Jonah Perrin

From: Shannon Yost

Sent: Wednesday, August 5, 2020 7:35 AM

To: Marilyn Mosby; Monique Holston-Greene, REALTOR Cell:917-807-2639

Cc: Gilbert Bennett; My Easy Mortgage <u>Team</u>

Subject: Appraisal Report - Marilyn Mosby - Nice Ct, Kissimmee, FL 34746

Attachments: Appraisal Report.pdf

Hi Marilyn and Monique,

The appraisal report is in for your new home at Very exciting! Nice Ct, Kissimmee, FL 34746.

The value came in at \$545,000.00 and the attached report is AS/IS which means the appraiser is not requiring any repairs!

I've attached a copy of the report for your records, Monique – great job as always securing this beautiful home for Marilyn in this very competitive market!

Please let us know if you have any questions!



Shannon Yost

My Easy Mortgage, LLC

Mortgage Loan Originator

NMLS#338278 | CO NMLS # 1268485

Direct Line: (813) 524-5395 (call or text)

Office: (813) 513-9846 Fax: (813) 513-9847

Shannon@myeasymortgage.com





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DEFENDANT'S EXHIBIT NO. 098
CASE NO. LKG-22-CR-0007
(U.S. v. Marilyn J. Mosby)
IDENTIFICATION:
ADMITTED:

RESIDENTIAL APPRAISAL REPORT



Property Location:

Nice Ct

Windsor At Westside

Kissimmee, FL 34747

Borrower:

Marilyn Mosby

Client:

CARDINAL FINANCIAL COMPANY 3701 Arco Corporate Drive, Suite 200

Charlotte, NC 28273

Effective Date:

08/03/2020

Prepared By:

EL Habib EL Moubarik Cert Res RD8358



SPERONE ST

ORLANDO, FL 32819

Borrower	Marilyn Mosby				File No.	H327	
Property Address	Nice Ct						
City	Kissimmee	County	Osceola	State	FL	Zip Code	34747
Lender/Client	CARDINAL FINANCIAL COMPANY						

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Perrouer Mariha Machy	File No. H327
Borrower Marilyn Mosby Property Address Nice Ct	H321
0.1	Sceola State FL Zip Code 34747
Lender/Client CARDINAL FINANCIAL COMPANY	
APPRAISAL AND REPORT IDENTIFICATION	
This Report is one of the following types:	
Appraisal Report (A written report prepared under Standards Rule	2-2(a) , pursuant to the Scope of Work, as disclosed elsewhere in this report.)
Restricted (A written report prepared under Standards Rule restricted to the stated intended use by the specified	2-2(b) , pursuant to the Scope of Work, as disclosed elsewhere in this report, client or intended user.)
Comments on Standards Rule 2-3	
I certify that, to the best of my knowledge and belief:	
 The statements of fact contained in this report are true and correct. The reported analyses, opinions, and conclusions are limited only by the reported assur analyses, opinions, and conclusions. 	
 Unless otherwise indicated, I have no present or prospective interest in the property that Unless otherwise indicated, I have performed no services, as an appraiser or in any other period immediately preceding acceptance of this assignment. 	
- I have no bias with respect to the property that is the subject of this report or the parties	
 My enqagement in this assignment was not contingent upon developing or reporting pri My compensation for completing this assignment is not contingent upon the developme client, the amount of the value opinion, the attainment of a stipulated result, or the occurre My analyses, opinions, and conclusions were developed, and this report has been prepared. 	nt or reporting of a predetermined value or direction in value that favors the cause of the
in effect at the time this report was prepared.	
- Unless otherwise indicated, I have made a personal inspection of the property that is the	,
 Unless otherwise indicated, no one provided significant real property appraisal assistance individual providing significant real property appraisal assistance is stated elsewhere in this 	
Reasonable Exposure Time (USPAP defines Exposure Time	as the estimated length of time that the property interest being
appraised would have been offered on the market prior to the hypothetical consummation of a sale	*
My Opinion of Reasonable Exposure Time for the subject property at the market value	stated in this report is: 30-90 days
Comments on Appraisal and Report Identific	ation
Note any USPAP-related issues requiring disclosure and any sta	
A reasonable exposure time for the subject property at the opinion of va	alue indicated is estimated to be 30-90 days and
was derived using information in MLS of recent closed sales in the sub	
published data from the Orlando Regional Realtor Association. Every p	· ·
considered in the context of conditions surrounding the listing as well a competition in the market.	s initial pricing and price reductions relative to
"Exposure Time: estimated length of time that the property interest beir	ng appraised would have been offered on the
market prior to the hypo hetical consummation of a sale at market value	e on the effective date of the appraisal."
DUDDOSE OF ADDDAISAL The numbers of the appraisal is to estimate	a the market value of the cubicet property as defined herein on page
PURPOSE OF APPRAISAL: The purpose of the appraisal is to estimate 1 of the Statement of Limiting Conditions and Appraiser's Certification.	
regula ions published by the federal regulatory agencies pursuant to Ti	
Evalua ion Guidelines dated 10/27/1994.	ž
I have not performed any services, as an appraiser or in any other capa	
the three-year period immediately preceding acceptance of this assignr I certify, as the appraiser, that I have completed all aspects of this value	
from the client, client's representatives, borrower, or any other party to	
APPRAISER:	SUPERVISORY or CO-APPRAISER (if applicable):
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Signature:	Signature:
Name: EL Habib EL Moubarik	Name:
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State Certification #: Cert Res RD 8358 or State License #:	State Certification #: or State License #:
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Date of Signature and Report: 08/04/2020	Date of Signature:
Effective Date of Appraisal: 08/03/2020	
Inspection of Subject: None Interior and Exterior Exterior-Only Date of Inspection (if applicable): 08/03/2020	Inspection of Subject: None Interior and Exterior Exterior-Only Date of Inspection (if applicable):
dordor2320	
Form ID14E - "TOTAL" appraisal softw	vare by a la mode, inc 1-800-ALAMODE

						Unifo	rm R	esidentia	I App	raisal F	Rep	ort		File#	H327			
The purpose	of	this sum	nmary	appraisal repo	ort is to pro	ovide the	lender/clie	nt with an a	accurate,	and adequat	tely	supported, opin	nion of t	he mark	ket value	of the	subject	property.
Property Addre	ess		Nic	ce Ct					City	Kissimme	ee			State	FL	Zip Code	34747	7
Borrower	Mari	ilyn Mos	by				Owner of P	ublic Record	Cas	hio Land l	LIC			County	Osce	ola		
Legal Descript			dsol	At Westsid	e													
Assessor's Pa					-0270				Tax Ye	2013				R.E. Tax		3,302		
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Is there any fir	nancial	l assistance (loan o	harges, sale conce	ssions, gift or dow	vnpayment as	ssistance, et	c.) to be paid by ar	ny party or	behalf of the bo	тоже	ır?]	Yes	X No
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the South	h, ar	nd Flore	nce	Villa Grove	Rd to the N	North.							490	Pred.	2	Other		10
Neighborhood	Descr	iption		The neighbo	orhood enjo	ys an a	verage	reputation ir	comp	arison wit	h su	urrounding p	propertie	es. Sch	nools, s	hopping	g, health	
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Freddie Mac Form 70 March 2005 UAD Version 9/2011 Page 1 of 6 Fannie Mae Form 1004 March 2005

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

There are 49 comparable	properties cui	rrently of	ffered to	r sale		ne subject neighborh	ou rang			from \$ 440,000		to \$	849	9,900	
There are 22 comparable	sales in the		neighbort			ne past twelve mon	hs rangir			e from \$ 425,00 ESALE#2	0			03,710 E SALE # 3	
Address Nice Ct	SUBJEC	1				LE SALE # I	0000				0447			LE SALE # 3	
Address Nice Ct Kissimmee, FL 34	1717			Nice (4747	1		on Loc	•		Malta nmee		4747	
Proximity to Subject	4/4/		Kissin 0.22 n			4/4/		miles	, FL 3	4/4/		miles		4/4/	
	\$ 54	45,000	U.EE 11	mc3		\$ 540,00		mes		\$ 540,000	0.20	· · · · · · ·		\$	544,000
Sale Price/Gross Liv. Area		18 sq.ft.	\$ 1	33.63	sq.ft.	2.5,00	_	133.63	3 sq.ft.	2.2,300	\$.	134.62	sq.ft.		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Data Source(s)	MFRMLS#05820841;DOM 3 MFRMLS#05791767;DOM 114		767;DOM 114	MFRMLS#05780666;DOM 79			79								
Verification Source(s)								RMLS	StreetInspect/MFRMLS						
VALUE ADJUSTMENTS	DESCRIPT	10N		SCRIPTIO)N	+(-) \$ Adjustment	_	ESCRIPTIO	DN	+(-) \$ Adjustment	DESCRIPTION			+(-) \$ Adju	ustment
Sales or Financing			ArmLt				0 ArmL				ArmL				
Concessions Date of Sale/Time			Conv;		110		0 Conv		// 0		Cash		140		
Location	B;Res;Gat	had	s11/19 B:Res					19;c10 s;Gate			s10/19;c08/19 B;Res;Gated				
Leasehold/Fee Simple	Fee Simpl		Fee S					Simple				Simple			
Site	6942 sf		6970				0 6534	_	_	0	6098	_			0
View	B;Woods;		N;Res	i,			0 N;Re	s;		0	N;Re	s;			0
Design (Style)	DT2;Conte	emp	DT2;C	conte	mp		DT2;	Conte	mp		DT2;0	Conte	mp		
Quality of Construction	Q4		Q4				Q4				Q4				
Actual Age Condition	3		2				0 4			0	5				0
Condition Above Grade	C2 Total Bdrms.	Baths	C2 Total	Bdrms.	Baths		C2 Total	Bdrms.	Baths		C2 Total	Bdrms.	Baths		
Room Count	12 8	6.0	12	8	6 0		12	8 8			12	8 8	6.0		
Gross Living Area	12 8 4.08	_		8 4.041			0	4.041	6.0 sq.ft.	0		4.041			0
Basement & Finished	0sf		0sf	2,0-1 I			0sf	-,U41			0sf	7,041			U
Rooms Below Grade							-2.								
Functional Utility	Average		Avera	ge			Aver	age			Avera	age			
Heating/Cooling	FWA/CAC	;	FWA/	CAC			FWA	/CAC			FWA	/CAC			
Energy Efficient Items	Standard		Stand				Stan				Stand				
Garage/Carport Porch/Patio/Deck	2qa2dw	-D	2ga2d		D		2ga2		De d		2ga20		De-1		
	CvEntry/S	cPrch			Prch			ntry/Sc	:Prch			try/Sc	Prch		
Amenities Florida Room	Average None		Avera None	ye			None				Avera	••			
Pool & Spa	Pool/Spa		Pool/S	Spa		1	Pool				Pool/				
Net Adjustment (Total)	. Jonopa			+ [] -	\$	0 [\$ 0		- 5pa		\$	0
Adjusted Sale Price			Net Adj.		0.0 %		Net Adj.		0.0 %		Net Adj.		0.0 %		
of Comparables I did did not research the s			Gross Adj		0.0 %	\$ 540,00 rable sales. If not, explain	O Gross A	dj.	0.0 %	\$ 540,000	Gross Ad	dj.	0.0 %	\$.	544,000
Data Source(s) Public Reco	ords, Coun ot reveal any prior ords, Coun	ty Prop sales or to ty Prop	erty Apansfers of to	pprais the comp	ser, M parable sa ser, M	ty for the three years prior LS, Microbase. les for the year prior to th LS, Microbase. perty and comparable sale	date of sa	le of the c	omparable	e sale.					
ITEM			JBJECT			COMPARABLE				COMPARABLE SALE #2			COMPA	RABLE SALE #	3
Date of Prior Sale/Transfer	09/16/	/2019													
Price of Prior Sale/Transfer	\$550,0														
Data Source(s)		Recor	ds/MF	RMLS		Public Records/I								MLS	
Effective Date of Data Source(s)	08/03/		nnareh!-	alor	(08/03/2020			08/03/				/2020		
Analysis of prior sale or transfer history of					I AII -					nsfer history of subje					
normal for the subject's market Multiple Listing Service (MLS) a												OUDIIC F	ecords	and/or thro	ugn the
muluple Libility betvice (MLS) a	as Allis-Left	gur rfalfi	Javu0115	. oubj	eu pro	policy was sold off	ioi 1012U	191013	JJU UU	∾ wiii a waifafily 0e	ou.				
									auali	fied sales availab	le for	which	reliab		
Summary of Sales Comparison Approach		All sale	es are o	consi	dered	to be the most r	ecent, s	similar	, quali	nea sales availab	IC IUI	···			
information could be obtain	ned and are												and w	<u>rithin</u>	
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Fannie Mae Form 1004 March 2005

File# H327

	Addendum A							
	COMMENTS ON SALES COMPARISON: The noted adjustment for size d							
	in relation to the subject. The noted adjustment is market derived and con		he tax asse	essors information.				
	Any non-base square footage has been adjusted at a lesser rate than the		under Stand	larde				
	Rule 2-2 (b) of the Uniform Standards of Professional Appraisal Practice for							
	summary discussions of the data, reasoning and analysis that were used in							
	value. Supporting documentation concerning the data, reasoning and ana	lysis is retained in the appr	aiser's file. T	he depth of discussion				
	contained in this report is specific to the needs of the client and for the inte	nded use stated in the repo	ort.					
	This report has been electronically prepared in compliance wi h the USPA	P guidelines which included	l a digital sig	nature and				
	adequate security measures in place to protect the integrity of the data pro			aphs have not been				
	re-touched, electronically manipulated or enhanced in any way to deviate from their original perspec ive. 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, wi hout the				r			
	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				ns or			
TS	other circumstances.			•				
MENTS	This is not a building inspection report and it should not be used as one.							
COM	All sales have been confirmed as being closed in the month indicated.							
MAL	All flood maps and census have been generated by Interflood services.							
ОL	No personal property is included in the appraised value. The Income Approach is not considered applicable for the purposes of this	report						
ADD	COST APPROACH:	тероп.						
	The cost approach is an analysis to support the appraisers opinion of the s	subject propertys market va	lue. The use	in whole or in part of the	cost			
	approach for other purposes is not intended by the appraiser. The appraise							
	type of insurance coverage to be placed on the subject property. The appr	raiser assumes no liability for	or and does	not guarantee that any				
	insurable value es imate inferred from this report will result in he subject p				he			
	replacement or reproduction cost from he cost approach may not be a reli							
	appraisal. Reasons being, changing costs of materials and labor, building approach was not given any consideration in the appraiser's final analysis.	codes and government reg	julations 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 parti	es involved; and no service	s were perfo	rmed by the appraiser w	ithin			
	the 3 year period immediately preceding acceptance of this assignment, as							
	Appraiser office location is within 30 miles of the subject.							
	PURPOSE OF APPRAISAL: The purpose of the appraisal is to estimate th							
	the Statement of Limiting Conditions and Appraiser's Certification. The so	urce for the stated Definitio	n of Market \	Value are the regulations	5			
	published by he federal regulatory agencies pursuant to Title XI of FIRREA of 1989 and the Interagency Appraisal and Evaluation Guidelines							
		A of 1989 and the Interager	icy Appraisa	I and Evaluation Guidelin	nes			
	published by he federal regulatory agencies pursuant to Title XI of FIRRE. dated 10/27/1994	A of 1989 and the Interager	ncy Appraisa	l and Evaluation Guidelin	nes			
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INFORMATION COST APPI	COST APPROACH TO VALUE 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) and/or the extraction method of land valuation and local residential contract the subject market. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall & Swift Residential Cost Handbook Quality rating from cost service Average Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) 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. Estimated Remaining Economic Life (HUD and VA only) 78 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 0	The ctors estimates building cost of the c	e subject site tratios for si	e value is based on the al milar types of construction == \$ 125.00	15,470 525,845 13,146 512,699			
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INFORMATION COME COST APP	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) and/or the extraction method of land valuation and local residential contract the subject market. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall & Swift Residential Cost Handbook Quality rating from cost service Average Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) 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. Estimated Remaining Economic Life (HUD and VA only) 78 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 0	The ctors estimates building cost of the c	e subject site t ratios for si 3 Sq.R. @ \$ 5 Sq.R. @ \$ 7 Sq.R. @ \$ 7 Attached	e value is based on the al milar types of construction == \$ 125.00	15,470 525,845 13,146 512,699			
INFORMATION COST APPI	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) and/or the extraction method of land valuation and local residential contract the subject market. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data Marshall & Swift Residential Cost Handbook Quality rating from cost service Average Effective date of cost data Current Comments on Cost Approach (gross living area calculations, depreciation, etc.) 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. Estimated Remaining Economic Life (HUD and VA only) 78 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ 0	Cors estimates building cost tors estimates a 4,08: Additional Features Garage/Carport 44: Total Estimate of Cost-New Less Physical Depreciation 13,146 Depreciated Cost of Improvements INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) O = \$ IFOR PUDs (if applicable) No Unit type(s) Detached by is an attached dwelling unit. Total number of units sold Data source(s) No If Yes, date of conversion. If No, describe the status of completion.	e subject site t ratios for si 3 Sq.R. @ \$ 5 Sq.R. @ \$ 7 Sq.R. @ \$ 7 Attached	e value is based on the al milar types of construction == \$ 125.00	15,470 525,845 13,146 512,699			

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

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, 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 of 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 dollar for dollar cost of 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 the 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.

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APPRAISER S CERTIFICATION:

The Appraiser certifies and agrees that:

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

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- 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.
- 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 ###	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name EL Habib EL Moubarik	Name
Company Name CF VALUATIONS GROUP, LLC	Company Name
Company Address 6931 SPERONE ST	Company Address
ORLANDO, FL 32819	
Telephone Number (407) 758-1962	Telephone Number
Email Address <u>CFVALUATIONSGROUP@GMAIL.COM</u>	Email Address
Date of Signature and Report 08/04/2020	Date of Signature
Effective Date of Appraisal 08/03/2020	State Certification #
State Certification # Cert Res RD 8358	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State FL	
Expiration Date of Certification or License 11/30/2020	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
1953 Nice Ct	Did inspect exterior of subject property from street
Kissimmee, FL 34747	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 545,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name Class Valuation, LLC	COMPARABLE SALES
Company Name CARDINAL FINANCIAL COMPANY	COMPANABLE SALES
Company Address 3701 Arco Corporate Drive, Suite 200,	Did not inspect exterior of comparable sales from street
Charlotte, NC 28273	Did inspect exterior of comparable sales from street
Email Address	Date of Inspection

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Uniform Residential Appraisal Report File# H327 COMPARABLE SALE # 4 COMPARABLE SALE # 5 COMPARABLE SALE # 6 SUBJECT Nice Ct 8849 Rhodes St 2195 Tripoli Ct 1945 Nice Ct Kissimmee, FL 34747 Kissimmee, FL 34747 Kissimmee, FL 34747 Kissimmee, FL 34747 0.20 miles W 0.05 miles NW 0.02 miles SE Sale Price 545,000 545,000 Sale Price/Gross Liv. Area 133.48 sq.ft. \$ 134.87 sq.ft. 137 34 sq.ft. 137.34 sq.ft. Data Source(s) MFRMLS#S5022055;DOM 1 MFRMLS#05815841;DOM 8 MFRMLS#05813836;DOM 316 /erification Source(s) StreetInspect/MFRMLS StreetInspect/MFRMLS StreetInspect/MFRMLS VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION DESCRIPTION DESCRIPTION Sales or Financing ArmLth ArmLth Concessions Conv;0 Cash:0 Active:0 Date of Sale/Time s09/19;c08/19 s12/19;c10/19 Active -11,100 B;Res;Gated B;Res;Gated B;Res;Gated B;Res;Gated Leasehold/Fee Simple Fee Simple Fee Simple Fee Simple Fee Simple 0 6942 sf 5663 sf 0 8712 sf 0 6098 sf View B;Woods; N;Res;Pnd 0 N;Res; 0 B;Woods; Design (Style) DT2;Contemp DT2;Contemp DT2;Contemp DT2;Contemp Quality of Construction Ω 4 Ω4 O4 O_4 Actual Age 3 0 4 03 Condition C2 C2 C2 C2 Above Grade Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Room Count 12 8 60 12 8 60 12 8 6.0 12 8 6.0 Gross Living Area 4,083 sq.ft. 4,041 sq.ft. 4,041 sq.ft. 4 041 sq.ft. Basement & Finished 0sf ∩sf Osf Osf Rooms Below Grade 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 -+ \times -11,100 Adjusted Sale Price 009 00% 20% 545,000 Gross Adj. 0.0 % 555,000 Gross Adj. Gross Adi of Comparables 0.0% 2.0 % \$ 543,900 ales (report additional Report the results of the research and analysis of the prior sale or trans fer history of the subject p prior sales on page 3). COMPARABLE SALE # 4 COMPARABLE SALE # 5 COMPARABLE SALE # ITEM SUBJECT 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. Any prior sales of subject within 36 months and the comparables within 12 months of the date of this appraisal is noted above. 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 quidelines

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Uniform Residential Appraisal Report File# H327 COMPARABLE SALE # 7 COMPARABLE SALE # 8 COMPARABLE SALE # 9 SUBJECT Nice Ct 2123 Tripoli Ct Kissimmee, FL 34747 Kissimmee, FL 34747 0.16 miles SW Sale Price 545,000 545,000 Sale Price/Gross Liv. Area 134.87 sq.ft. sq.ft. sq.ft. 133.48 sq.ft. \$ Data Source(s) MFRMLS#05846112;DOM 164 Verification Source(s) StreetInspect/MFRMLS VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment Sales or Financing Concessions Active;0 Date of Sale/Time Active -10,900 B;Res;Gated B;Res;Gated Leasehold/Fee Simple Fee Simple Fee Simple 6942 sf 5663 sf 0 View B;Woods; N;Res; 0 Design (Style) DT2;Contemp DT2;Contemp Quality of Construction Q4 Q4 Actual Age 5 Condition C2 C2 Above Grade Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Total Bdms. Baths Room Count 12 8 60 12 8 60 Gross Living Area sa.ft. sa.ft. 4,083 sq.ft. 4,041 sq.ft. Basement & Finished 0sf Osf Rooms Below Grade Functional Utility Average Average Heating/Cooling FWA/CAC FWA/CAC Energy Efficient Items Standard Standard Garage/Carport 2ga2dw 2ga2dw Porch/Patio/Deck CvEntry/ScPrch CvEntry/ScPrch Amenities <u>Average</u> Average Florida Room None None Pool/Spa Pool & Spa Pool/Spa Net Adjustment (Total) _ + -10,900 **+** Adjusted Sale Price 2.0 % 534,100 Gross Adj. % \$ Gross Adi % \$ of Comparables Gross Adi. 2.0 % \$ Report the results of the research and analysis of the prior sale or transfer history of the subject pri rty and comparable sales (report additional prior sales on page 3). COMPARABLE SALE # 9 COMPARABLE SALE # 7 ITEM SUBJECT COMPARABLE SALE # Date of Prior Sale/Transfer 09/16/2019 Price of Prior Sale/Transfer \$550,000 Data Source(s) Public Records/MFRMLS Public Records/MFRMLS Effective Date of Data Source(s) 08/03/2020 08/03/2020 Analysis of prior sale or transfer history of the subject property and comparable sales Analysis/Comments

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Supplemental Addendum

	oupl	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	. Audonaum			11321		
Borrower	Marilyn Mosby							
Property Address	Nice Ct							
City	Kissimmee	County	Osceola	State	FL	Zip Code	34747	
Lender/Client	CARDINAL FINANCIAL COMPANY							

File No. H327

Addendum

• URAR: Improvements - Condition of the Property

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.

URAR: Sales Comparison Analysis - Summary of Sales Comparison Approach

- Il 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.
- I certify, as the appraiser, that I have completed all aspects of this valuation, including reconciling my opinion of value, free of influence from the client, client's representatives, borrower, or any other party to the transaction.
- 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.
- The typical market exposure time for the subject neighborhood is within 30 90 days.
- All sales are in he subjects market area. No market time adjustment has been made due to the market being stable at this
 time.
- The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the
 subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal,
 reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are
 identified by the appraiser."
- The sales search was expanded in time back 12 months and 1 miles, to include similar sales with in the subjects market area that are of equal size and amenities.
- The appraiser used paired sale analysis to derive all adjustments.
- The subject's value is over the predominant value. The subject is not an over improvement for the neighborhood and it does not effect the marketability of the subject.
- 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.
- Based on paired sales analysis no view adjustments are warranted.
- · Subject sqft not bracketed, all comparables are the same floor plan and sqft.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

The improvements have been 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).

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.

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.

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.

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.

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.

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.

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

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

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

Example:

 ${\bf 3}\ {\bf 2}$ indicates three full baths and two half baths

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
C	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA		-
	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
RE0	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
W	Withdrawn Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location Location
Wtr	Water View	View
Woods	Woods View	View
vv00u5	WOODD VIEW	V I G W

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
Avg	Average	Comp Grid
Sup	Superior	Comp Grid
Inf	Inferior	Comp Grid
Cv	Covered	Comp Grid
Sc	Screened	Comp Grid
Gd	Good	Exterior/Interior Condition
Avg	Average	Exterior/Interior Condition

Market Conditions Addendum to the Appraisal Report

_	Ket Conditions Ad	activation to the 7th	pranoun mopore	File No.	H3	327		
The purpose of this addendum is to provide the lender/client with a d	•		ions prevalent in the subject					
neighborhood. This is a required addendum for all appraisal reports v	vith an effective date on or after A			01-1-		71D 0 - 4		
Property Address Nice Ct Borrower Marilyo Mosby		^{City} Kissimm	ee	State FL	-	ZIP Code 347	47	
Borrower Marilyn Mosby Instructions: The appraiser must use the information required on this	form se the basis for his/her con	olucione and must provide cur	anort for those conclusions, regarding					
housing trends and overall market conditions as reported in the Neigh								
it is available and reliable and must provide analysis as indicated belo								
explanation. It is recognized that not all data sources will be able to pr	rovide data for the shaded areas t	below; if it is available, however	, the appraiser must include the data					
in the analysis. If data sources provide the required information as an	average instead of the median, t	he appraiser should report the a	vailable figure and identify it as an					
average. Sales and listings must be properties that compete with the								
subject property. The appraiser must explain any anomalies in the dat								
Inventory Analysis Total # of Comparable Sales (Settled)	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Increasing	_	verall Trend Stable		Destining
Absorption Rate (Total Sales/Months)	13 2.17	2.33	0.67	Increasing	ዙ	Stable	_	Declining Declining
Total # of Comparable Active Listings	25	33	49	Declining	H	Stable	=	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	11.54	14.14	73.5	Declining	怈	Stable	岗	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4-6 Months	Current – 3 Months		. 0	verall Trend	_	
Median Comparable Sale Price	\$545,000	\$497,500	\$460,000	Increasing	X	Stable		Declining
Median Comparable Sales Days on Market	8	111	33.5	Declining	\boxtimes	Stable		Increasing
Median Comparable List Price	\$550,000	\$545,000	\$550,000	Increasing	X		닕	Declining
Median Comparable Listings Days on Market Median Sale Price as % of List Price	94	158	174	Declining Increasing	ዙ	Stable Stable	X	Increasing Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	97.6 Yes	96.3	98.40	Declining	K		ዙ	Increasing
Explain in detail the seller concessions trends for the past 12 months			use of buydowns, closing costs, condi			Ottabio		moreasing
fees, options, etc.). The MFR MLS indicate	es there were 22 clos	ed sales during the	past 12 months and 6 d	of those sale	s co	ntained se	eller	-
concessions which is 27% of the total trans			•					
this period. 4-6: 7 Sales; 1 with concession	s; 14% of sales for t	his period. 0-3: 2 Sa	ales; 1 with concessions	; 50% of sale	es fo	or this peri	od.	The
concessions ranged between \$4,700 and \$	17,000. The median	concession amour	nt is \$12,500.					
	N							
Are foreclosure sales (REO sales) a factor in the market?	Yes No		the trends in listings and sales of fore		-:-4-		_	
The data used in the grid above does not in		*						
reported transac ions. However, this is not reported. It is beyond the scope of this ass					lles	unat were	HOL	
reported. It is beyond the scope of this ass	igniment to commit e	acii saic uscu iii uk	c Market Conditions Rep	JOIL.				
Cite data sources for above information. The N	MFR MLS was the da	ta source used to d	complete the Market Cor	nditions Adde	endı	ım.		
Summarize the above information as support for your conclusions in	the Neighborhood section of the	annesical raport form. If you us	ed any additional information cuch as					
an analysis of pending sales and/or expired and withdrawn listings, to	-		-					
Comparable sales used for 1004MC were				nities Due to	the	requirem	ent	s of
the 1004MC form taking the median number								
home was not factored into the search. Po	ol vs Non Pool was r	not factored. Comp	arables include listings v	within a 1 mil	le ra	dius, Prop	ert	у
Style is Single Family Home, SqFt between	n 3000 and 4500, . E	ffective Date: Mond	lay, August 3, 2020					
If the subject is a unit in a condominium or cooperative project, comple	ete the following:	N/A	Project Name					
Subject Project Data	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		0	verall Trend		
Total # of Comparable Sales (Settled)				Increasing		Stable		Declining
Absorption Rate (Total Sales/Months)				Increasing	쁜	Stable	片	Declining
Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate)				Declining Declining	ዙ	Stable Stable	ш	Increasing
montais of offic ouppry (Total Listings/Ab.Hate)							一	Increasing
Are foreclosure sales (REO sales) a factor in the project?	Yes No	If yes, indicate the numb	er of REO listings and explain the trend		s of	· Casa		Increasing
Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	Yes No	If yes, indicate the numb	l er of REO listings and explain the trend		es of			Increasing
, , , , , , , , , , , , , , , , , , , ,	Yes No	If yes, indicate the numb	er of REO listings and explain the trend		es of	Call		Increasing
, , , , , , , , , , , , , , , , , , , ,	Yes No	If yes, indicate the numb	er of REO listings and explain the trend		es of			Increasing
, , , , , , , , , , , , , , , , , , , ,	Yes No	If yes, indicate the numb	er of REO lictings and explain the trend		es of			Increasing
, , , , , , , , , , , , , , , , , , , ,	Yes No	If yes, indicate the numb	Ler of REO lictings and explain the trend		es of			Increasing
, , , , , , , , , , , , , , , , , , , ,	Yes No	If yes, indicate the numb	Ler of REO lictings and explain the trend		es of	Valore		Increasing
foreclosed properties.		If yes, indicate the numb	er of REO lictings and explain the trend		es of	Valore		Increasing
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foreclosed properties.		If yes, indicate the numb	er of REO lictings and explain the trend		es of			Increasing
foreclosed properties.		If yes, indicate the numb	er of REO lictings and explain the trend		es of			Increasing
foreclosed properties.		If yes, indicate the numb	er of REO lictings and explain the trend		es of			Increasing
foreclosed properties.		If yes, indicate the numb	er of REO lictings and explain the trend		es of			Increasing
foreclosed properties.		If yes, indicate the numb	er of REO lictings and explain the trend		es of			Increasing
Summarize the above trends and address the impact on the subject of			er of REO listings and explain the trend		es of			Increasing
foreclosed properties. Summarize the above trends and address the impact on the subject of the		If yes, indicate the numb Signature Supervisory Ap			es of			Increasing
Summarize the above trends and address the impact on the subject of the subject o	unit and project.	Signature	praiser Name		es of			Increasing
Summarize the above trends and address the impact on the subject of the subject o	unit and project.	Signature Supervisory Ap	praiser Name		es of			Increasing
Summarize the above trends and address the impact on the subject of the subject o	unit and project.	Signature Supervisory Ap Company Nam	praiser Name		es of	State		Increasing

Freddie Mac Form 71 March 2009

SUMMARY OF SALIENT FEATURES

	Subject Address	Nice Ct
	Legal Description	Windsor At Westside
N	City	Kissimmee
ORMATIC	County	Osceola
SUBJECT INFORMATION	State	FL
SUB	Zip Code	34747
	Census Tract	408.02
	Map Reference	S-18, T-25, R-27
₽		
SALESPRICE	Sale Price	5 545,000
SALES	Date of Sale	7/27/2020
H		
CLIENT	Borrower	Marilyn Mosby
ರ	Lender/Client	CARDINAL FINANCIAL COMPANY
	Size (Square Feet)	4,083
	Price per Square Foot	3 133.48
MENTS	Location	B;Res;Gated
DESCRIPTION OF IMPROVEMENTS	Age	3
TION OF	Condition	C2
DESCRIF	Total Rooms	12
	Bedrooms	8
	Baths	6.0
SER	Appraiser	EL Habib EL Moubarik
APPRAISER	Date of Appraised Value	08/03/2020
3	Final Estimate of Value	1 545 000
VALUE	FINAL ESOFMATE OF VAIUE	3 545,000

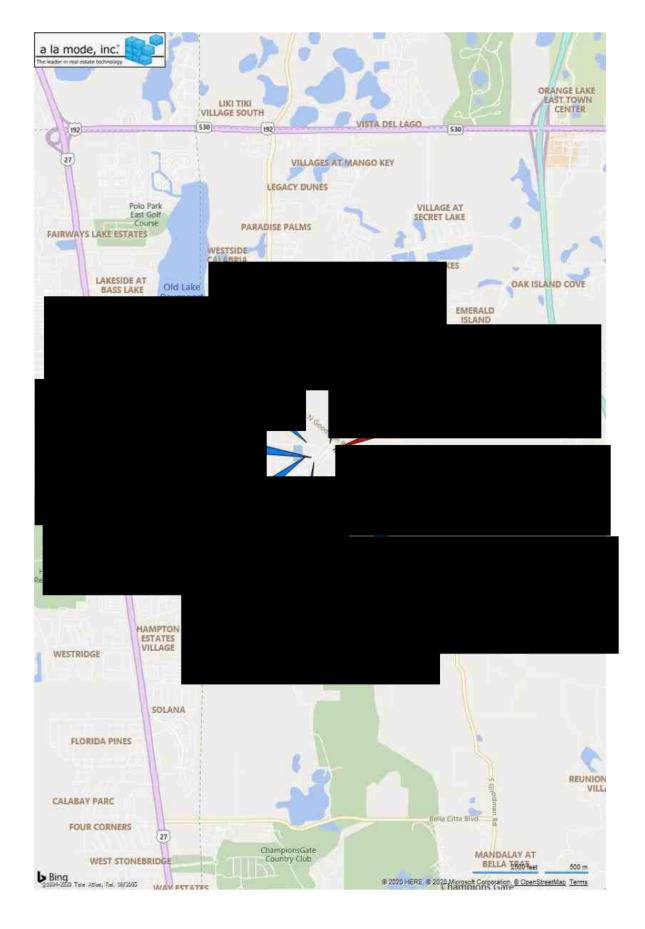
Aerial Map

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



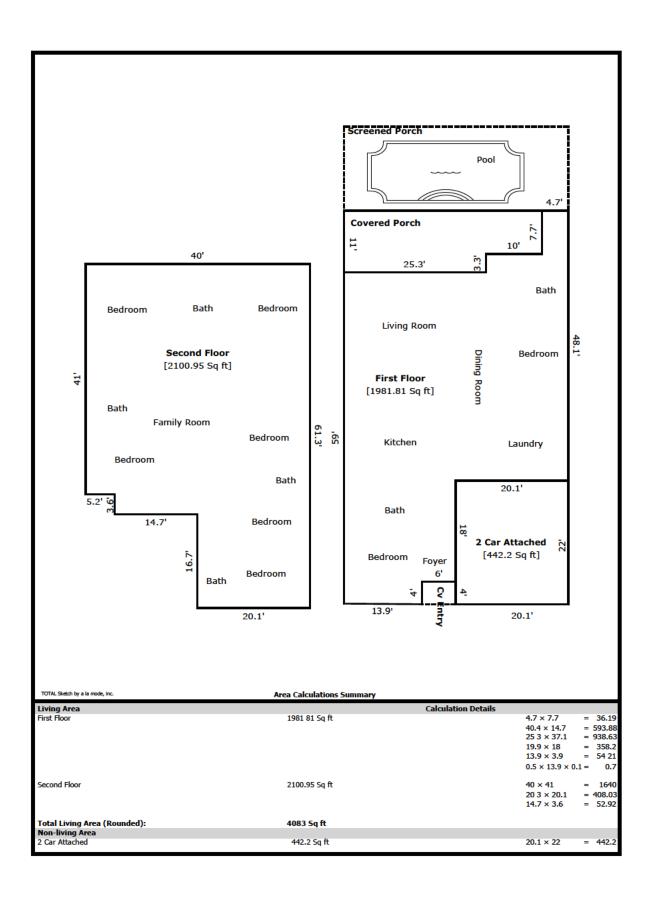
Location Map

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



Bullding Sketch

Borrower	Marilyn Mosby						
Property Address	Nice Ct						
City	Kissimmee	County	Osceola	State	FL	Zip Code	34747
Lender/Client	CADDINAL FINANCIAL COMPANY						



Subject Photo Page

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



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

Subject Photo Page

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



Subject Side

1953 Nice Ct

545,000 4,083 12 8 6 0 B;Res;Gated B;Woods; 6942 sf Q4 3



Subject Side



Subject Street

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





Foyer Living Room





Dining Room Kitchen





Kitchen Bedroom #1

Borrower	Marilyn Mosby							
Property Address	Nice Ct							
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

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





Bathroom #3 Bathroom #3





Bedroom #4 Bathroom #4





Bathroom #4 Bedroom #5

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





AC Unit

Subject's Backyard

Comments: Comments:

Comments: Comments:

Comparable Photo Page 1-3

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



Comparable 1

1836 Nice Ct

Age

Prox. to Subject 0.22 miles S Sales Price 540,000 Gross Living Area 4,041 Total Rooms 12 Total Bedrooms 8 Total Bathrooms 6.0 Location B;Res;Gated N;Res; View 6970 sf Site Q4 Quality



Comparable 2

8882 Menton Loop

 Prox. to Subject
 0.16 miles SW

 Sales Price
 540,000

 Gross Living Area
 4,041

 Total Rooms
 12

 Total Bedrooms
 8

 Total Bathrooms
 6.0

 Location
 B;Res;Gated

 View
 N;Res;

 Site
 6534 sf

 Quality
 Q4

 Age
 4



Comparable 3

2117 Malta Ter

 Location
 B;Res;Gate

 View
 N;Res;

 Site
 6098 sf

 Quality
 Q4

 Age
 5

Comparable Photo Page 4-6

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



Comparable 4

8849 Rhodes St

Prox. to Subject 0.20 miles W Sales Price 545,000 Gross Living Area 4,041 Total Rooms 12 Total Bedrooms 8 Total Bathrooms 6.0 Location B;Res;Gated N;Res;Pnd View 5663 sf Site Q4 Quality Age



Comparable 5

2195 Tripoli Ct

 Prox. to Subject
 0.05 miles NW

 Sales Price
 555,000

 Gross Living Area
 4,041

 Total Rooms
 12

 Total Bedrooms
 8

 Total Bathrooms
 6.0

 Location
 B;Res;Gated

 View
 N;Res;

 Site
 8712 sf

 Quality
 Q4

 Age
 4



Comparable 6

1945 Nice Ct

 Prox. to Subject
 0.02 miles SE

 Sales Price
 555,000

 Gross Living Area
 4,041

 Total Bedrooms
 12

 Total Bathrooms
 6.0

 Location
 B:Pes: Gated

Location B;Res;Gated
View B;Woods;
Site 6098 sf
Quality Q4
Age 3

Comparable Photo Page

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



Comparable 7

2123 Tripoli Ct

Prox. to Subject 0.16 miles SW 545,000 Sale Price Gross Living Area 4,041 Total Rooms 12 Total Bedrooms 8 Total Bathrooms 60 Location B;Res;Gated View N;Res; 5663 sf Site

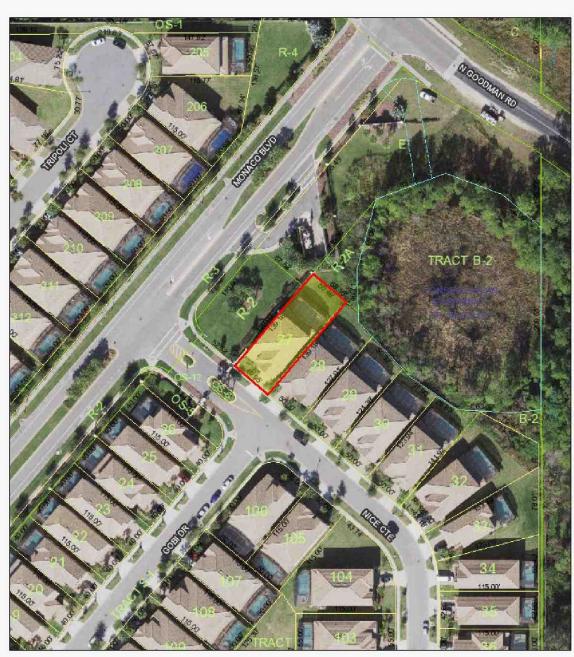
Site 566 Quality Q4 Age 5

Comparable 8

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

Comparable 9

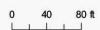
Prox. to Subject
Sale Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age





This map was prepared for the Osceola County Property Appraiser's Office. It is maintained for the function of this office only. It is not intended for conveyance, nor is it a survey.

Date Generated: 8/4/2020





Katrina S. Scarborough, CFA, CCF, MCF Osceola County Property Appraiser



Halsey Beshears, Secretary



STATE OF FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

FLORIDA REAL ESTATE APPRAISAL BD

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

EL MOUBARIK, EL HABIB

6931 SPERONE ST ORLANDO FL 32819

LICENSE NUMBER: RD8358

EXPIRATION DATE: NOVEMBER 30, 2020

Always verify licenses online at MyFloridaLicense.com



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STOCK COMPANY PRO GUARD PLATINUM POLICY DECLARATIONS

STRATFORD INSURANCE COMPANY

POLICY NUMBER: REO0007585

Prior Policy Number: NEW

Named Insured and Mailing Address:

EL HABIB EL MOUBARIK

Agent/Broker #33601 Premium: \$760.00

6931 Sperone Street

Orlando, FL 32819

Producer:

Professionals' Best 6760 University Ave Suite #250 San Diego, CA 92115

Policy Period: (Mo./Day/Yr.)

From: 03/03/2020

To: 03/03/2021

12:01 AM, standard time at your mailing address shown above.

EXCEPT AS MAY OTHERWISE BE PROVIDED IN THE FOLLOWED POLICY, THIS POLICY MAY APPLY ONLY TO CLAIMS FIRST MADE IN ACCORDANCE WITH THE TERMS, CONDITIONS AND REQUIREMENTS OF THE FOLLOWED POLICY; AND THE LIMIT OF LIABILITY IS REDUCED AND MAY BE EXHAUSTED BY PAYMENT OF DEFENSE COSTS OR CLAIMS FEES AND EXPENSES. PLEASE READ THE FOLLOWED POLICY AND THIS POLICY CAREFULLY.

ITEM 1. PROFESSIONAL SERVICES:

Real Estate Appraisers

ERRORS AND OMISSIONS LIA	ABILITY INSURANCE
--------------------------	-------------------

ITEM 2. LIMIT OF INSURANCE Each Claim Limit \$1,000,000 Aggregate Limit \$1,000,000

ITEM 3. DEDUCTIBLE Each Claim \$500 Aggregate \$ 1,000

ITEM 4. RETROACTIVE DATE 03/03/2020

ITEM 5. PREMIUM \$760.00