

Uniform Residential Appraisal Report

File # H327

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address: [Redacted] City: **Kissimmee** State: **FL** Zip Code: **34747**

Borrower: **Marilyn Mosby** Owner of Public Record: **Cashio Land Llc** County: **Osceola**

Legal Description: **Windsor At Westside Ph 2a Pb 24 Pgs 123-130 Lot 27**

Assessor's Parcel #: **18-25-27-5588-0001-0270** Tax Year: **2019** R.E. Taxes \$: **8,302**

Neighborhood Name: **Windsor At Westside** Map Reference: **S-18, T-25, R-27** Census Tract: **408.02**

Occupant: Owner Tenant Vacant Special Assessments \$: **0** PUD HOA \$: **433** per year per month

Property Rights Appraised: Fee Simple Leasehold Other (describe)

Assignment Type: Purchase Transaction Refinance Transaction Other (describe)

Lender/Client: **CARDINAL FINANCIAL COMPANY** Address: **3701 Arco Corporate Drive, Suite 200, Charlotte, NC 28273**

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 date source(s) used, offering price(s), and date(s): **DOM 85; Subject property was offered for sale.; Latest Price \$550,000; Latest Date 07/30/2020; Original Price \$550,000; Original Date 05/04/2020; MFR MLS#S5032610**

CONTRACT

did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. **Arms length sale; The subject's contract for the purchase transaction is an approved contract by the Florida Realtors/Florida Bar and is executed by all parties.**

Contract Price \$: **545,000** Date of Contract: **07/27/2020** Is the property seller the owner of public record? Yes No Data Source(s): **Public Rec/ Osceola**

Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No

If Yes, report the total dollar amount and describe the items to be paid. **\$0;**

Note: Race and the racial composition of the neighborhood are not appraisal factors.

NEIGHBORHOOD

Neighborhood Characteristics	One-Unit Housing Trends	One-Unit Housing	Present Land Use %
Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRIDE: 425 AGE: 0	One-Unit: 80 %
Built-Up: <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (1000) (yrs)	2-4 Unit: 0 %
Growth: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time: <input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	Low: 0 Multi-Family: 5 %	Commercial: 5 %
Neighborhood Boundaries: Highway 27 to the West, undeveloped Land to the East, Undeveloped Land to the South, and Florence Villa Grove Rd to the North.		High: 5 Other: 10 %	

Neighborhood Description: **The neighborhood enjoys an average reputation in comparison with surrounding properties. Schools, shopping, health care and other supporting facilities are within 5 to 10 minutes driving time. Police and Fire protection is provided by the city. The subject is located about 18 miles of downtown Kissimmee. Other in Present land use is vacant land and rec land.**

Market Conditions (including support for the above conclusions): **General market demand is stable. Fixed and adjustable rate financing is readily available. Fixed rates are averaging 4% (+/-). A reasonable exposure time for the subject property developed independently from the stated marketing time is 30-90 days.**

SITE

Dimensions: **50'x121'x69'x139'** Area: **6942 sf** Shape: **Rectangular** View: **B; Woods;**

Specific Zoning Classification: **PUD** Zoning Description: **Planned Development-P-D**

Zoning Compliance: Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)

Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe: **The subject is a single family house in a single family subdivision and no other use is reasonable.**

Utilities: **Public** Other (describe): **None**

Electricity: Water: Off-site Improvements - Type: **Street Asphalt** **Private**

Gas: Sanitary Sewer: Alley: **None**

FEMA Special Flood Hazard Area: Yes No FEMA Flood Zone: **X** FEMA Map #: **12097C0010G** FEMA Map Date: **06/18/2013**

Are the utilities and off-site improvements typical for the market area? Yes No If No, describe

Are there any adverse site conditions or external factors (basements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe

Easements and restrictions of record; violations or encroachments by fences, walks, or drives (if any), do not appear to be detrimental to the marketability of the subject property. Flood Zone Map Subject To Survey. No adverse environmental conditions were noted at the time of inspection. Appraiser is not qualified to test for such conditions, if there is any question, a professional inspection is recommended.

IMPROVEMENTS

General Description	Foundation	Exterior Description	Interior	Main Role/Condition
Units: <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls: Concrete Slab/Avg	Floors: Carpet, Tile/Avg	
# of Stories: 2	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls: Block, Stucco/Avg	Walls: Drywall/Avg	
Type: <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Alt. <input type="checkbox"/> S-Det./End Unit	Basement Area: 0 sq.ft.	Roof Surface: Tile/Avg	Trim/Finish: Wood/Avg	
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish: 0 %	Gutters & Downspouts: Avg	Bath Floor: Tile/Avg	
Design (Style): Contemp	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type: Aluminum/Avg	Bath Wainscot: Drywall/Avg	
Year Built: 2017	Evidence of: <input type="checkbox"/> Infestation None/Noted	Storm Sash/Insulated: None	Car Storage: <input type="checkbox"/> None	
Effective Age (Yrs): 2	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens: Screens/Avg	<input checked="" type="checkbox"/> Driveway # of Cars: 2	
Attic: <input type="checkbox"/> None	Heating: <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities: <input type="checkbox"/> Woodstove(s) # 0	Driveway Surface: Pavers	
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel: Electric	Fireplace(s) #: 0 Fence: None	Barage # of Cars: 2	
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuffie	Cooling: <input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Patio/Deck: None <input checked="" type="checkbox"/> ScPorch	Carport # of Cars: 0	
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Pool Pool <input checked="" type="checkbox"/> Other CvEntry	<input checked="" type="checkbox"/> Att. <input type="checkbox"/> Det. <input type="checkbox"/> Built-in	

Appliances: Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe)

Finished area above grade contains: **12** Rooms **8** Bedrooms **6.0** Bath(s) **4,083** Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.): **Sc Porch, Cv Entry, Energy Efficient Items are typical for this age home.**

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.): **C2; No updates in the prior 15 years; No functional or external inadequacies noted. The subject property has been maintained and is in overall average condition with a lower effective age due to average upkeep and maintenance. At the time of inspection all utilities were turned on and in working condition.**

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe

No physical deficiency noted by appraiser, however a qualified home/termite inspector may be needed to make such determination.

Does the property generally conform to the neighborhood (functional utility, style, condition, uses, construction, etc.)? Yes No If No, describe

The subject property conforms to the neighborhoods functional utility, style, conditions, uses and quality of construction.

GOVT. EXHIBIT NO. **01c**

CASE NO. **LKG-22-007**

IDENTIFICATION

ADMITTED

Uniform Residential Appraisal Report

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There are **49** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **440,000** to \$ **849,900**.

There are **22** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **425,000** to \$ **603,710**.

FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3					
Address	██████████e Ct Kissimmee, FL 34747	1936 Nice Ct Kissimmee, FL 34747	8882 Menton Loop Kissimmee, FL 34747	2117 Malta Ter Kissimmee, FL 34747					
Proximity to Subject		0.22 miles S	0.16 miles SW	0.20 miles W					
Sale Price	\$ 545,000	\$ 540,000	\$ 540,000	\$ 544,000					
Sale Price/Gross Liv. Area	\$ 133.48 sq.ft.	\$ 133.63 sq.ft.	\$ 133.63 sq.ft.	\$ 134.62 sq.ft.					
Data Source(s)		MFRMLS#O5820841;DOM 3	MFRMLS#O5781787;DOM 114	MFRMLS#O5780666;DOM 79					
Verification Source(s)		StreetInspect/MFRMLS	StreetInspect/MFRMLS	StreetInspect/MFRMLS					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment		
Sales or Financing Concessions		ArmLth Conv;0	0	ArmLth Conv;0	0	ArmLth Cash;0	0		
Date of Sale/Time		s11/19;c10/19		s11/19;c10/19		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;	0	N;Res;	0	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	0	5	0		
Condition	C2	C2		C2		C2			
Above Grade	Total	Bdms	Baths	Total	Bdms	Baths	Total	Bdms	Baths
Room Count	12	8	6.0	12	8	6.0	12	8	6.0
Gross Living Area	4,083 sq.ft.	4,041 sq.ft.	0	4,041 sq.ft.	0	4,041 sq.ft.	0		
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf			
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/Patio/Deck	CvEntry/ScPrch	CvEntry/ScPrch		CvEntry/ScPrch		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 of Comparables		Net Adj. 0.0% Gross Adj. 0.0%	\$ 540,000	Net Adj. 0.0% Gross Adj. 0.0%	\$ 540,000	Net Adj. 0.0% Gross Adj. 0.0%	\$ 544,000		

did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) **Public Records, County Property Appraiser, MLS, Microbase.**

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) **Public Records, County Property Appraiser, MLS, Microbase.**

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	09/16/2019			
Price of Prior Sale/Transfer	\$550,000			
Data Source(s)	Public Records/MFRMLS	Public Records/MFRMLS	Public Records/MFRMLS	Public Records/MFRMLS
Effective Date of Data Source(s)	08/03/2020	08/03/2020	08/03/2020	08/03/2020

Analysis of prior sale or transfer history of the subject property and comparable sales: All prior sales and/or transfer history of subject and/or comparable sales appears to be normal for the subject's market area with no unusual activity noted. All comparable sales were verified through a reliable party/source, county public records, and/or through the Multiple Listing Service (MLS) as Arms-Length Transactions. Subject property was sold on 09/16/2019 for \$550,000 with a warranty deed.

Summary of Sales Comparison Approach: **All sales are considered to be the most recent, similar, qualified sales available for which reliable information could be obtained and are deemed to be good indicators of value. All single line adjustments were market derived and within suggested Fannie Mae guidelines. Equal weight placed on all comparable sales due to them being similar to subject in sqft, bed count, and floor plan. All Comparables are located in the subject's Pud.**

SEE ATTACHED ADDENDUM.

Indicated Value by Sales Comparison Approach \$ **545,000**

Indicated Value by: Sales Comparison Approach \$ **545,000** Cost Approach (if developed) \$ **567,699** Income Approach (if developed) \$ **0**

All weight was placed on the Market Approach. The Cost Approach is not considered an appropriate method of valuation of homes over 2 years old due to changing buyer preferences and building practices and therefore not considered a reliable method of valuation. The Income Approach is not typically used for single family residential units.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: **This appraisal is not based upon a directed value, a minimum value, or upon a loan being made.**

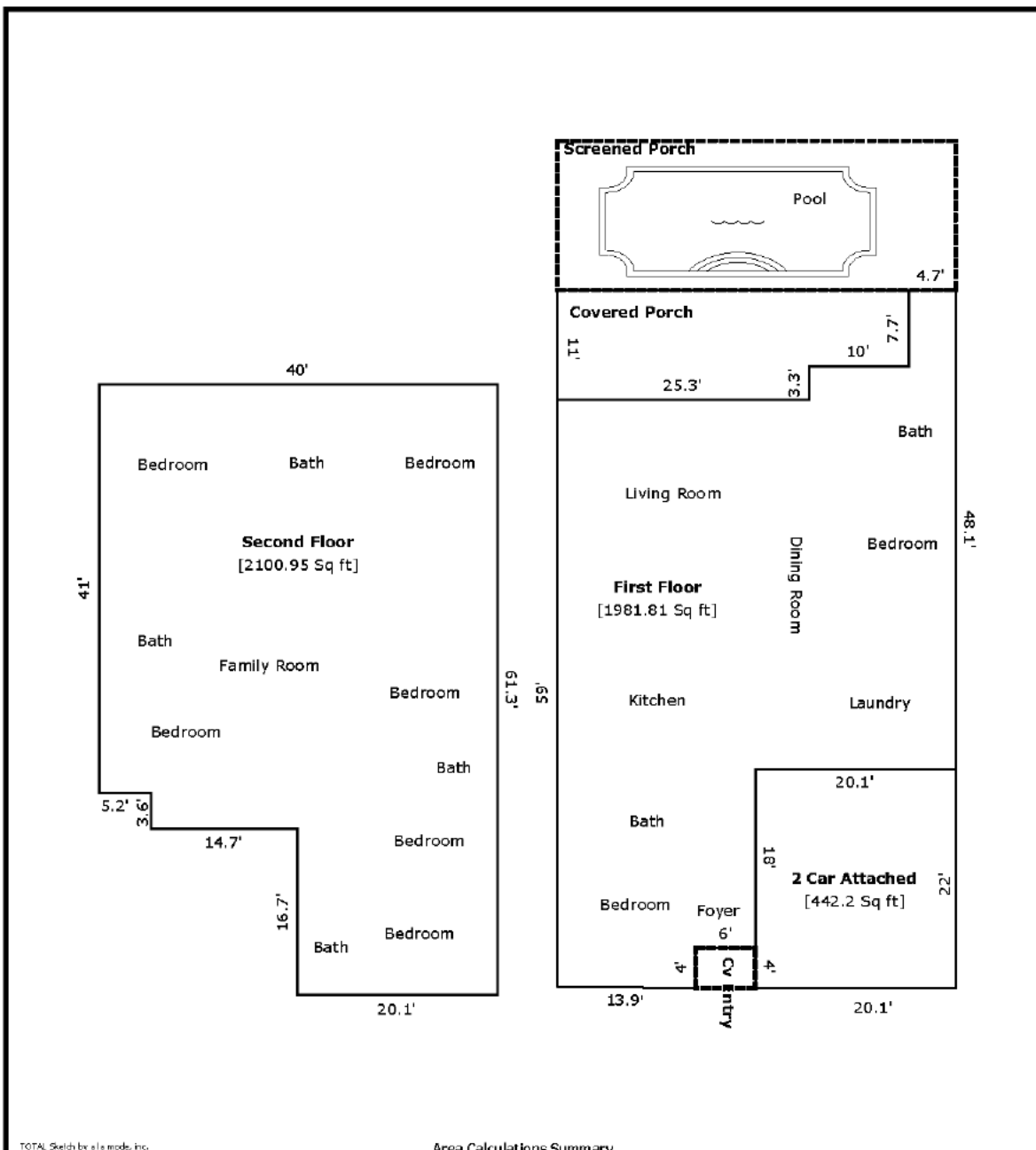
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ **545,000**, as of **08/03/2020**, which is the date of inspection and the effective date of this appraisal.

SALES COMPARISON APPROACH

RECONCILIATION

ADDITIONAL COMMENTS	Addendum A	
	COMMENTS ON SALES COMPARISON: The noted adjustment for size differences reflects the comparable sales heated square footage in relation to the subject. The noted adjustment is market derived and considered to be supported by the tax assessors information. Any non-base square footage has been adjusted at a lesser rate than the base square footage.	
	This is a APPRAISAL REPORT which is intended to comply with the reporting requirements set forth under Standards Rule 2-2 (b) of the Uniform Standards of Professional Appraisal Practice for a APPRAISAL REPORT, as such, it presents only summary discussions of the data, reasoning and analysis that were used in the appraisal process to develop the appraiser's opinion of value. Supporting documentation concerning the data, reasoning and analysis 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 intended use stated in the report.	
	This report has been electronically prepared in compliance with the USPAP guidelines which included a digital signature and adequate security measures in place to protect the integrity of the data produced by the appraiser. Digital photographs have not been re-touched, electronically manipulated or enhanced in any way to deviate from their original perspective.	
	The purpose of this appraisal is to determine market value for the lender/client. This appraisal may not be used or relied upon by anyone other than the client/intended user, for any purpose whatsoever, without the express written consent of the appraiser. Further, the appraiser assumes no obligation, liability, or accountability to any third party and is not aware of them or their use of this report.	
	Some photos may have been obtained from MLS, due to weather conditions, over-exposure of digital pictures, gated community restrictions or other circumstances.	
	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.	
	The Income Approach is not considered applicable for the purposes of this report.	
	COST APPROACH:	
	The cost approach is an analysis to support the appraisers opinion of the subject propertys market value. The use in whole or in part of the cost approach for other purposes is not intended by the appraiser. The appraisal should not be used for the purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained. The replacement or reproduction cost from the cost approach may not be a reliable 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 and 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 parties involved; and no services were performed by the appraiser within the 3 year period immediately preceding acceptance of this assignment, as an appraiser or in any capacity. Appraiser office location is within 30 miles of the subject.	
	PURPOSE OF APPRAISAL: The purpose of the appraisal is to estimate the market value of the subject property as defined herein on page 1 of the Statement of Limiting Conditions and Appraiser's Certification. The source for the stated Definition of Market Value are the regulations published by the federal regulatory agencies pursuant to Title XI of FIRREA of 1989 and the Interagency Appraisal and Evaluation Guidelines dated 10/27/1994	
COST APPROACH TO VALUE (not required by Fannie Mae)		
Provide adequate information for the lender/client to replicate the below cost figures and calculations.		
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The subject site value is based on the allocation and/or the extraction method of land valuation and local residential contractors estimates building cost ratios for similar types of construction in the subject market.		
COST APPROACH	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE ----- \$ 55,000
	Source of cost data Marshall & Swift Residential Cost Handbook	DWELLING 4,083 Sq.Ft. @ \$ 125.00 ----- \$ 510,375
	Quality rating from cost service Average Effective date of cost data Current	0 Sq.Ft. @ \$ ----- \$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Additional Features ----- \$
	The replacement cost used was derived from the Building-Cost.net adjusted to the local area. The Depreciation method used is the Economic Age-Life method. Site improvements include porch, walks, drives, landscaping, impact fees etc. The Cost Approach is not considered an appropriate method of valuation of homes over 2 years old due to changing buyer preferences and building practices and therefore not considered a reliable method of valuation.	Garage/Carport 442 Sq.Ft. @ \$ 35.00 ----- \$ 15,470
		Total Estimate of Cost-New ----- \$ 525,845
		Less Physical Functional External
		Depreciation 13,146 ----- \$(13,146)
		Depreciated Cost of Improvements ----- \$ 512,699
		As-is Value of Site Improvements ----- \$
Estimated Remaining Economic Life (HUD and VA only) 78 Years	INDICATED VALUE BY COST APPROACH ----- \$ 567,699	
INCOME APPROACH TO VALUE (not required by Fannie Mae)		
Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$ 0	Indicated Value by Income Approach	
Summary of Income Approach (including support for market rent and GRM) N/A		
PROJECT INFORMATION FOR PUDS (if applicable)		
Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Unit type(s) <input checked="" type="checkbox"/> Detached <input type="checkbox"/> Attached		
Provide the following information for PUDS ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.		
Legal Name of Project WINDSOR AT WESTSIDE		
Total number of phases	Total number of units Total number of units sold	
Total number of units rented	Total number of units for sale Data source(s)	
Was the project created by the conversion of existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, date of conversion.		
Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source		
Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the status of completion.		
Are the common elements leased to or by the Homeowners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the rental terms and options.		
Describe common elements and recreational facilities. Community Pool		

Borrower	Marilyn Mosby				
Property Address	[REDACTED]				
City	Kissimmee	County	Osceola	State	FL
Zip Code	34747				
Lender/Client	CARDINAL FINANCIAL COMPANY				



TOTAL Sketch by e|a mode, inc.

Area Calculations Summary		
Living Area		Calculation Details
First Floor	1981.81 Sq ft	$4.7 \times 7.7 = 36.19$ $40.4 \times 14.7 = 593.88$ $25.3 \times 37.1 = 938.63$ $19.9 \times 18 = 358.2$ $13.9 \times 3.9 = 54.21$ $0.5 \times 13.9 \times 0.1 = 0.7$
Second Floor	2100.95 Sq ft	$40 \times 41 = 1640$ $20.3 \times 20.1 = 408.03$ $14.7 \times 3.6 = 52.92$
Total Living Area (Rounded):	4083 Sq ft	
Non-living Area		
2 Car Attached	442.2 Sq ft	$20.1 \times 22 = 442.2$

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Subject Front

1953 Nice Ct
 Sales Price 545,000
 Gross Living Area 4,083
 Total Rooms 12
 Total Bedrooms 8
 Total Bathrooms 6.0
 Location B;Res;Gated
 View B;Woods;
 Site 6942 sf
 Quality Q4
 Age 3



Subject Rear



Subject Street

Borrower	Marilyn Mosby				
Property Address	[REDACTED]				
City	Kissimmee	County	Osceola	State	FL Zip Code 34747
Lender/Client	CARDINAL FINANCIAL COMPANY				



Subject Side



545,000
 4,083
 12
 8
 6.0
 B;Res;Gated
 B;Woods;
 6942 sf
 Q4
 3

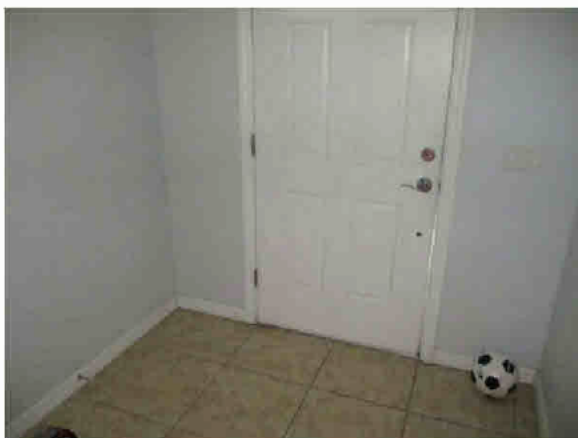


Subject Side

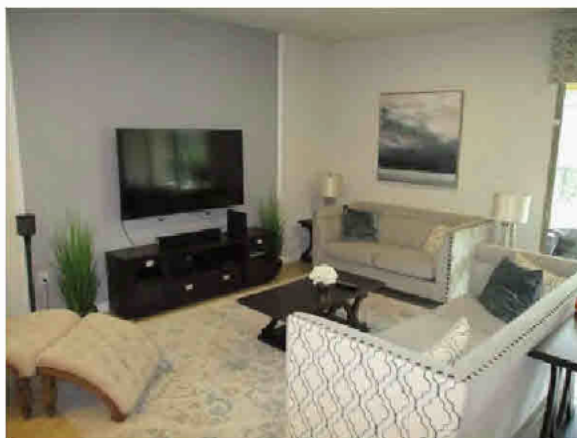


Subject Street

Borrower	Marilyn Mosby				
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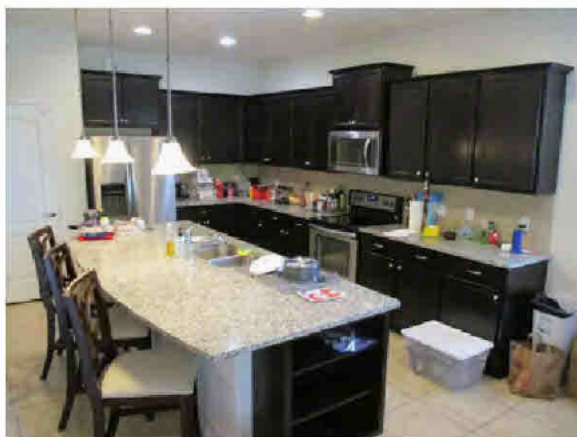
Foyer



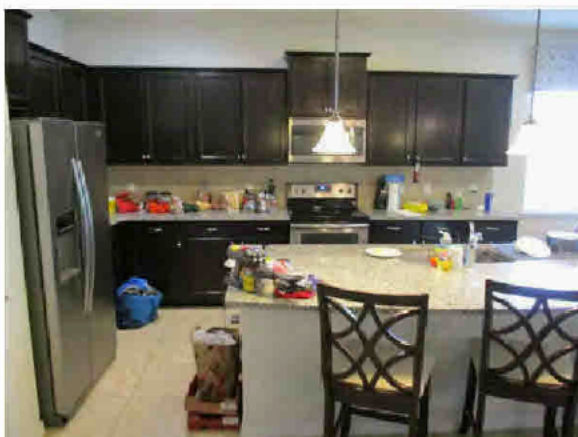
Living Room



Dining Room



Kitchen



Kitchen

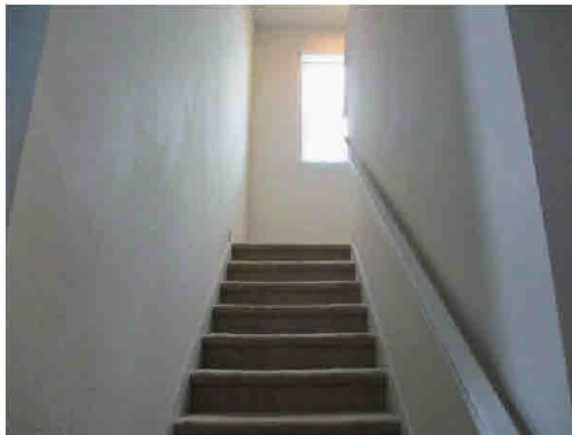


Bedroom #1

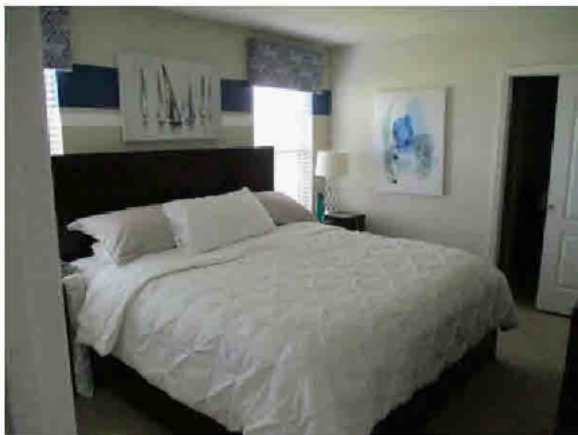
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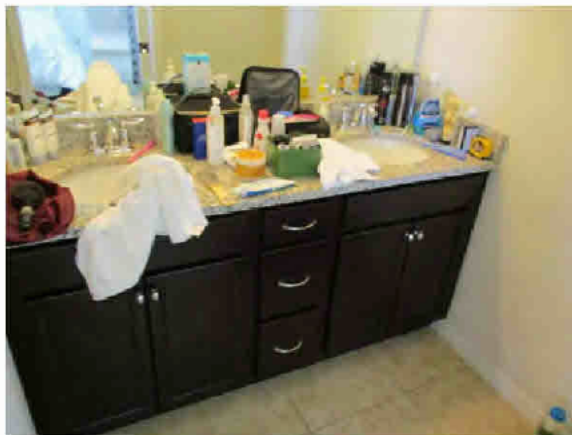
Bathroom #1



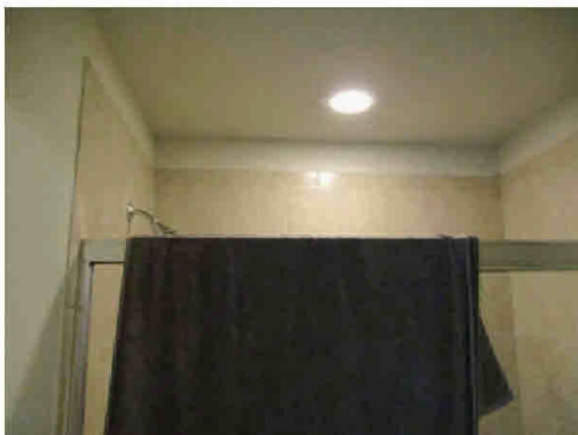
Stairs



Bedroom #2



Bathroom #2

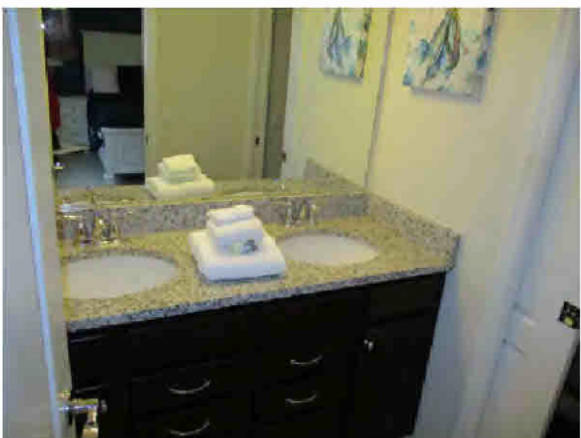


Bathroom #2



Bedroom #3

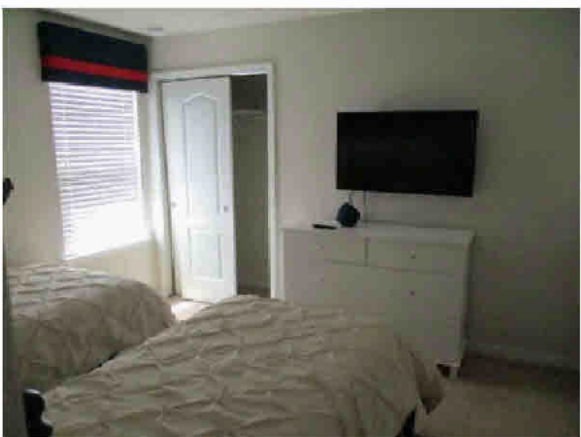
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Bathroom #3



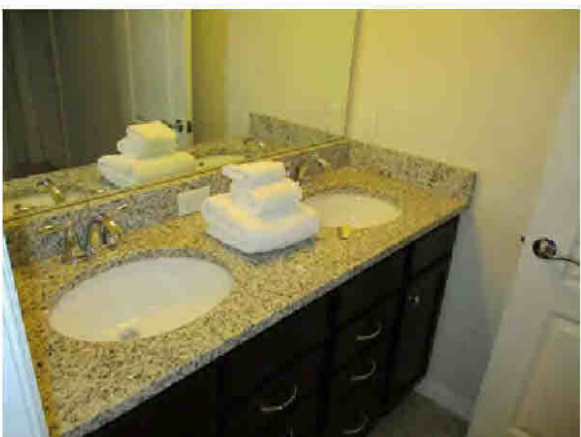
Bathroom #3



Bedroom #4



Bathroom #4

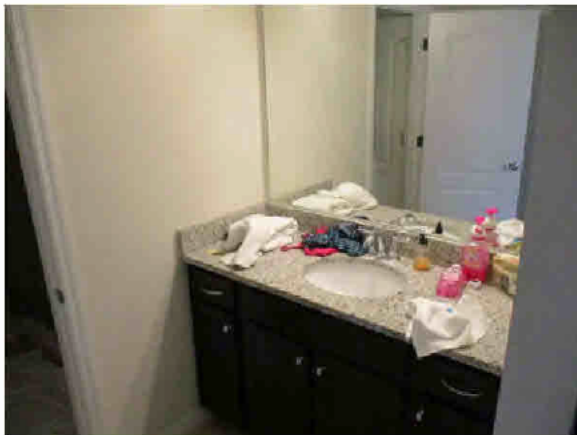


Bathroom #4



Bedroom #5

Borrower	Marilyn Mosby						
Property Address	[REDACTED]						
City	Kissimmee	County	Osceola	State	FL	Zip Code	34747
Lender/Client	CARDINAL FINANCIAL COMPANY						



Bathroom #5



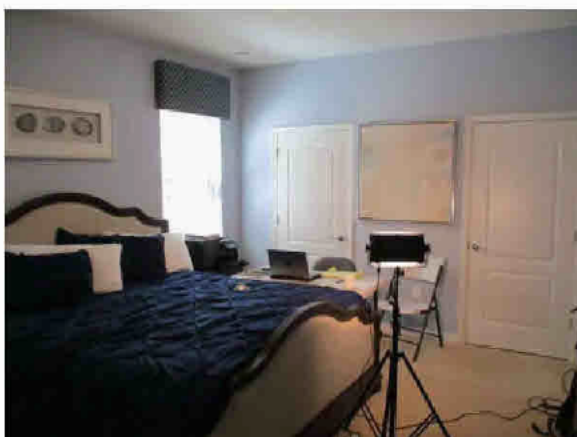
Bathroom #5



Bedroom #6



Family Room



Bedroom #7



Bathroom #6

Borrower	Marilyn Mosby						
Property Address	[REDACTED]						
City	Kissimmee	County	Osceola	State	FL	Zip Code	34747
Lender/Client	CARDINAL FINANCIAL COMPANY						



Bedroom #8



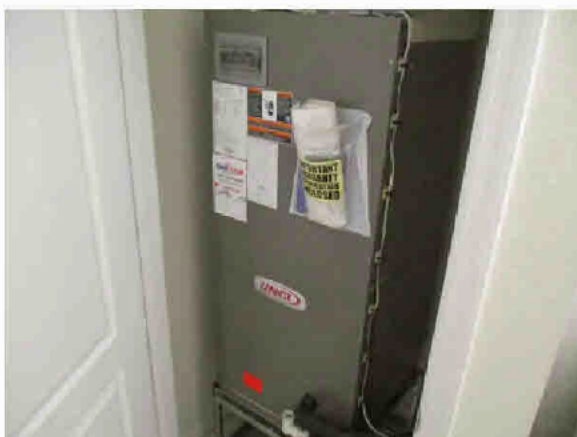
Water Heater #1



Ac Unit #1



Laundry



AC Unit #2



Laundry

Borrower	Marilyn Mosby				
Property Address	[REDACTED]				
City	Kissimmee	County	Osceola	State	FL
Zip Code	34747				
Lender/Client	CARDINAL FINANCIAL COMPANY				



Water Heater #2



Breaker Boxes



Garage



Garage



Smoke Detector



Pool Equipment

Borrower	Marilyn Mosby				
Property Address	[REDACTED]				
City	Kissimmee	County	Osceola	State	FL Zip Code 34747
Lender/Client	CARDINAL FINANCIAL COMPANY				



AC Unit

Comments:



Subject's Backyard

Comments:

Comments:

Comments: