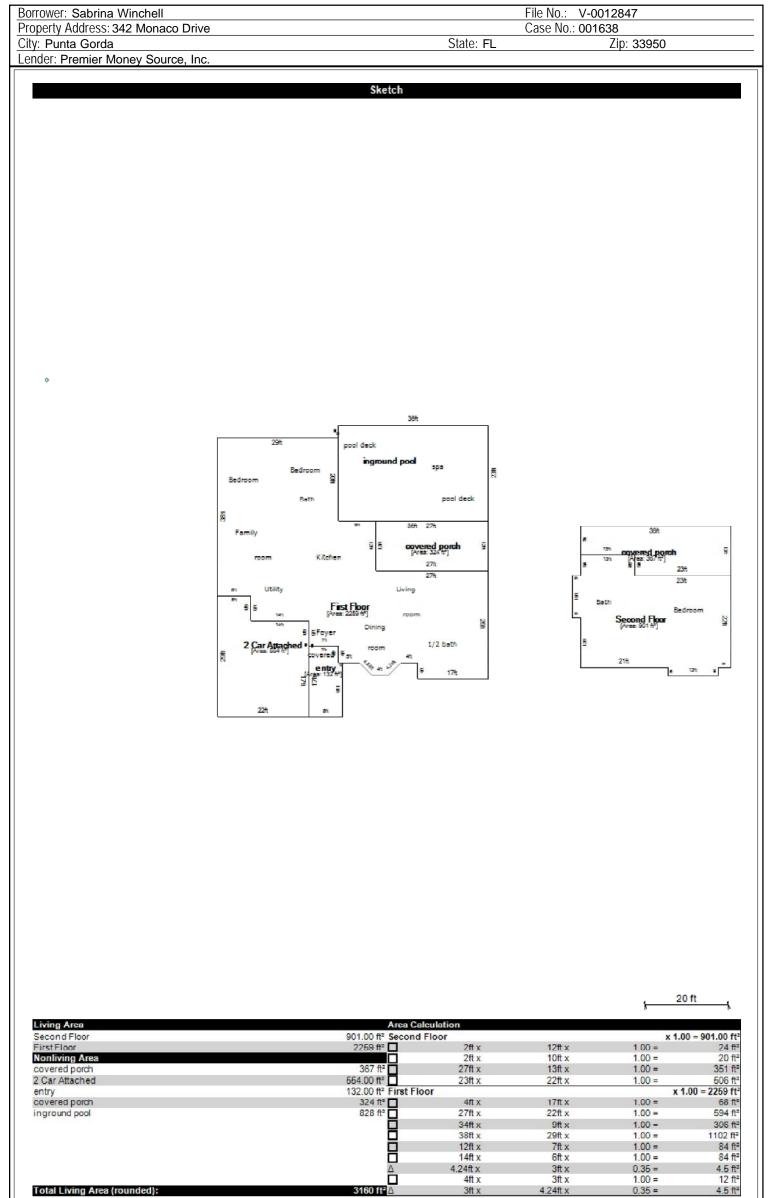
001638 File No. V-0012847

State: FL Zip Code: 33950
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regarding the property that is the subject of this report within the three-year
services are described in the comments below.
SUPERVISORY APPRAISER (only if required):
Signature:
Name:
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## 001638 Market Conditions Addendum to the Appraisal Report File No. V-0012847

