Uniform Residential Appraisal Report

File# H327

L	The purpose of this summary appraisal repo	int is to provide the	lender/client with an a	courate, and adequately	supported, apini	idil Ol Bid	Illa not Yalue	of the subjec	t property.
	Property Address			^{City} Kissimmee		51	ate FL	Zip Code 347	747
	Borrower Marilyn Mosby		Owner of Public Record	Cashio Land Llc		Co	unty Osce	ola	
	Legal Description Windsor At Westside	e Ph 2a Pb 24 Pg:	s 123-130 Lot 27						
	Assessor's Parcel # 18-25-27-5588-00	01-0270		Tax Year 2019		R.	E. Taxes \$ 8	3,302	
F	Neighborhood Name Windsor At Wests	ide		Map Reference S-	18, T-25, R-2	27 Ce	ensus Tract 🛮 🗸	108.02	
)EC	Occupant Owner Tenant X Yac	ant	Special Assessments 8	0	X PUD	HOA!	433	peryear 🔀	per month
ďΩ	Property Rights Appraised Fee Simple	Leasehold	Other describe)						
(f)	Assignment Type Purchase Transaction	Refinance Transa	action Other (des	cribe					
	Lender/Qient CARDINAL FINANCIA	L COMPANY	Address 3701 A	rco Corporate Drive	e, Suite 200.	Charlotte,	NC 28273		
	is the subject property currently offered for sale or has it be						X	Yes No	
	Report data source(s) used, offering price(s), and date(s).	DO	M 85;Subject proper	ty was offered for s	ale.;Latest P	rice \$550.0			
	07/30/2020;Original Price \$550,000;			•					
F	I X cid did not analyze the contract for sale for				or why the analysis	was not			
	performed. Arms length sale;The sub		•		-		la Realtors/	Florida Bar	and
L	is executed by all parties.								
MC	Contract Price \$ 545,000 Date of Contra	act 07/27/2020	is the property seller the own	ner of public record?	X Yes	No Data	Source(s)	Public Rec/	Osceola
Ë	is there any financial assistance (loan charges, sale conces			y party on behalf of the borrow				Yes	
CONT	If Yes, report the total dollar amount and describe the items		\$0::	-					
	, ,		Ψυ,,						
F	Note: Race and the racial composition of the neighborh	ood are not appraisal facto	IIS.						
	Reighborhood/Chemicherishus			Housing Trends			Housing	Present La	nri i ka %
		7 Burst Brown	***************************************	***************************************	Declining	***************************************	AGE		
	Location Urban Suburban	Rural Property		Stable Stable	Declining Declining	PRICE		One-Unit	80 %
F	Built-Up	Under 25% Demands		In Balance	Diver Bupply	\$ [000]	(yrs)	2-4 Unit	0 %
g	Growth Rapid Stable	Blow Marketing			Diver 6 miths	720	ox 0	Multi-Family	5 %
ΉE	-		eveloped Land to the	East, Undevelope	d Land to	0-10	igh 5	Commercial	5 %
Ē	the South, and Florence Villa Grove					700	ed. 2	Other	10 %
EIG			average reputation in	•		_			alth
Ž	care and other supporting facilities a	are within 5 to 10 r	minutes driving time.	Police and Fire pro	otection is pro	ovided by t	the city. Th	e subject is	
	located about 18 miles of downtown		r in Present land use	is vacant land and	rec land.				
	Market Conditions (including support for the above conclus	sians)	General market o	demand is stable. F	ixed and adj	ustable rat	e financing	is readily	
	available. Fixed rates are averaging	4% (+/-). A reasor	nable exposure time	for the subject prop	perty develop	ed indepe	ndently fro	m the stated	
	marketing time is 30-90 days.								
П	Dimensions 50'x121'x69'x139'		^{Area} 6942 sf	Shарв	Rectangula	r	Yisw B;	Woods;	
	Specific Zoning Classification PUD		Zoning Description P	Planned Developme	ent-P-D				
		onforming (Grandfathered Us							
	is the highest and best use of subject property as improved	d (or as proposed per plans a	and specifications! the present us	:e?	52	Vec	la li No, descr	ihe The -	
		<u>, , , , , , , , , , , , , , , , , , , </u>		101	×	162	10 11 110, 110401	ine s	subject is
	a single family house in a single fam					169	10 11 110, 09401	ine s	subject is
	a single family house in a single fam Utilities Public Other (describe)			sonable.	Off-site Improven		10 11 110, 08401	Public	Private
TE			no other use is rea	sonable.		nents - Type	10 1110, 00001	1110	
SITE	Utilities Public Other (describe)	ily subdivision and	no other use is reas	sonable.	Off-site Improven	nents-Type nalt	10 11 110, 110901	1110	Private
SITE	Utilities Public Other (describe) Electricity	ily subdivision and	dino other use is rease Public Other (description of the control o	sonable.	Off-site Improven	nents-Type nalt	FEMA Map D	Public	Private
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Freddie Mac Form 70 March 2005