	The purpose of this addendum is to provide the lender/client with		understanding of the	market trends and cor	ndition	is prevalent in t	he su	bject neighbo	hood.	This is	arequireu
	addendum for all appraisal reports with an effective date on or af Property Address 342 Monaco Drive	ter April 1, 2009.	City Punta	a Gorda		S	itate	FL Zip Co	ode 3	3950	
	Borrower Sabrina Winchell Instructions: The appraiser must use the information require	d on this form as the l	basis for his/her concl	usions, and must prov	/ide su	upport for those	conc	lusions, regar	dina h	ousina	trends and
	overall market conditions as reported in the Neighborhood section										
	analysis as indicated below. If any required data is unavailable					-					
	provide data for the shaded areas below; if it is available, however median, the appraiser should report the available figure and identi			-						-	
	that would be used by a prospective buyer of the subject proper										
	Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months			(	Overall Trend			
	Total # of Comparable Sales (Settled)	20	7	10	$\vdash$	Increasing		Stable		≼—	lining
	Absorption Rate (Total Sales/Months) Total # of Comparable Active Listings	3.33 0	2.33 0	<u>3.33</u> 5	$\equiv$	Increasing Declining		Stable Stable		≼	lining easing
	Months of Housing Supply (Total Listings/Ab.Rate)	0.00	0.00	1.50		Declining		Stable		<del>≼ – –</del>	easing
	Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months				Overall Trend			Ŭ
	Median Comparable Sale Price	918,500	1,165,000	1,125,000		Increasing		Stable		≼	lining
	Median Comparable Sales Days on Market	23	5	19	$\geq$	Declining		Stable		≼——	easing
YSIS	Median Comparable List Price Median Comparable Listings Days on Market	929,900 0	1,150,000 0	1,175,000 42		Increasing Declining		Stable Stable		≼——	lining easing
ANALYSIS	Median Sale Price as % of List Price	98.00%	100.00%	98.00%		Increasing		Stable		≼——	lining
	Seller-(developer, builder, etc.)paid financial assistance prevalen	t? 🗌 Yes 🛛 🗙				Declining	X	Stable		Incr	easing
<b>CH</b>	Explain in detail the seller concessions trends for the past 12 m				ising u	ise of buydown	s, clo	sing costs, co	ndo fe	es, op	tions, etc.).
EAR	Seller concessions are not signifcant in this m	harket & have b	een steady in th	ne past year							
RES											
ЕЦ											
<b>MARKET RESEARCH &amp;</b>											
Ň	Are foreclosure sales (REO sales) a factor in the market?	Yes 🗶 No Ify	yes, explain (including	the trends in listings a	and sa	les of foreclose	d pro	perties).			
	Cite data sources for above information. Information is of	otained from loo	cal MLS data ar	nd tax records.	N/A	and 0 indic	cate	s historica	ally d	ata r	ot
	available in mls.										
	Summarize the above information as support for your conclus										
		ions in the Neighbori	hood section of the a	ppraisal report form.	lf you	used any add	itiona	l information	such	as an	analysis of
	pending sales and/or expired and withdrawn listings, to formulate	your conclusions, pro	ovide both an explanat	ion and support for yo	our cor	nclusions.					
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**FLOORPLAN SKETCH** 



3ft x 3ft x

4.24ft x

4.24ft x 4ft x

3ft x

3160 ft<sup>2</sup>

0.35 = 1.00 =

0.35 =

4.5 ft<sup>2</sup>

Total Living Area (rounded):

# SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Sabrina Winchell	File No.: V-0012847			
Property Address: 342 Monaco Drive	Case	No.: 001638		
City: Punta Gorda	State: FL	Zip: 33950		
Lender: Premier Money Source, Inc.				



## FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: April 26, 2022 Appraised Value: \$ 1,241,000



## REAR VIEW OF SUBJECT PROPERTY



# STREET SCENE

## SUBJECT PHOTOS

Borrower: Sabrina Winchell	File N	File No.: V-0012847		
Property Address: 342 Monaco Drive	Case	No.: 001638		
City: Punta Gorda	State: FL	Zip: 33950		
Lender: Premier Money Source, Inc.				



**Opposite Street View** 





Side of House



## SUBJECT PHOTOS

Borrower: Sabrina Winchell	Fi	le No.: V-0012847
Property Address: 342 Monaco Drive	Ca	ase No.: 001638
City: Punta Gorda	State: FL	Zip: 33950
Lender: Premier Money Source, Inc.		

Pool

canal





A/C

## SUBJECT PHOTOS

Borrower: Sabrina Winchell	File N	lo.: V-0012847
Property Address: 342 Monaco Drive	Case	No.: 001638
City: Punta Gorda	State: FL	Zip: 33950
Lender: Premier Money Source, Inc.		

water heater

garage



circuit breaker



	Subject Photos	
Borrower: Sabrina Winchell		File No.: V-0012847
Property Address: 342 Monaco Drive		Case No.: 001638
City: Punta Gorda	State: FL	Zip: 33950
Lender: Premier Money Source Inc		



smoke detector

attic





1

Bathroom

	Subject Photos	
Borrower: Sabrina Winchell	File	No.: V-0012847
Property Address: 342 Monaco Drive	Cas	e No.: 001638
City: Punta Gorda	State: FL	Zip: 33950
Lender: Premier Money Source, Inc.		



Bedroom



bathroom

bedroom

	Subject Photos	
Borrower: Sabrina Winchell	File	No.: V-0012847
Property Address: 342 Monaco Drive	Case	e No.: 001638
City: Punta Gorda	State: FL	Zip: 33950
Lender: Premier Money Source, Inc.		



family room

bedroom





dining room

	Subject Photos	
Borrower: Sabrina Winchell		File No.: V-0012847
Property Address: 342 Monaco Drive		Case No.: 001638
City: Punta Gorda	State: FL	Zip: 33950
Lender: Premier Money Source, Inc.		



kitchen



1/2 bath



living room

## COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Sabrina Winchell		File No.: V-0012847
Property Address: 342 Monaco Drive		Case No.: 001638
City: Punta Gorda	State: FL	Zip: 33950
Lender: Premier Money Source, Inc.		



## COMPARABLE SALE #1

2609 Deborah Dr Punta Gorda, FL 33950 Sale Date: s03/22;c02/22 Sale Price: \$ 1,103,500



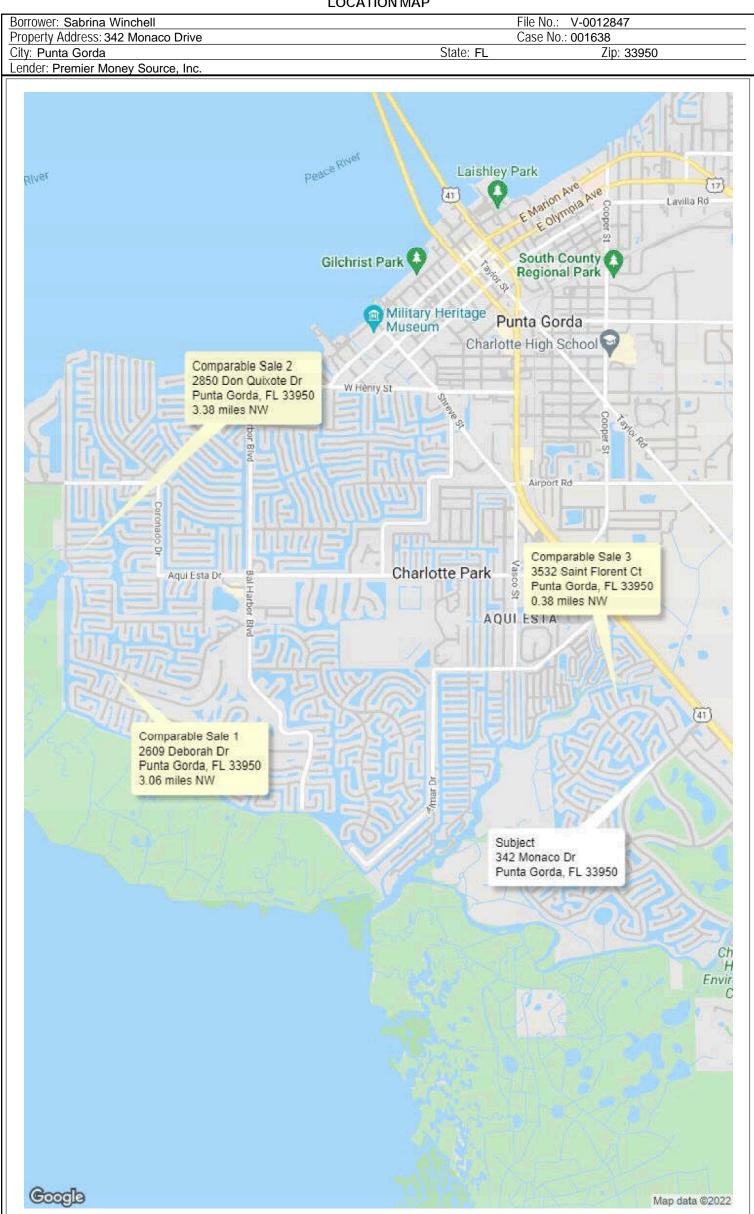
## COMPARABLE SALE #2

2850 Don Quixote Dr Punta Gorda, FL 33950 Sale Date: s01/22;c12/21 Sale Price: \$ 1,567,200



## COMPARABLE SALE #3

3532 Saint Florent Ct Punta Gorda, FL 33950 Sale Date: s01/22;c01/22 Sale Price: \$ 1,050,000 LOCATION MAP



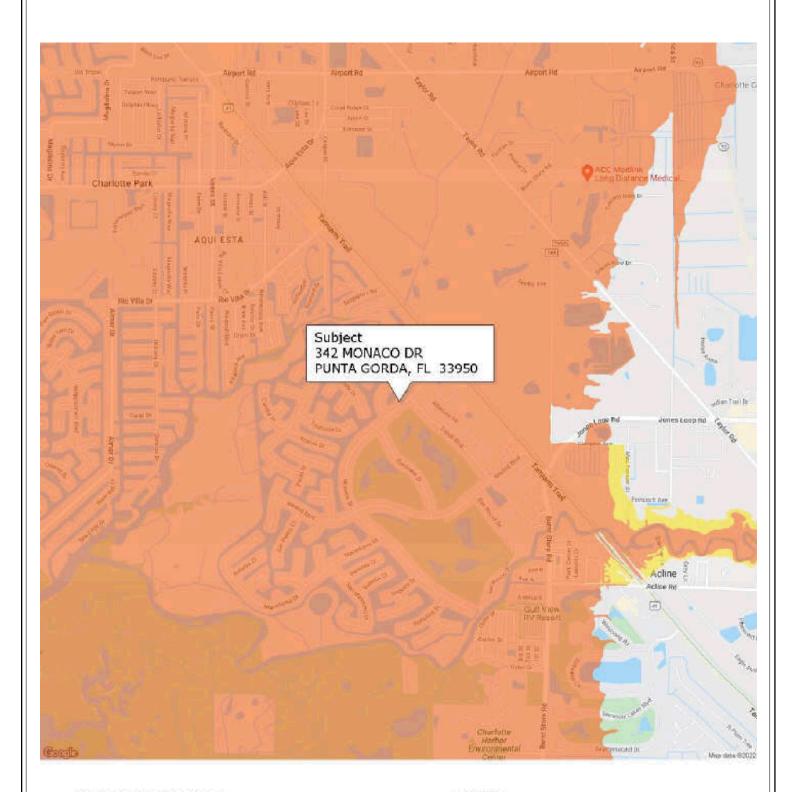
AERIA	LMAP
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Borrower: Sabrina WinchellFile No.:V-0012847Property Address: 342 Monaco DriveCase No.:001638City: Punta GordaState: FLZip:33950Lender: Premier Money Source, Inc.Case No.:Case No.:Case No.:



## **FLOOD MAP**

Borrower: Sabrina Winchell		File No.: V-0012847
Property Address: 342 Monaco Drive		Case No.: 001638
City: Punta Gorda	State: FL	Zip: 33950
Lender: Premier Money Source, Inc.		



# FLOOD INFORMATION

Community: CITY OF PUNTA GORDA Property is in a FEMA Special Flood Hazard Area - High Risk Map Number: 12015C0243F Panel: 12015C0243 Zone: AE Map Date: 05-05-2003 FIP5: 12015 Source: FEMA DFIRM

# LEGEND



# Sky Flood™

No representations or warranties to any party concerning the content, accuracy or completeness of this flood report, including any warranty of merchantability or fitness for a particular purpose is implied or provided. Visual scaling factors differ between map layers and are separate from flood zone information at marker location. No inbility is accepted to any third party for any use or mesuse of this flood map or its data.

	License	
Borrower: Sabrina Winchell	File No.: V-0012847	
Property Address: 342 Monaco Drive	Case No.: 001638	
City: Punta Gorda	State: FL Zip: 33950	
Lender: Premier Money Source, Inc.		



E & O insuranc	Ε&	0	insurance
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	na Winchell 5: 342 Monaco Drive		File No.: V-C Case No.: 001	
inta Goro	da		State: FL	Zip: 33950
Premier	Money Source, Inc.			
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	REAL ESTA	TE SERVICES ERRORS AND		RANCE
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PAR	1 1.			
		DECLARATIONS	S PAGE	
1.	Named Insured /	Address:	Policy Number: HGI-	1018126-03
	1st Charlotte Appraisal	s, Inc		
	Physical Address: 260	36 Luzon Ct.		
		ta Gorda, FL 33983		
	Mailing Address: 260			
	Pun	ta Gorda, FL 33983		
04/94				
2.	Policy Period:	06-30-2021 to 06-30-2022 (	12:01 AM at address #1)	ß
3.	Retroactive Date:	See Insured Services section.	Retroactive date is bour	nd to each insured
		service separately.		
4.	Insured Services:			
1000010000	ed Service Name		Prior Acts Type	Retroactive Date
Appra	aisal of 1-4 unit residential	properties.	Date Specific	06-30-2011
			\$1,000,000	
÷.	Limits of Linkslin, Mr.			
5.	Limit of Liability *:	a. Each Wrongful Act	1	
5.	Limit of Liability *:	b. Aggregate	\$1,000,000	
5.	Limit of Liability *:	<ul> <li>b. Aggregate</li> <li>c. Discrimination</li> </ul>	\$1,000,000 To Policy Limit	
5.	Limit of Liability *:	b. Aggregate	\$1,000,000	
5.	Limit of Liability *:	<ul> <li>b. Aggregate</li> <li>c. Discrimination</li> </ul>	\$1,000,000 To Policy Limit	
5.	Limit of Liability *:	<ul> <li>b. Aggregate</li> <li>c. Discrimination</li> <li>d. Lockbox</li> <li>e. Contingent Liability</li> <li>*Limit of Liability reduced I</li> </ul>	\$1,000,000 To Policy Limit To Policy Limit None	e Costs. Please read
	62 -	<ul> <li>b. Aggregate</li> <li>c. Discrimination</li> <li>d. Lockbox</li> <li>e. Contingent Liability</li> <li>*Limit of Liability reduced I Policy in its entirety.</li> </ul>	\$1,000,000 To Policy Limit To Policy Limit None	se Costs. Please read
5. 6.	Limit of Liability *: Retention: \$2,500	<ul> <li>b. Aggregate</li> <li>c. Discrimination</li> <li>d. Lockbox</li> <li>e. Contingent Liability</li> <li>*Limit of Liability reduced I Policy in its entirety.</li> </ul>	\$1,000,000 To Policy Limit To Policy Limit None	se Costs. Please read
		<ul> <li>b. Aggregate</li> <li>c. Discrimination</li> <li>d. Lockbox</li> <li>e. Contingent Liability</li> <li>*Limit of Liability reduced I Policy in its entirety.</li> </ul>	\$1,000,000 To Policy Limit To Policy Limit None	se Costs. Please read
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6.	Retention: \$2,500 Premium: \$500	<ul> <li>b. Aggregate</li> <li>c. Discrimination</li> <li>d. Lockbox</li> <li>e. Contingent Liability</li> <li>*Limit of Liability reduced I Policy in its entirety.</li> </ul>	\$1,000,000 To Policy Limit To Policy Limit None	e Costs. Please read
6.	Retention: \$2,500 Premium: \$500	<ul> <li>b. Aggregate</li> <li>c. Discrimination</li> <li>d. Lockbox</li> <li>e. Contingent Liability</li> <li>*Limit of Liability reduced I Policy in its entirety.</li> </ul>	\$1,000,000 To Policy Limit To Policy Limit None	e Costs. Please read
6.	Retention: \$2,500 Premium: \$500	<ul> <li>b. Aggregate</li> <li>c. Discrimination</li> <li>d. Lockbox</li> <li>e. Contingent Liability</li> <li>*Limit of Liability reduced I Policy in its entirety.</li> </ul>	\$1,000,000 To Policy Limit To Policy Limit None	e Costs. Please read
6. 7.	Retention: \$2,500 Premium: \$500 MININ	<ul> <li>b. Aggregate</li> <li>c. Discrimination</li> <li>d. Lockbox</li> <li>e. Contingent Liability</li> <li>*Limit of Liability reduced I Policy in its entirety.</li> </ul>	\$1,000,000 To Policy Limit To Policy Limit None	e Costs. Please read
6. 7. 8.	Retention: \$2,500 Premium: \$500 MININ Forms and Endorse	<ul> <li>b. Aggregate</li> <li>c. Discrimination</li> <li>d. Lockbox</li> <li>e. Contingent Liability</li> <li>*Limit of Liability reduced I Policy in its entirety.</li> </ul>	\$1,000,000 To Policy Limit To Policy Limit None by the amount of Defens	<b>xer</b>
6. 7. 8. Endo	Retention: \$2,500 Premium: \$500 MININ Forms and Endorse rsements nercial Lines Policy Jacket	<ul> <li>b. Aggregate</li> <li>c. Discrimination</li> <li>d. Lockbox</li> <li>e. Contingent Liability</li> <li>*Limit of Liability reduced B Policy in its entirety.</li> </ul>	\$1,000,000 To Policy Limit To Policy Limit None by the amount of Defens by the amount of Defens by the amount of Defens	per ICKET (0120)
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6. 7. 8. Endo Profe Real I	Retention: \$2,500 Premium: \$500 MININ Forms and Endorse rsements nercial Lines Policy Jacket ssional Liability Application Estate Services Errors & On	<ul> <li>b. Aggregate</li> <li>c. Discrimination</li> <li>d. Lockbox</li> <li>e. Contingent Liability</li> <li>*Limit of Liability reduced I Policy in its entirety.</li> </ul>	\$1,000,000 To Policy Limit To Policy Limit None by the amount of Defens by the amount of Defense by the amount of	oer CKET (0120) 0818) 2 FL (0717)
6. 7. 8. Endo Comr Profe Real I Real I	Retention: \$2,500 Premium: \$500 MININ Forms and Endorse rsements nercial Lines Policy Jacket ssional Liability Applicatior Estate Services Errors & On Estate Services Errors & On	<ul> <li>b. Aggregate</li> <li>c. Discrimination</li> <li>d. Lockbox</li> <li>e. Contingent Liability</li> <li>*Limit of Liability reduced B Policy in its entirety.</li> </ul>	\$1,000,000 To Policy Limit To Policy Limit None by the amount of Defens by the amount of Defense by the amount of De	ber CKET (0120) 0818) 2 FL (0717) 3 FL (0818)
6. 7. 8. Endo Profe Real I Real I Real I	Retention: \$2,500 Premium: \$500 MININ Forms and Endorse rsements nercial Lines Policy Jacket ssional Liability Application Estate Services Errors & On Estate Services Errors & On	<ul> <li>b. Aggregate</li> <li>c. Discrimination</li> <li>d. Lockbox</li> <li>e. Contingent Liability</li> <li>*Limit of Liability reduced I Policy in its entirety.</li> </ul>	\$1,000,000 To Policy Limit To Policy Limit None by the amount of Defens by the amount of Defense by the amount of De	Der CKET (0120) 0818) 2 FL (0717) 3 FL (0818) 4 FL (0818)
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Borrower: Sabrina Winchell Property Address: 342 Monaco Drive City: Punta Gorda Lender: Premier Money Source, Inc.

State: FL

File No.: V-0012847

# 342 Monaco Drive Punta Gorda, FL 33950158 Total Lookups | Show Values in Uppercase

Deselect All	Field	Assessor & Recorder Data
7	County	Charlotte
	Owner	Rj Properties & Consulting Inc
<b>v</b>	Census Tract	0104.03
V	Legal Description	Punta Gorda Isles Sec15 Blk261 Lt 32 657/93 900/1231 987/334 2247/1864 3463/1284 3465/1028 3465/1752 3603/1536 4439/1427
	Assessors Parcel Number	412320179013
	RE Taxes	9379.65
J	Tax Year	2021
$[\bullet]$	Site Area	9600
	Cooling	Central
	Heating	Warm Air
$\mathbf{V}$	GLA	3160
$\checkmark$	# of Stories	2
	Year Built	1981
	Total Rooms	7
	Total Bedrooms	3
	Full Bathrooms	3
$\checkmark$	Pool	Ť
2	Zoning Classification	Gs-3.5
2	Map Reference	5b20n
	Previous Sale Date 1	05/17/2019
5	Previous Sale Price 1	570000
	Previous Sale Document Id 1	4439.1427
	Previous Sale Date 2	05/17/2019

https://propertydata.acisky.com/Property/Import/637432197807165783

4/26/2022