UAD Version 9/2011 Page 1 of 6

Fannie Mae Form 1004 March 2005

File# H327

There are 49 comparable			the subject neighborhoo		ice from \$ 440,000		9,900 ·
There are 22 comparable					price from 1 425,00		03,710
FEATURE	SUBJECT	COMPARAI	BLE GALE # 1	COMPA	ARABLE SALE # 2	COMPARABL	LESALE#3
Address e e t		1836 Nice Ct		8882 Menton	Loop	2117 Malta Ter	
Kissimmee, FL 3	4747	Kissimmee, FL 3	34747	Kissimmee, F	L 34747	Kissimmee, FL 3	4747
Proximity to Subject		0.22 miles S		0.16 miles SV	V	0.20 miles W	
Sale Price	§ 545,000		\$ 540,000	11/01/11//01/11//01/11//01/11//	\$ 540,000		544,000
Sale Price/Gross Liv. Area	\$ 133.48 sq.ff.	\$ 133.63 eq.ff		133.63	sq.ft.	\$ 134.62 sq.ft	
Data Source(s)	100.10	MFRMLS#O582	0841;DOM 3	MFRMLS#05	791767;DOM 114	MFRMLS#O5780	0666; DOM 79
Verification Source(s)	33181 0003181 1 003181 1 003381 1 0033	StreetInspect/MI	FRMLS	StreetInspect	MFRMLS	StreetInspect/MF	RMLS
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(- \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+ -) \$ Adjustment
Sales or Financing		ArmLth	0	ArmLth		ArmLth	
Concessions		Conv:0	0	Conv;0		Cash;0	
Date of Sale/Time		s11/19:c10/19	_	s11/19:c10/19	9	s10/19;c08/19	
Location	B:Res:Gated	B:Res:Gated		B:Res:Gated		B:Res:Gated	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	6942 sf	6970 sf	0	6534 sf	0	6098 sf	0
View	B:Woods;	N;Res;		N;Res:		N;Res;	0
Design (Style)	DT2;Contemp	DT2;Contemp	-	DT2;Contemp		DT2;Contemp	
Quality of Construction	Q4	Q4		Q4	,	Q4	
Actual Age	3	2	0	4		5	0
Condition	C2	C2	- 0	C2	-	C2	
Above Grade	Total Bdims, Ballis	Total Bidrins, Baillis			alhs	Total Bdrms Baths	
Room Count							
Gross Living Area	12 8 6.0 4 083 sq.ff.	12 8 6.0 4 041 sq.ft	-		so,ft.	12 8 6.0 4 041 sq.ft	_
Basement & Finished	-,,550	7,041	· O	.,	sq.ft. 0		0
Rooms Balow Grade	0sf	0sf		0sf		Osf	
	•						
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC		FWA/CAC	
Energy Efficient Items	Standard	Standard		Standard		Standard	
Garage/Carport	2ga2dw	2ga2dw		2ga2dw		2ga2dw	
Porch/Patic/Deck	CvEntry/ScPrch	CvEntry/ScPrch		CvEntry/ScPr	ch	CvEntry/ScPrch	
Amenities	Average	Average		Average		Average	
Florida Room	None	None		None		None	
Pool & Spa	Pool/Spa	Pool/Spa		Pool/Spa		Pool/Spa	
Net Adjustment (Total)			\$ 0		· \$ 0		\$ 0
Adjusted Sale Price		NetAdi. (),()%			0 %	Net Adj. 0.0 %	
of Comparables		Gross Adj. 0,0 %	\$ 540,000	Gross Adj. 0.	0 % 8 540,000	Gross Adj. 0,0 %	§ 544,000
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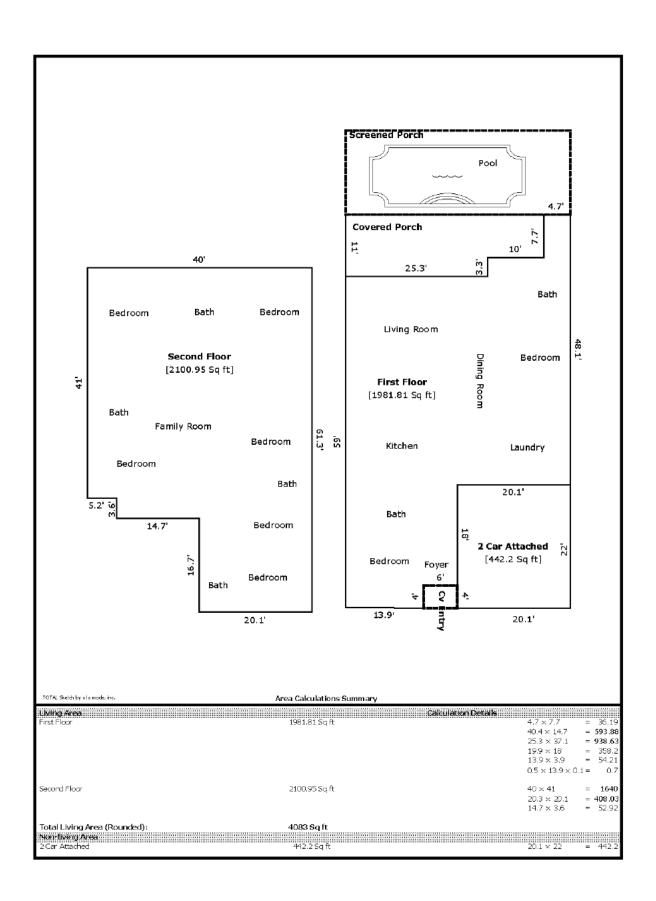
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Addendum A			
COMMENTS ON SALES COMPARISON: The noted adjustment for size of			
in relation to the subject. The noted adjustment is market derived and con	• • • • • • • • • • • • • • • • • • • •	essors information.	
Any non-base square footage has been adjusted at a lesser rate than the	ase square footage.		
This is a APPRAISAL REPORT which is intended to comply with the repo	ting requirements set forth under Stan	dards	
Rule 2-2 (b) of the Uniform Standards of Professional Appraisal Practice for	r a APPRAISAL REPORT, as such, it	presents only	
summary discussions of the data, reasoning and analysis that were used i	the appraisal process to develop the	appraiser's opinion of	
value. Supporting documentation concerning the data, reasoning and ana	ysis is retained in the appraiser's file.	The depth of discussion	
contained in this report is specific to the needs of the client and for the inte	nded use stated in the report.		
This report has been electronically prepared in compliance with the USPA	guidelines which included a digital sig	gnature and	
adequate security measures in place to protect the integrity of the data pro	duced by the appraiser. Digital photog	graphs have not been	
re-touched, electronically manipulated or enhanced in any way to deviate			
The purpose of this appraisal is to determine market value for the lender/c		or relied upon by anyone	
other than the client/intended user, for any purpose whatsoever, without the			
assumes no obligation, liability, or accountability to any third party and is n			
Some photos may have been obtained from MLS, due to weather condition	·		or
other circumstances.	is, over expedite or algical placares, ge	tod community rectioners	·
This is not a building inspection report and it should not be used as one.			
All sales have been confirmed as being closed in the month indicated.			
All flood maps and census have been generated by Interflood services.			
No personal property is included in the appraised value.	report		
The Income Approach is not considered applicable for the purposes of this	report.		
COST APPROACH:	object was a second second second second	- inb-l i	
The cost approach is an analysis to support the appraisers opinion of the			
approach for other purposes is not intended by the appraiser. The apprais			r
type of insurance coverage to be placed on the subject property. The app			
insurable value estimate inferred from this report will result in the subject p			•
replacement or reproduction cost from the cost approach may not be a rel	able indication for any date other than	the effective date of the	
appraisal. Reasons being; changing costs of materials and labor, building	codes and government regulations an	d requirements. The cost	
approach was not given any consideration in the appraiser's final analysis.			
I have no current or prospective interest in the subject property or the parti	es involved; and no services were perf	ormed by the appraiser with	in
the 3 year period immediately preceding acceptance of this assignment, a	an appraiser or in any capacity.		
Appraiser office location is within 30 miles of the subject.			
			of
■ PURPOSE OF APPRAISAL:The purpose of the appraisal is to estimate th	e market value of the subject property	as defined herein on page 1	
PURPOSE OF APPRAISAL: The purpose of the appraisal is to estimate the			
the Statement of Limiting Conditions and Appraiser's Certification. The so	urce for the stated Definition of Market	Value are the regulations	
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Freddie Mac Form 70 March 2005 UAD Version 9/2011 Page 3 of 6 Fannie Mae Form 1004 March 2005

Building Sketch

Borrower	Marilyn Mosby							
Property Address	e a t							
City	Kissimmee	County	Osceola	State	FL	Zip Code	34747	
Lender/Client	CARDINAL FINANCIAL COMPANY							



Subject Photo Page

Borrower	Marilyn Mosby						
Property Address	3 100 0 1 t						
City	Kissimmee	County	Osceola	State	FL	Zip Code	34747
ender/Client	CARDINAL FINANCIAL COMPANY						



Subject Front

1953 Nice Ct Sales Price 545,000 4,083 Grass Living Area Total Rooms 12 Total Bedrooms Total Bathrooms 6.0 Location B;Res;Gated B;Woods; View 6942 sf Site Quality Q4 Age 3



Subject Rear



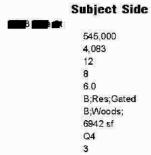
Subject Street

Page 6 of 13

Subject Photo Page

Borrower	Marilyn Mosby						
Property Address	3 100 0 1 t						
City	Kissimmee	County	Osceola	State	FL	Zip Code	34747
ender/Client	CARDINAL FINANCIAL COMPANY						







Subject Side



Subject Street

		Photog	raph Addendum					Page 7 of 13
Borrower	Marilyn Mosby							
Property Address	3 1 1 1 1							
City	Kissimmee	County	Osceola	5tate	FL	Zip Code	34747	
Lender/Client	CARDINAL FINANCIAL COMPANY							





Foyer **Living Room**





Dining Room Kitchen





Kitchen Bedroom #1

CF000038

	1	Photogi	raph Addendum					Page 8 of 13
Borrower	Marilyn Mosby							
Property Address	3							
City	Kissimmee	County	Osceola	State	FL	Zip Code	34747	
Lender/Client	CARDINAL FINANCIAL COMPANY							





Bathroom #1 **Stairs**





Bedroom #2 Bathroom #2





Bathroom #2 Bedroom #3

Page 9 of 13

Borrower	Marilyn Mosby						
Property Address	3						
City	Kissimmee	County	Osceola	State	FL	Zip Code	34747
ender/Client	CARDINAL FINANCIAL COMPANY						





Bathroom #3 Bathroom #3





Bedroom #4 Bathroom #4





Bathroom #4 Bedroom #5

		Photog	raph Addendum					Page 10 of 13
Borrower	Marilyn Mosby							
Property Address	S S S S S S S S S S S S S S S S S S S							
City	Kissimmee	County	Osceola	State	FL	Zip Code	34747	6
Lender/Client	CARDINAL FINANCIAL COMPANY							





Bathroom #5 Bathroom #5





Family Room Bedroom #6





Bedroom #7 Bathroom #6

		Photogr	raph Addendum					Page 11 of 13
Borrower	Marilyn Mosby							
Property Address	3 100 € 1 t							
City	Kissimmee	County	Osceola	5tate	FL	Zip Code	34747	6
Lender/Client	CARDINAL FINANCIAL COMPANY							





Bedroom #8

Water Heater #1





Ac Unit #1

Laundry





AC Unit #2

Laundry

Borrower	Marilyn Mosby						
Property Address	3						
CHy	Kissimmee	County	Osceola	5tate	FL	Zip Code	34747
ender/Client	CARDINAL FINANCIAL COMPANY						





Water Heater #2

Breaker Boxes





Garage

Garage





Smoke Detector

Pool Equipment

Page 13 of 13

Borrower	Marilyn Mosby						
Property Address	3 100 0 1 t						
City	Kissimmee	County	Osceola	State .	FL	Zip Code	34747
ender/Client	CARDINAL FINANCIAL COMPANY						





AC Unit

Subject's Backyard

Comments: Comments:

Comments:

Comments: