

Uniform Residential Appraisal Report

File No. 17-17-6-1969051

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.

Property Address 5608 Wiley St City Hollywood State FL Zip Code 33023-2396
 Borrower Christopher Thomas Owner of Public Record CITY OF HOLLYWOOD & County Broward
 Legal Description WEST CARVER RANCHES ADD NO 3 31-16 B LOT 3 BLK 77
 Assessor's Parcel # 5141 24 13 0150 Tax Year 2018 R.E. Taxes \$ 0
 Neighborhood Name WEST CARVER RANCHES Map Reference 5141-24-13 Census Tract 0914.00
 Occupant ☐ Owner ☐ Tenant ☒ Vacant Special Assessments \$ 0 ☐ PUD HOA \$ 0 ☐ per year ☐ per month
 Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe) &&DEPT OF COMMUNITY & ECONOMIC DEV
 Assignment Type ☒ Purchase Transaction ☐ Refinance Transaction ☐ Other (describe)
 Lender/Client Legacy Mortgage Lending Corp/VA Address 263 NW 121st Terrace, Coral Springs, FL 33071
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☒ Yes ☐ No
 Report data source(s) used, offering price(s), and date(s). DOM Unk: The subject is new construction sold by builder. After a meeting of the minds, a purchase price of \$240,000 was agreed. Contract signed on October 31st 2018
☒ I did ☐ I 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: A copy of the purchase contract was provided to this appraiser for review. The Seller is City of Hollywood (Liberia Economic & Social Development, Inc. The purchaser is Christopher Noel Thomas, Sr. The purchase price is \$240,000. The following terms noted: \$10,000 credit contingent < continued in addendum >
 Contract Price \$ 240,000 Date of Contract 10/31/2018 Is the property seller the owner of public record? ☒ Yes ☐ No Data Source(s) Broward Co Tax Rec
 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. \$10000; \$10,000 credit contingent upon appraisal from City of Hollywood.

NEIGHBORHOOD

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

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	PRICE	AGE	One-Unit	75 %
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	10 %
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	130 Low	0	Multi-Family	10 %
Neighborhood Boundaries The subject is bounded north by Hollywood Blvd., south by Miramar Parkway, east by SR 4417 and west by the Florida Turnpike.				375 High	65	Commercial	0 %
Neighborhood Description The subject is located in the subdivision known as "West Carver Ranches" which is comprised mainly of older one story homes in overall average condition. There are some "spot" lot new construction homes scattered throughout the area by varying builders. The subject design and appeal conforms to the surrounding market area. Local schools, shopping and major arterial highways are within close proximity.				229 Pred.	40	Other	5 %
Market Conditions (including support for the above conclusions) See Attached Addendum							

SITE

Dimensions Per Tax Records Area 5495 sf Shape Rectangular View N/Ros;
 Specific Zoning Classification RM-18 Zoning Description Residential Multiple Family
 Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)
 Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe. See Attached Addendum
 Addendum
 Utilities Public Other (describe) Public Other (describe) Off-site Improvements—Type Public Private
 Electricity ☒ ☐ Water ☒ ☐ Municipal Street Asphalt ☒ ☐
 Gas ☐ ☐ None Sanitary Sewer ☒ ☐ Municipal Alley None ☐ ☐
 FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone X FEMA Map # 12011C0727H FEMA Map Date 08/18/2014
 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 (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe.

IMPROVEMENTS

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION materials/condition		INTERIOR materials/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/NEW	Floors	Lam/Crpt tile-NEW		
# of Stories 1.0	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	CBS/NEW	Walls	drywall/NEW		
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det/End Unit	Basement Area 0 sq. ft.	Roof Surface	Asphalt shingle/NEW	Trim/Finish	wood/NEW		
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	NONE	Bath Floor	ceramic tile/NEW		
Design (Style) Ranch	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Impact/NEW	Bath Wainscot	ceramic tile/NEW		
Year Built 2018	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	none noted	Car Storage	<input type="checkbox"/> None		
Effective Age (Yrs) 0	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Vinyl mesh/NEW	<input checked="" type="checkbox"/> Driveway # of Cars 1			
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWB <input type="checkbox"/> Radiant	Armenities	<input type="checkbox"/> Wood Stove(s) #0	Driveway Surface	Concrete		
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel Electric	Fireplace(s) # 0	<input type="checkbox"/> Fence None	<input checked="" type="checkbox"/> Garage # of Cars 1			
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	Patio/Deck None	<input type="checkbox"/> Porch None	Carport # of Cars 0			
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	Pool None	<input checked="" type="checkbox"/> Other CovEntry	<input type="checkbox"/> Alt. <input type="checkbox"/> Det. <input checked="" type="checkbox"/> Built-In			
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)							
Finished area above grade contains: 5 Rooms 3 Bedrooms 2.0 Bath(s) 1,222 Square Feet of Gross Living Area Above Grade							
Additional features (special energy efficient items, etc.). The subject is new construction, per contract, refrigerator & stove will be installed prior to closing, per seller the brand will be "Frigidaire" the color will be white.							
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C1: No updates in the prior 15 years; The subject is new construction. There is a living room, dining area, kitchen, 3 bedrooms & 2 full baths, washer/dryer hook up in the garage. No repairs noted. The subject is 100% complete.							
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe.							
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.							

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There are 1 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 359,900 to \$ 359,900	
There are 7 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 305,000 to \$ 375,000	
FEATURE	SUBJECT
5608 Wiley St Address Hollywood, FL 33023-2396	5604 Mayo St Hollywood, FL 33023-2328
Proximity to Subject	0.06 miles SE
Sale Price \$ 240,000	\$ 320,000
Sale Price/Gross Liv. Area \$ 195.40 sq. ft.	\$ 179.88 sq. ft.
Data Source(s)	sef.MLS.matrix #A10444337;DOM 28
Verification Source(s)	Broward Co Tax Records**
VALUE ADJUSTMENTS	DESCRIPTION
Sale or Financing	ArmLth
Concessions	VA;0
Date of Sale/Time	s05/18;c04/18
Location	N;Res;
Leasehold/Fee Simple	Fee Simple
Site	5495 sf
View	N;Res;
Design (Style)	DT1.0/Ranch
Quality of Construction	Q4
Actual Age	0
Condition	C1
Above Grade	Total Bdrms. Baths
Room Count	5 3 2.0
Gross Living Area 56	1,222 sq. ft.
Basement & Finished	0sf
Rooms Below Grade	0sf
Functional Utility	Average
Heating/Cooling	FWA C/Air
Energy Efficient Items	Impact W/D
Garage/Carport	1gb1ldw
Porch/Patio/Deck	CovEntry
Pool	NO
Subdivision	W Carver Ranches
Updates	See addendum
Net Adjustment (Total)	\$ 45,600
Adjusted Sale Price	\$ 274,400
of Comparables	
[X] did [] did not research the sale or transfer history of the subject property and comparable sales. If not, explain	
My research [] did [X] 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) Broward Co Tax Records	
My research [] did [X] 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) Broward Co Tax Records	
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
Date of Prior Sale/Transfer	
Price of Prior Sale/Transfer	
Data Source(s)	Broward Co Tax Records
Effective Date of Data Source(s)	01/02/2019
Analysis of prior sale or transfer history of the subject property and comparable sales None other than what is stated	
Summary of Sales Comparison Approach See Attached Addendum	
Indicated Value by Sales Comparison Approach \$ 274,500	
Indicated Value by: Sales Comparison Approach \$ 274,500 Cost Approach (if developed) \$ 275,900 Income Approach (if developed) \$ 0	
See Attached Addendum	
This appraisal is made [X] "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:	
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 \$ 274,500 as of 01/02/2019, which is the date of inspection and the effective date of this appraisal.	

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Clarification of Intended Use and Intended User:

The Intended User of this appraisal report is the Lender/Client/VA. 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.

Scope of Work

Scope of work as defined by USPAP (Uniform Standards of Professional Appraisal Practice) is as follows:

*The degree to which the property is inspected or identified

*The extent of research into physical or economic factors that could affect the property

*The extent of data research, and the type and extent of analysis applied to arrive at opinions or conclusions

The scope of work as it pertains to this appraisal specifically states that the appraiser:

-has performed a visual observation of the interior and exterior areas of the subject property. The appraiser's inspection is considered cursory since it is unknown as to the specific knowledge or expertise in matters regarding hazardous substances, detrimental environmental conditions, structural or mechanical deficiencies

-observations are limited to those areas that are readily accessible and in view. The appraiser has not moved or removed any wall covering, floor covering, insulation, etc. The appraiser has viewed the attic space-see comments in addendum

-has not measured or tested any structural components of the dwelling for soundness or integrity. The appraiser has not viewed or tested any underground oil storage tanks or septic system, if present, for leaks or to determine proper working order

-is not an expert in matters of a legal nature. The appraiser's knowledge and expertise in the area of law is minimal. The appraiser's knowledge of legal matters is limited to data that may have been provided to the appraiser for review. Unless otherwise stated in this report, no additional information pertaining to legal matters has been supplied to this appraiser

-is not an expert in the identification of hazardous substances or detrimental environmental conditions. The appraiser's routine observation of and inquiries about the subject property did not reveal any information that indicated any apparent significant hazardous substances or detrimental conditions that would adversely affect the market value or marketability of the subject property

-is familiar with general zoning requirements but does not have the expertise to determine if the subject property and all improvements are in compliance with all zoning regulations, even if a survey is made available

-reviewed the Flood Hazard Maps for the subject property and the software used has identified if any part of the subject property is within a designated flood hazard area. The maps provide a general identification, however, the appraiser is not an expert with regard to actual flood classification and/or flood risk

-has researched sales and listings within the subject market area to determine actual trends and market conditions as they pertain to the valuation of the subject property. The appraiser has not performed an in-depth market study utilizing additional sources, not mentioned in this report.

-collected, and attempted to confirm and verify the data included in this report through the sources listed. The comparable sales listed in this report are considered the best information available but may have been the only data that was collected, confirmed and verified.

-has analyzed the data for the purpose of arriving at an appropriate estimate of market value

-has reported the conclusion to the reader in a logical method supported by the available data

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) See Attached Addendum

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	70,000
Source of cost data: Builder	Dwelling 1,222 Sq. Ft. @ \$	145.00	= \$ 177,190
Quality rating from cost service: New	Sq. Ft. @ \$		= \$
Effective date of cost data: 01/2019			
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			
	Garage/Carport 250 Sq. Ft. @ \$	75.00	= \$ 18,750
	Total Estimate of Cost-New		= \$ 195,940
R (Received) = 12/27/2018	Less 55 Physical Functional External		
A (Appraised) = 01/02/2019	Depreciation \$0 \$0 \$0	= \$ (0)	
M (Mailed/uploaded) = 01/03/2019	Depreciated Cost of Improvements	= \$ 195,940	
	"As-Is" Value of Site Improvements	= \$ 10,000	
	driveway, covered entry, etc. Included above		
Estimated Remaining Economic Life (HUD and VA only) 55 Years	INDICATED VALUE BY COST APPROACH	= \$	275,900

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) Properties of this type in the market area are typically purchased for owner occupancy

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ 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

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 an existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion.

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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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.
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).

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

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

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

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

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

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

APPRAISER

Signature [Signature]
 Name Catherine L. Wilson/VA ID#5002580
 Company Name Howlett On Homes, Inc.
 Company Address 752 NW 41st Way
Deerfield Beach, FL 33442
 Telephone Number 561-504-9113
 Email Address chowlett528@yahoo.com
 Date of Signature and Report 01/03/2019
 Effective Date of Appraisal 01/02/2019
 State Certification # Cert Res RD3136
 or State License # _____
 or Other (describe) _____ State # _____
 State FL
 Expiration Date of Certification or License 11/30/2020

ADDRESS OF PROPERTY APPRAISED

5608 Wiley St
Hollywood, FL 33023-2396

APPRAISED VALUE OF SUBJECT PROPERTY \$ 274,500

LENDER/CLIENT

Name NOAMC
 Company Name Legacy Mortgage Lending Corp/VA
 Company Address 263 NW 121st Terrace
Coral Springs, FL 33071
 Email Address on file

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

- ☐ Did not inspect subject property
☐ Did inspect exterior of subject property from street
 Date of Inspection _____
☐ Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

- ☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street
 Date of Inspection _____

Uniform Residential Appraisal Report

File No. 17-17-6-1959051

FEATURE	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
5608 Wiley St		5760 Flagler St		5613 Fletcher St			
Address	Hollywood, FL 33023-2396	Hollywood, FL 33023-2318		Hollywood, FL 33023-2323			
Proximity to Subject		0.23 miles SW		0.13 miles SW			
Sale Price	\$ 240,000	\$ 306,000	\$ 359,900				
Sale Price/Gross Liv. Area	\$ 196.40 sq. ft.	\$ 172.80 sq. ft.	\$ 203.91 sq. ft.				
Data Source(s)	sef.MLS.matrix #A10465309;DOM 22	sef.MLS.matrix #A10583344;DOM 24					
Verification Source(s)	Broward Co Tax Records	Broward Co Tax Records					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+	DESCRIPTION	+	DESCRIPTION	+
Sale or Financing		ArmLth		Listing			
Concessions		Conv;0		0			
Date of Sale/Time		s06/18;c05/18		Active	-10,797		
Location	N;Res;	N;Res;		N;Res;			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	5495 sf	5986 sf	0	5443 sf	0		
View	N;Res;	N;Res;St	+15,000	N;Res;			
Design (Style)	DT1.0;Ranch	DT1.0;Ranch		DT1.0;Ranch			
Quality of Construction	Q4	Q4		Q4			
Actual Age	0	0		0			
Condition	C1	C1		C1			
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	5 3 2.0	7 3 2.0	0	7 3 2.0	0		
Gross Living Area	55 1,222 sq. ft.	1,765 sq. ft.	-29,900	1,765 sq. ft.	-29,900		
Basement & Finished	0sf	0sf		0sf			
Rooms Below Grade							
Functional Utility	Average	Average		Average			
Heating/Cooling	FWA C/Air	FWA C/Air		FWA C/Air			
Energy Efficient Items	Impact W/D	Impact W/D		Impact W/D			
Garage/Carport	1gb1dw	1gb1dw		2gb12dw	-5,000		
Porch/Patio/Deck	CovEntry	Patio/CovEntry	0	Patio/CovEntry	0		
Pool	NO	NO		NO			
Subdivision	W Carver Ranches	W Carver Ranches		Washington Park	0		
Updates	See addendum	See addendum	-15,000	See addendum	-15,000		
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 29,900	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ 60,697	<input type="checkbox"/> + <input type="checkbox"/> -	\$
Adjusted Sale Price		Net Adj. -9.8%		Net Adj. -16.9%		Net Adj. %	
of Comparables		Gross Adj. 19.6%	\$ 275,100	Gross Adj. 16.9%	\$ 299,203	Gross Adj. %	\$
ITEM	SUBJECT	COMPARABLE SALE NO. 4		COMPARABLE SALE NO. 5		COMPARABLE SALE NO. 6	
Date of Prior Sale/Transfer							
Price of Prior Sale/Transfer							
Data Source(s)	Broward Co Tax Records	Broward Co Tax Records		Broward Co Tax Records			
Effective Date of Data Source(s)	01/02/2019	04/24/2018		04/24/2018			
Summary of Sales Comparison Approach LP/SP% taken at 3% based on 1004MC herein							
C5 is a larger 3/2 with 2 car garage, impact windows/doors							
Superior quality with granite counters, SS appliances, all tile floors							
Net adjustment exceeds 15% due to overall superiority							
*Note: MLS shows GLA to be 2350 which includes garage							

Condition Ratings and Definitions

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

**Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).*

C2 The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.

**Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.*

C3 The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

**Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.*

C4 The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

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

C5 The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

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

C6 The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

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

Quality Ratings and Definitions

Q1 Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2 Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

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.

Q4 Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5 Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6 Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.

Definitions of Not Updated, Updated, and Remodeled**Not Updated**

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

File No. 17-17-6-1959051

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

[illegible]

ADDENDUM

Borrower: Christopher Thomas	File No.: 17-17-6-1959051
Property Address: 5808 Wiley St	Case No.:
City: Hollywood	State: FL Zip: 33023-2396
Lender: Legacy Mortgage Lending Corp/VA	

ANALYSIS OF THE SALES CONTRACT

Continued from Analysis of the Sales Contract: upon appraisal from City of Hollywood. Signed by all parties on 10/31/2018.

Neighborhood Market Conditions

THERE IS CURRENTLY 1 ACTIVE LISTING, NO BACK-UPS, AND 2 PENDING SALES WITHIN THE SUBJECT'S IMMEDIATE MARKET AREA. OVER THE PAST 12 MONTHS, THERE WERE 7 CLOSED SALES. THIS EQUATES TO AN ABSORPTION RATE OF .58/SALES PER MONTH AND LESS THAN A ONE MONTH SUPPLY WHICH IS A SHORTAGE

Criteria considered was: 12 months back, folio# starting with 514124*, # BEDROOMS BETWEEN 3-4, # FULL BATHS=2, YEAR BUILT 2015+

NO REO'S OR SHORT SALES

Data from the above search used on the top of page 2 and the top of 1004MC herein

**Due to limited results, the above search was expanded changing the year built from between 2000-2014

HIGHEST AND BEST USE

THE SUBJECT IS A LEGALLY PERMISSIBLE USE BASED ON IT'S CURRENT ZONING. ALSO, THE LOT SIZE, SHAPE AND LAND TO BUILDING RATIO ALLOW THE PRESENT STRUCTURE AND INDICATE A GOOD UTILIZATION OF THE IMPROVEMENTS. BASED ON CURRENT MARKET CONDITIONS, THE EXISTING STRUCTURE AS A SINGLE FAMILY RESIDENCE IS ITS FINANCIALLY FEASIBLE AND MAXIMALLY PRODUCTIVE USE. THE HIGHEST AND BEST USE, AS IF VACANT, WOULD BE TO CONSTRUCT A SINGLE FAMILY RESIDENCE.

Comments on Sales Comparison

THE SUBJECT'S DOMINANT FEATURES ARE: C1 (new construction), GLA, 3 bedrooms, 2 baths

Comps chosen to capture and/or bracket the subject's dominant features

C1 is a larger 3/2 with 1 car garage & Impact windows/doors
Superior quality due to granite counters, SS appliances, glass tile backsplash, all tile floors, tankless HW heater, washer/dryer included
*interior inspection by this appraiser

C2 is a larger 3/2 with 1 car garage & impact windows/doors
Superior quality due to granite counters, SS appliances, glass tile backsplash and all tile floors

C3 shares similar GLA, no garage, no impact windows/doors
Has mixed flooring, formica counters, no dishwasher

C4 is a larger 3/2 with impact windows/doors, 1 car garage and slides busy 58th Avenue with view of commercial parking lot on west side which is inferior
Superior quality with quartz counters, SS appliances, all tile floors

Adjustment for GLA based on match pairing C1 w/C3-R

Adjustment for C3 condition which considers actual age based on match pairing C2 w/C3-R

Adjustment for differences in updates/quality based on contributory value

Comps all closed over 6 months prior and considering the subject is in an established subdivision with mainly older homes, there are VERY limited new construction "spot" lot sales. Considering the overall stable market, no credible time adjustment supported

DOM (DAYS ON MARKET) CALCULATED FROM MOST RECENT REDUCTION DATE

No personal property included in the final market value

All additional items/features mentioned herein on page one, although may not be a specific "line item" in the grid are considered in the final market value

All line items with "0" and in bold print with no adjustment are considered qualitative with no market consideration found, yet considered in the final reconciliation

Sale price range of Comps 1-4 is between \$252,000-\$325,000
Adjusted Sale Price range of Comps 1-4 is between \$274,400-\$279,400

MOST WEIGHT ALLOCATED TO COMP#1 & 2 WHICH ARE NEW CONSTRUCTION WITH CONSIDERATION FOR GLA AND SUPERIOR QUALITY/UPDATES

The subject contract price is below the sale price range and adjusted sale price range and is sold by City of Hollywood redevelopment program with strict income qualifications

*The access to the attic is via (1) scuttle in the hall, which is a very small opening. Due to limited access, only a head and shoulders inspection was made-see 4 photo angles herein. Insulation noted, no adverse factors noted.

ADDENDUM

Borrower: Christopher Thomas		File No.: 17-17-6-1959051
Property Address: 5608 Wiley St		Case No.:
City: Hollywood	State: FL	Zip: 33023-2396
Lender: Legacy Mortgage Lending Corp/VA		

EXPOSURE TIME: 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 at market value on the effective date of the appraisal.

Exposure time for the subject is estimated at: Under 3 months-see USPAP addendum herein

Comment: *Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market.*

NOTE: EVERY EFFORT WAS MADE TO VERIFY AND/OR CONFIRM ANY INFORMATION OBTAINED FROM A THIRD PARTY WITH REGARDS TO CONDITION, SALES CONCESSIONS, ETC. FROM STATED VERIFICATION SOURCES LISTED HEREIN

THE FOLLOWING ARE THE THE MOST COMMON MAJOR BUILDING COMPONENT CATEGORIES TO CONSIDER IN DETERMINING AN OVERALL **CONDITION AND QUALITY** RATING FOR THE SUBJECT AND COMPARABLE PROPERTIES:

- 1- GENERAL DESIGN AND STYLE
- 2- SUBSTRUCTURE (FOUNDATION)
- 3- SUPERSTRUCTURE (FRAMING)
- 4- WINDOWS AND DOORS
- 5- ROOFING
- 6- EXTERIOR WALL FINISH
- 7- ELECTRICAL
- 8- PLUMBING
- 9- HEATING, VENTILATION AND AIR CONDITIONING (HVAC)
- 10- KITCHEN AND BATHROOM: CABINETRY, COUNTERTOPS, ETC
- 11- INTERIOR TRIM, FINISH, DOORS
- 12- FLOOR COVERING

THE QUALITY AND CONDITION RATINGS SELECTED BY THIS APPRAISER ARE AN OPINION BASED ON EXPERIENCE, COMPETENCY AND JUDGEMENT.

I have performed no services, as an appraiser or in any other capacity, regarding the property which is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

I have considered relevant competitive listings/contract offerings in performing this appraisal, and any trend indicated by that data is supported by listing/offering information included in this report.

PREDOMINANT VALUE

THE PREDOMINANT SALES PRICE IS THAT SALES PRICE WHICH IS (MOST OFTEN FOUND) AFTER DISREGARDING ISOLATED EXTREMES AT EITHER END OF THE PRICE SPECTRUM. THE ESTIMATED MARKET VALUE FOR THE SUBJECT IS NOT IDENTICAL TO THE PREDOMINANT VALUE OF THE NEIGHBORHOOD. THIS DOES NOT HAVE AN ADVERSE EFFECT ON THE SUBJECT'S MARKET VALUE. IN THE SUBJECT'S CASE THE MARKET VALUE FALLS WELL WITHIN THE HIGH LOW PRICE PARAMETERS OF THE NEIGHBORHOOD. THIS INDICATES THE SUBJECT PROPERTY IS CHARACTERISTIC AND REPRESENTATIVE OF SIMILAR PROPERTIES IN THE NEIGHBORHOOD.

IN REGARDS TO "OTHER" FOR PRESENT LAND USE %

THE 5% (OTHER) ALLOCATED BY THE APPRAISER FOR THE "PRESENT LAND USE PERCENTAGE" INCLUDES ALL OTHER PROPERTY TYPES WITHIN THE SUBJECT'S AREA THAT DOES NOT FALL UNDER THE CATEGORIES PROVIDED (ONE-UNIT, 2-4 UNIT, MULTI-FAMILY & COMMERCIAL). THEY INCLUDE, BUT ARE NOT LIMITED TO INDUSTRIAL, MEDICAL CENTER, PARKS & RECREATION, SPECIAL UTILITY, GENERAL UTILITY, COMMUNITY FACILITY EDUCATIONAL, COMMUNITY FACILITY GENERAL. AS AN EXAMPLE THESE CATEGORIES MAY REPRESENT ALL PUBLIC ROADS, POWER LINE AND OTHER UTILITY EASEMENTS, WATER WAYS (STATE OWNED), GOVERNMENTAL COMPLEXES (FEDERAL, STATE AND MUNICIPAL), RELIGIOUS COMPLEXES, HOSPITALS, PUBLIC PARKS, FIRE STATIONS, POLICE STATIONS, WATER TREATMENT STATIONS, POWER INSTALLATIONS, ETC. GENERALLY SPEAKING, ALL RESIDENTIAL REAL ESTATE APPRAISALS SHOULD FIGURE IN AND HAVE AN ALLOCATION FOR "OTHER" IN ORDER TO REPRESENT THE AFOREMENTIONED CATEGORIES /NORMALLY FOUND LOCATIONAL ATTRIBUTES OF A CITY / NEIGHBORHOOD.

ADDENDUM

Borrower: Christopher Thomas	File No.: 17-17-6-1959051
Property Address: 5608 Wiley St	Case No.:
City: Hollywood	State: FL
Lender: Legacy Mortgage Lending Corp/VA	Zip: 33023-2396

Final Reconciliation

MOST WEIGHT WAS PLACED ON THE SALES COMPARISON APPROACH TO VALUE AS IT IS CONSIDERED TO BE THE MOST APPLICABLE, CREDIBLE AND RELIABLE APPROACH. COST APPROACH SUPPORTIVE BUT DE-EMPHASIZED DUE TO THE AGE OF THE DWELLING. THE DIFFICULTY IS ESTIMATING ACCRUED DEPRECIATION AND/OR ESTIMATING LAND VALUE DUE TO THE LACK OF AVAILABLE VACANT LAND SALES. THE INCOME APPROACH WAS CONSIDERED BUT NOT INCLUDED DUE TO PROPERTIES OF THIS TYPE IN THE SUBJECT MARKET AREA ARE TYPICALLY PURCHASED FOR OWNER OCCUPANCY.

Clarification of Intended Use and Intended User:

The Intended User of this appraisal report is the Lender/Client/VA. The Intended Use is to evaluate the property that is the subject of this appraisal for 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.

EXTRAORDINARY ASSUMPTION: an assumption, directly related to a specific assignment, as of the effective date of the assignment results, which, if found to be false, could alter the appraiser's opinions or conclusions.

Comment: Extraordinary assumptions presume as fact otherwise uncertain information about physical, legal, or economic characteristics of the subject property; or about conditions external to the property, such as market conditions or trends; or about the integrity of data used in an analysis.

HYPOTHETICAL CONDITION: a condition, directly related to a specific assignment, which is contrary to what is known by the appraiser to exist on the effective date of the assignment results, but is used for the purpose of analysis.

Comment: Hypothetical conditions are contrary to known facts about physical, legal, or economic characteristics of the subject property; or about conditions external to the property, such as market conditions or trends; or about the integrity of data used in an analysis.

EXPANDED SCOPE OF WORK STATEMENT

At the request of the client, this appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations, and acronyms. The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser has NOT had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. The appraiser makes no representations, guarantees or warranties, express or implied, regarding building materials, their fitness, quality, condition or remaining economic life. Not every element of the subject property was viewable. The appraiser did not move any personal property, due to liability concerns for potential damage to the property, to disclose or reveal any unapparent or hidden defects to the structure, nor did the appraiser dismantle or probe the structure to observe enclosed, encased, or otherwise concealed areas. Comparable data was generally obtained from third-party sources including but not limited to the local MLS, County Assessor, Township Assessor, online resources and additional public data sources. Consequently, this information should be considered and "estimate" unless otherwise noted by the appraiser.

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. No employee, director, officer or agent of the seller, or any third party acting as a joint venture partner, independent contractor, appraisal company, appraisal management company or partner on behalf of the seller, shall influence the development, reporting or review of an appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any manner

Exposure Time: 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 at market value on the effective date of the appraisal. Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market.

Marketing Time: An opinion of the amount of time it might take to sell a real or personal property interest at the concluded market value level during the period immediately after the effective date of an appraisal

ADDENDUM

Borrower: Christopher Thomas

File No.: 17-17-6-1959051

Property Address: 5608 Wiley St

Case No.:

City: Hollywood

State: FL

Zip: 33023-2396

Lender: Legacy Mortgage Lending Corp/VA

A reasonable exposure time for the subject property developed independently from the stated marketing time is: under 3 months

I have performed no services, as an appraiser or in any other capacity, regarding the property which is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

SUPPORT FOR THE OPINION OF SITE VALUE

-Physical depreciation is based on age/life method. There are no items of functional or external obsolescence noted at the time of inspection

SINCE THE SUBJECT IS NEW CONSTRUCTION, THE COST APPROACH HAS BEEN CONSIDERED, HOWEVER, DUE TO VACANT LAND SALES, THE LAND VALUE IS BASED ON EXTRACTION METHOD

PLEASE NOTE:

THE COST APPROACH IS NOT AN APPROACH CONSIDERED TO BE RELEVANT BY BUYERS AND SELLERS IN THE MARKET AREA OR A RELIABLE INDICATOR OF OPINION OF MARKET VALUE. THEREFORE, THE PRIMARY FOCUS OF THE APPRAISAL REPORT IS THE SALES COMPARISON APPROACH (MARKET APPROACH) OF PROPERTIES LOCATED WITHIN THE SUBJECTS MARKET AREA / DEMOGRAPHIC, WHICH IS WHAT BUYERS AND SELLERS IN THE MARKET DEMOGRAPHIC RELY UPON WHEN DETERMINING VALUES OF PROPERTIES. THIS APPRAISAL IS REQUIRED FOR UNDERWRITING A MORTGAGE OR ASSET VALUATION PURPOSES AND NOT FOR ESTIMATING INSURABLE VALUE. THE CLIENT HAS ADVISED THAT THE SCOPE OF WORK DOES NOT INCLUDE AN ESTIMATE OF INSURABLE VALUE. LASTLY, AS OF 2005, FANNIE MAE DOES NOT ENDORSE THE APPLICATION OF THE COST APPROACH IN APPRAISAL REPORTS.

USPAP ADDENDUM

File No. 17-17-6-1959051

Borrower: Christopher Thomas
 Property Address: 5608 Wiley St
 City: Hollywood County: Broward State: FL Zip Code: 33023-2396
 Lender: Legacy Mortgage Lending Corp/VA

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

- ☒ **Appraisal Report** A written report prepared under Standards Rule 2-2(a).
☐ **Restricted Appraisal Report** A written report prepared under Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: Under 3 months

EXPOSURE TIME: 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 at market value on the effective date of the appraisal.

Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market based on current statistics, subject's appraised market value and "as-is" condition, as of the effective date of this report the estimated exposure timeline for a hypothetical sale of the subject property is under 3 months

Additional Certifications


- ☒ I have performed **NO** services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- ☐ I **HAVE** performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

Additional Comments

Clarification of Intended Use and Intended User:

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 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.

APPRAISER:

Signature: 
 Name: Catherine L. Wilson/VA ID#5002580
 Date Signed: 01/03/2019
 State Certification #: Cert Res RD3136
 or State License #: _____
 or Other (describe): _____ State #: _____
 State: FL
 Expiration Date of Certification or License: 11/30/2020
 Effective Date of Appraisal: 01/02/2019

SUPERVISORY APPRAISER (only if required):

Signature: _____
 Name: _____
 Date Signed: _____
 State Certification #: _____
 or State License #: _____
 State: _____
 Expiration Date of Certification or License: _____
 Supervisory Appraiser inspection of Subject Property:
☐ Did Not ☐ Exterior-only from street ☐ Interior and Exterior

Appraiser Independence Certification

File No.: 17-17-6-1959051

Borrower:	Christopher Thomas		
Property Address:	5608 Wiley St		
City:	Hollywood	County:	Broward
Lender/Client:	Legacy Mortgage Lending Corp/VA	State:	FL
		Zip Code:	33023-2396

I do hereby certify, I have followed the appraiser independence safeguards in compliance with Appraisal Independence and any applicable state laws I may be required to comply with. This includes but is not limited to the following:

- I am currently licensed and/or certified by the state in which the property to be appraised is located. My license is the appropriate license for the appraisal assignment(s) and is reflected on the appraisal report.
- I certify that there have been no sanctions against me for any reason that would impair my ability to perform appraisals pursuant to the required guidelines.

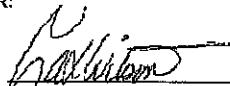
I assert that no employee, director, officer, or agent of the Lender/Client, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Lender/Client, influenced or attempted to influence the development, reporting, result, or review of the appraisal through coercion, extortion, collusion, compensation, inducement, intimidation, bribery, or in any other manner.

I further assert that the Lender/Client has never participated in any of the following prohibited behavior in our business relationship:

1. Withholding or threatening to withhold timely payment or partial payment for the appraisal report;
2. Withholding or threatening to withhold future business, or demoting or terminating, or threatening to demote or terminate my services;
3. Expressly or implicitly promising future business, promotions, or increased compensation for my services;
4. Conditioning the ordering of the appraisal report or the payment of the appraisal fee or salary or bonus on my opinion, conclusion or valuation reached, or on a preliminary value estimate requested;
5. Requesting an estimated, predetermined, or desired valuation in the appraisal report, prior to the completion of the appraisal report, or requesting estimated values or comparable sales at any time prior to the completion of the appraisal report;
6. Providing an anticipated, estimated, encouraged or desired value for the subject property, or a proposed or target amount to be loaned to the Borrower, except that a copy of the sales contract may have been provided if the assignment was for a purchase transaction;
7. Providing stock or other financial or non-financial benefits to me or any entity or person related to me, my appraisal or appraisal management company, if applicable;
8. Any other act or practice that impairs or attempts to impair my independence, objectivity or impartiality, or violates law or regulation, including but not limited to, the Truth in Lending Act (TILA) and Regulation Z, or the Uniform Standards of Professional Appraisal Practice (USPAP).

Additional Comments: NONE

APPRAISER:

Signature: 
 Name: Catherine L. Wilson/VA ID#5002580
 Date Signed: 01/03/2019
 State Certification #: Carl Res RD3136
 or State License #: _____
 or Other (describe): _____ State #: _____
 State: FL
 Expiration Date of Certification or License: 11/30/2020

SUPERVISORY APPRAISER (only if required):

Signature: _____
 Name: _____
 Date Signed: _____
 State Certification #: _____
 or State License #: _____
 State: _____
 Expiration Date of Certification or License: _____

Market Conditions Addendum to the Appraisal Report

File No. 17-17-6-1959051

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address 5608 Wiley St

City Hollywood

State FL

Zip Code 33023-2396

Borrower Christopher Thomas

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas 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, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compete with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	5	1	1	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.83	0.33	0.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	2	1	1	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab. Rate)	2.41	3.03	3.03	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	320,000	325,000	360,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	48	13	81	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	370,000	365,000	360,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	240	294	24	<input checked="" type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	98.00%	100.00%	97.00%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller (developer, builder, etc.) paid financial assistance prevalent?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).
Seller concessions are not typical with Conventional financing

Are foreclosure sales (REO sales) a factor in the market? ☐ Yes ☒ No If yes, explain (including the trends in listings and sales of foreclosed properties).

NO REO OR SHORT SALE ACTIVITY NOTED

Cite data sources for above information. sef.MLS.matrix

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.
See Attached Addendum

If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab. Rate)				<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? ☐ Yes ☐ No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

APPRAISER

Signature

Name Catherine L. Wilson/VA ID#5002560

Company Name Howlett On Homes, Inc.

Company Address 752 NW 41st Way

Deerfield Beach, FL 33442

State License/Certification # Cert Res RD3136 State FL

Email Address chowlett528@yahoo.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature

Name

Company Name

Company Address

State License/Certification #

State

Email Address

ADDENDUM

Borrower: Christopher Thomas		File No.: 17-17-8-1959051
Property Address: 5608 Wiley St		Case No.:
City: Hollywood	State: FL	Zip: 33023-2396
Lender: Legacy Mortgage Lending Corp/VA		

MARKET ANALYSIS COMMENTS

The subject market area is overall stable with some fluctuation in sale price and limited results
The # of settled sales and the absorption rate have remained stable overall
The median sale prices are stable overall based on limited results
The median list prices are stable
The DOM are generally under 3 months and consistent based on UAD last reduction date
The LP/SP% is stable and consistent
There is a current shortage of listings in the subject market area as outlined by criteria herein-see page one addendum market analysis

THE LIMITATIONS OF THE DATA AVAILABLE. THIS AFOREMENTIONED INFORMATION IS BASED ON THE HISTORICAL DATA AVAILABLE AS IT PERTAINS TO THE SUBJECT PROPERTY AND CORRESPONDING COMPARABLES. THE APPRAISER DOES NOT ALTER CRITERIA IN ORDER TO GARNER A RESPONSE FOR THE PURPOSES OF FILLING OUT SPECIFIC FORM FIELDS. THE APPRAISER ASSERTS THAT THE LACK OF INFORMATION IS ALSO INFORMATION. IT ILLUSTRATES THAT THERE IS A LACK OF ACTIVITY FOR THAT SPECIFIC FIELD, DURING THE SPECIFIC TIME FRAME, CORRESPONDING TO A CLEARER UNDERSTANDING AND GRASP OF THE OVERALL TREND. SOLICITATION OF DATA IN THIS CASE WILL ONLY SKEW THE INFORMATION AS IT IS PRESENTED TO INCLUDE A GREATER DISTANCES AND BROADER CRITERIA WHICH DEVIATE THE ORIGINAL AND TRUE RESULTS. THE APPRAISER ASSERTS THAT ALL THE INFORMATION, INCLUDING THE LACK OF INFORMATION IS SUPPORTED BY THE DATA CONTAINED WITHIN THE APPRAISERS WORKFILE. LASTLY, PLEASE NOTE THAT THE DATA CONTAINED WITHIN THE 1004MC IS THE SAME INFORMATION PRESENTED IN THE RANGE SECTION OF THE APPRAISAL (ABOVE THE SALES COMPARISON APPROACH SECTION).

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Christopher Thomas		File No.: 17-17-6-1959051
Property Address: 5608 Wiley St		Case No.:
City: Hollywood	State: FL	Zip: 33023-2396
Lender: Legacy Mortgage Lending Corp/VA		



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: January 2, 2019
Appraised Value: \$ 274,500



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

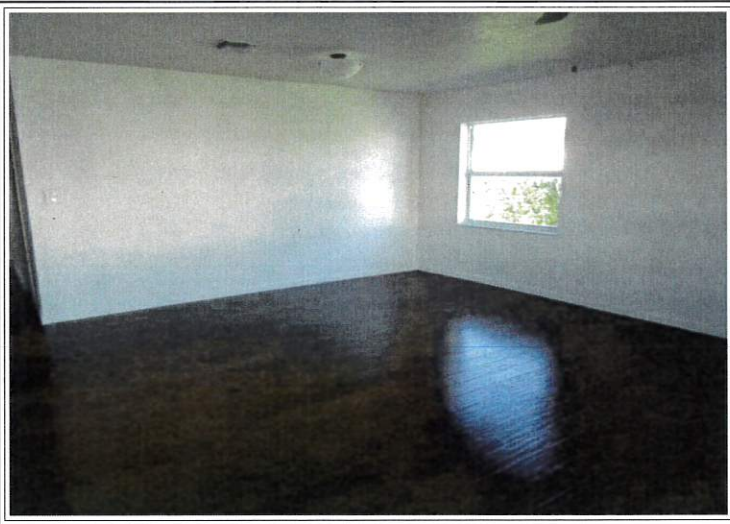
INTERIOR PHOTOS

Borrower: Christopher Thomas	File No.: 17-17-6-1959051
Property Address: 5608 Wiley St	Case No.:
City: Hollywood	State: FL Zip: 33023-2396
Lender: Legacy Mortgage Lending Corp/VA	



Kitchen

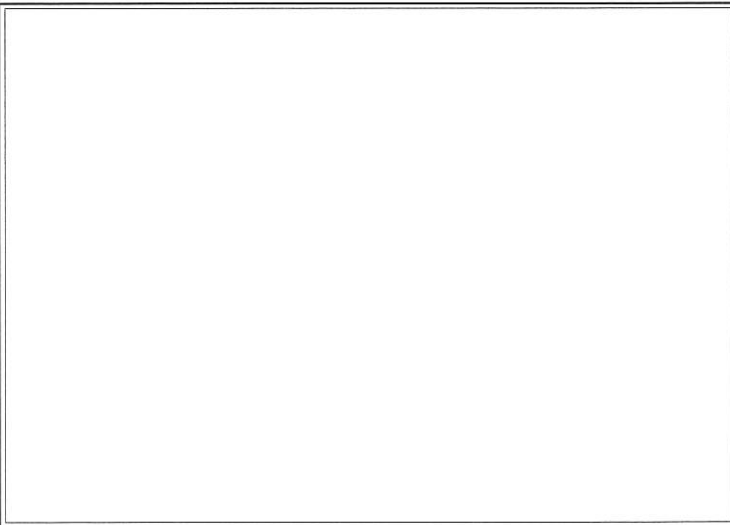
Comment:
no dishwasher



Living Area

Description:

Comment:



Bathroom

Description:

Comment:
see bathroom photo page

BATHROOM PHOTOS

Borrower: Christopher Thomas		File No.: 17-17-6-1959051
Property Address: 5608 Wiley St		Case No.:
City: Hollywood	State: FL	Zip: 33023-2396
Lender: Legacy Mortgage Lending Corp/VA		



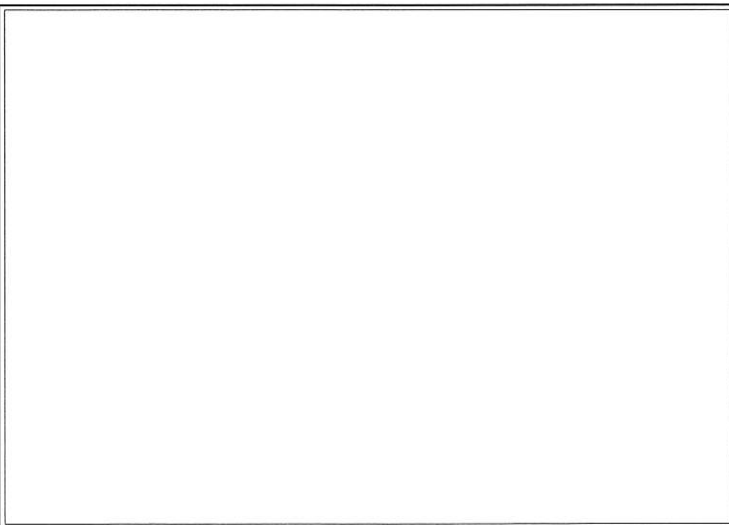
#1

Comment:
hall bath



#2

Comment:
master bath



Comment:
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Borrower: Christopher Thomas	File No.: 17-17-6-1959051
Property Address: 5608 Wiley St	Case No.:
City: Hollywood	State: FL
Lender: Legacy Mortgage Lending Corp/VA	Zip: 33023-2396



street east, other way



west side



door to garage



inside garage with washer/dryer hook-up



stove/range to be installed prior to closing



refrigerator to be installed prior to closing



another living room angle



bedroom#1



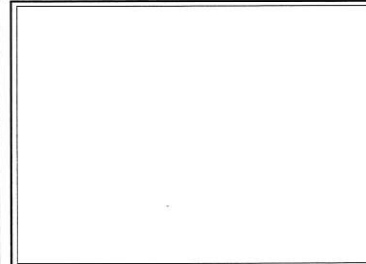
another angle of bedroom#1



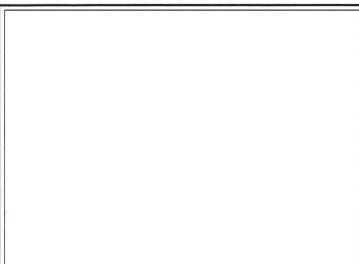
bedroom#2



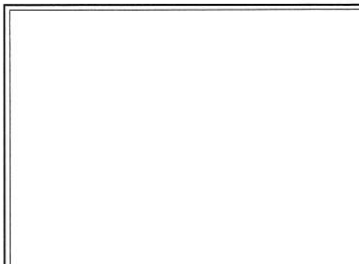
bedroom#3



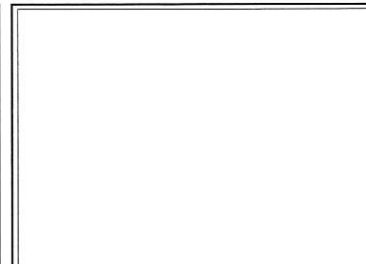
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ATTIC

Borrower: Christopher Thomas
Property Address: 5608 Wiley St
City: Hollywood
Lender: Legacy Mortgage Lending Corp/VA

File No.: 17-17-6-1959051
Case No.:
State: FL Zip: 33023-2396



Opening via scuttle in HALL



View#1



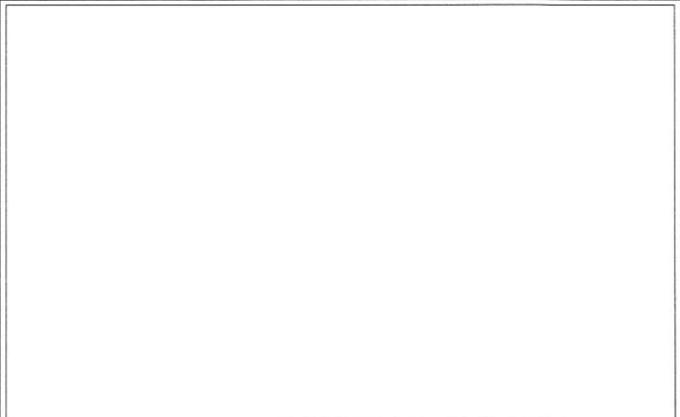
View#2



View#3



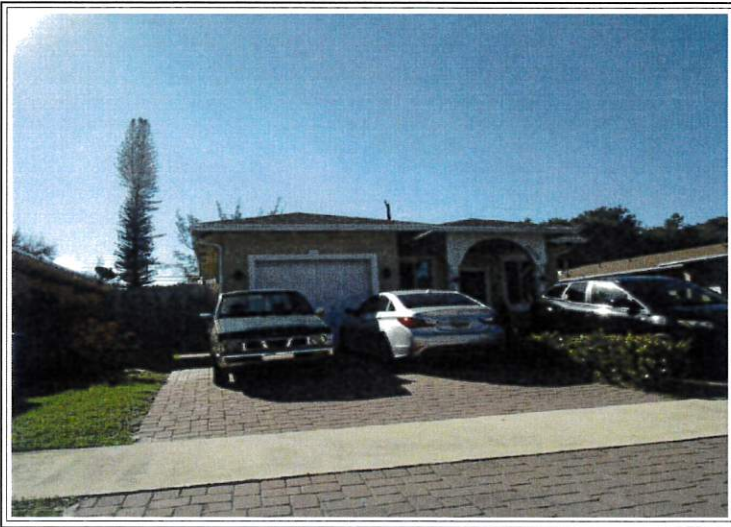
View#4



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COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Christopher Thomas	File No.: 17-17-6-1959051
Property Address: 5608 Wiley St	Case No.:
City: Hollywood	State: FL Zip: 33023-2396
Lender: Legacy Mortgage Lending Corp/VA	



COMPARABLE SALE #1

5604 Mayo St
Hollywood, FL 33023-2328
Sale Date: s05/18;c04/18
Sale Price: \$ 320,000



COMPARABLE SALE #2

5540 Wiley St
Hollywood, FL 33021-8033
Sale Date: s05/18;c04/18
Sale Price: \$ 325,000



COMPARABLE SALE #3

5924 Mayo St
Hollywood, FL 33023-2334
Sale Date: s06/18;c05/18
Sale Price: \$ 252,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Christopher Thomas	File No.: 17-17-6-1959051
Property Address: 5608 Wiley St	Case No.:
City: Hollywood	State: FL Zip: 33023-2396
Lender: Legacy Mortgage Lending Corp/VA	



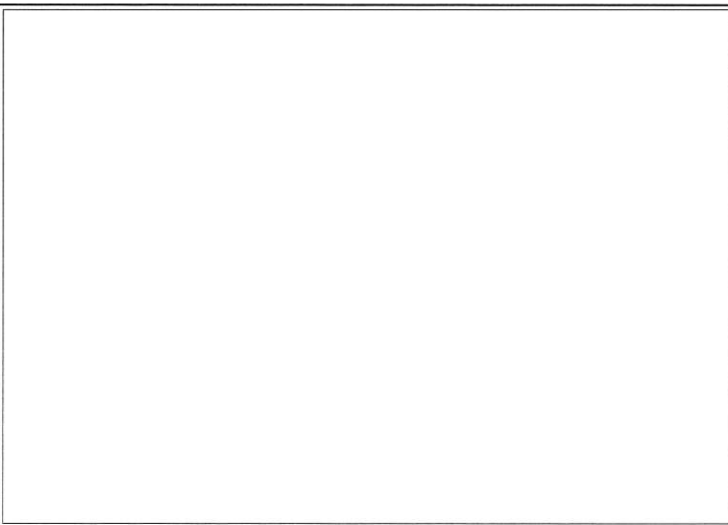
COMPARABLE SALE #4

5760 Flagler St
Hollywood, FL 33023-2318
Sale Date: s06/18;c05/18
Sale Price: \$ 305,000



COMPARABLE SALE #5

5613 Fletcher St
Hollywood, FL 33023-2323
Sale Date: Active
Sale Price: \$ 359,900



COMPARABLE SALE #6

Sale Date:
Sale Price: \$

FLOORPLAN SKETCH

Borrower: Christopher Thomas		File No.:	17-17-6-1959051
Property Address: 5608 Wiley St		Case No.:	
City: Hollywood	State: FL	Zip:	33023-2396
Lender: Legacy Mortgage Lending Corp/VA			



Sketch by Apex Medina™

Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	1221.5	1221.5
GAR	1 Car Garage	250.0	250.0
Net LIVABLE Area		(rounded)	1222

LIVING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
17.5	x	9.8	171.5
35.0	x	30.0	1050.0
2 Items			(rounded)
			1222

DIMENSION LIST ADDENDUM

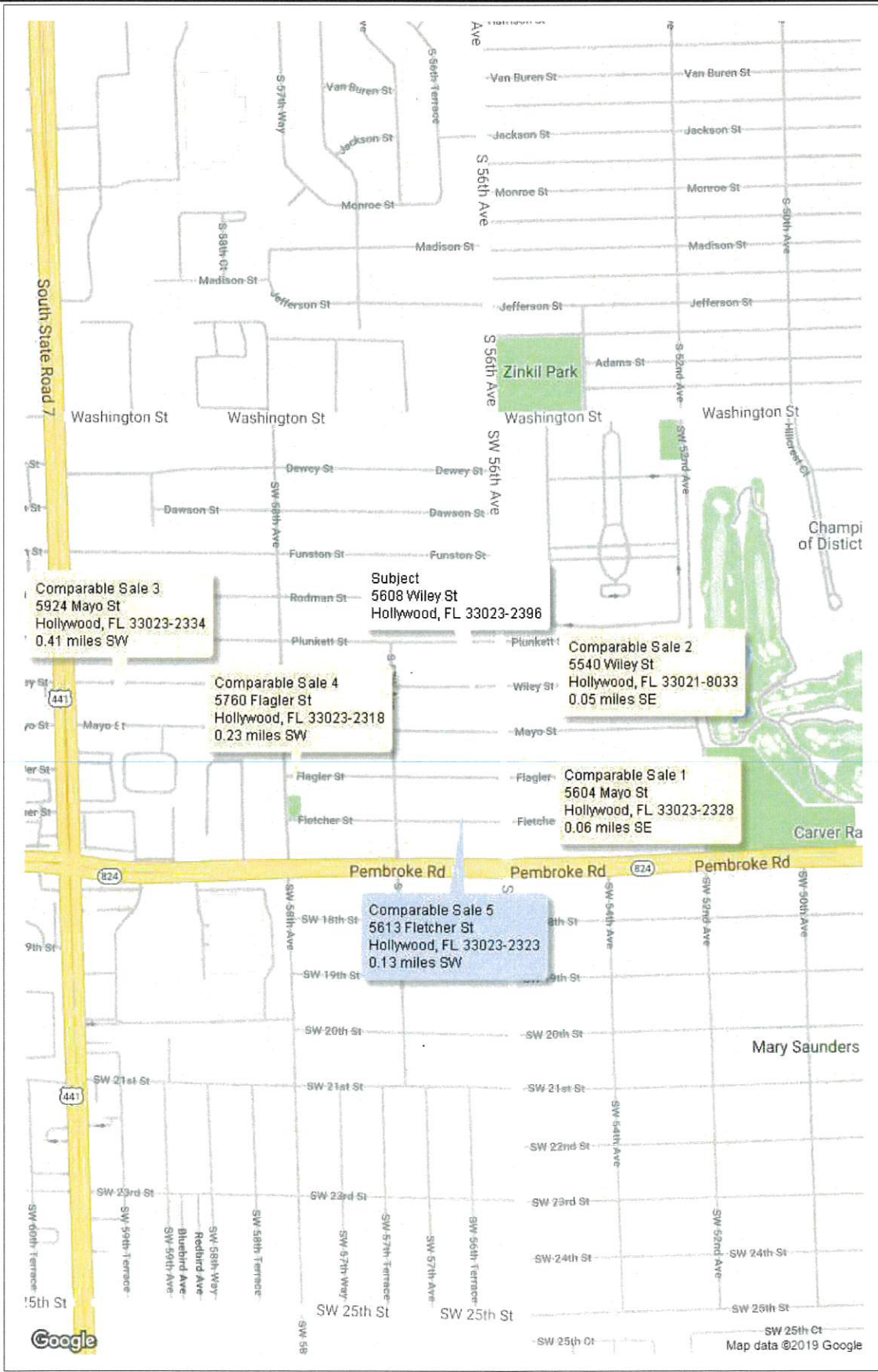
Borrower: Christopher Thomas	File No.: 17-17-8-1959051
Property Address: 6808 Wiley St	Case No.:
City: Hollywood	State: FL
Lender: Legacy Mortgage Lending Corp/VA	Zip: 33023-2396

GROSS BUILDING AREA (GBA)		1,222
GROSS LIVING AREA (GLA)		1,222
Area(s)	Area	% of GLA
Living	1,222	100.00
Level 1	1,222	100.00
Level 2	0	0.00
Level 3	0	0.00
Other	0	0.00
GBA		
Basement	0	
Garage	250	

Area Measurements					Area Type						
Measurements		Factor		Total	Level 1	Level 2	Level 3	Other	Bsmt.	Garage	
20.00	x	12.50	x	1.00	=	250.00	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9.80	x	17.50	x	1.00	=	171.50	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
30.00	x	35.00	x	1.00	=	1,050.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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	x		x		=		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	x		x		=		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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	x		x		=		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	x		x		=		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	x		x		=		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	x		x		=						

LOCATION MAP

Borrower: Christopher Thomas	File No.: 17-17-6-1959051
Property Address: 5608 Wiley St	Case No.:
City: Hollywood	State: FL
Lender: Legacy Mortgage Lending Corp/VA	Zip: 33023-2396



Aerial photo

Borrower: Christopher Thomas

File No.: 17-17-6-1959061

Property Address: 5608 Wiley St

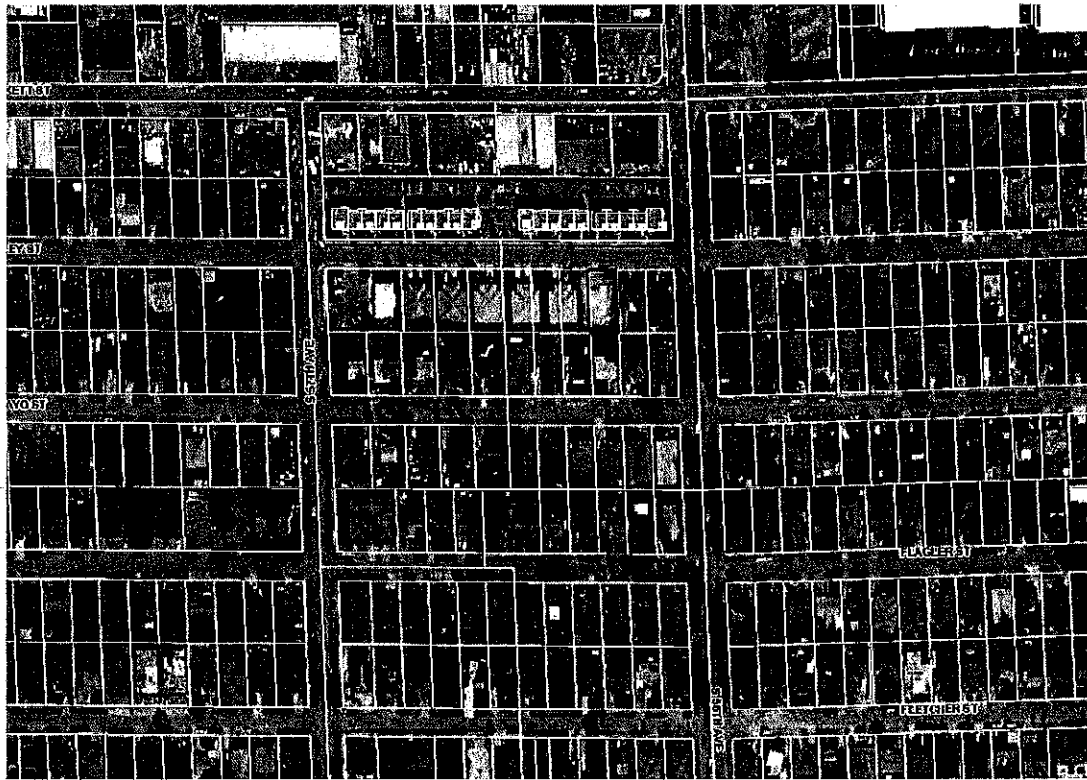
Case No.:

City: Hollywood

State: FL

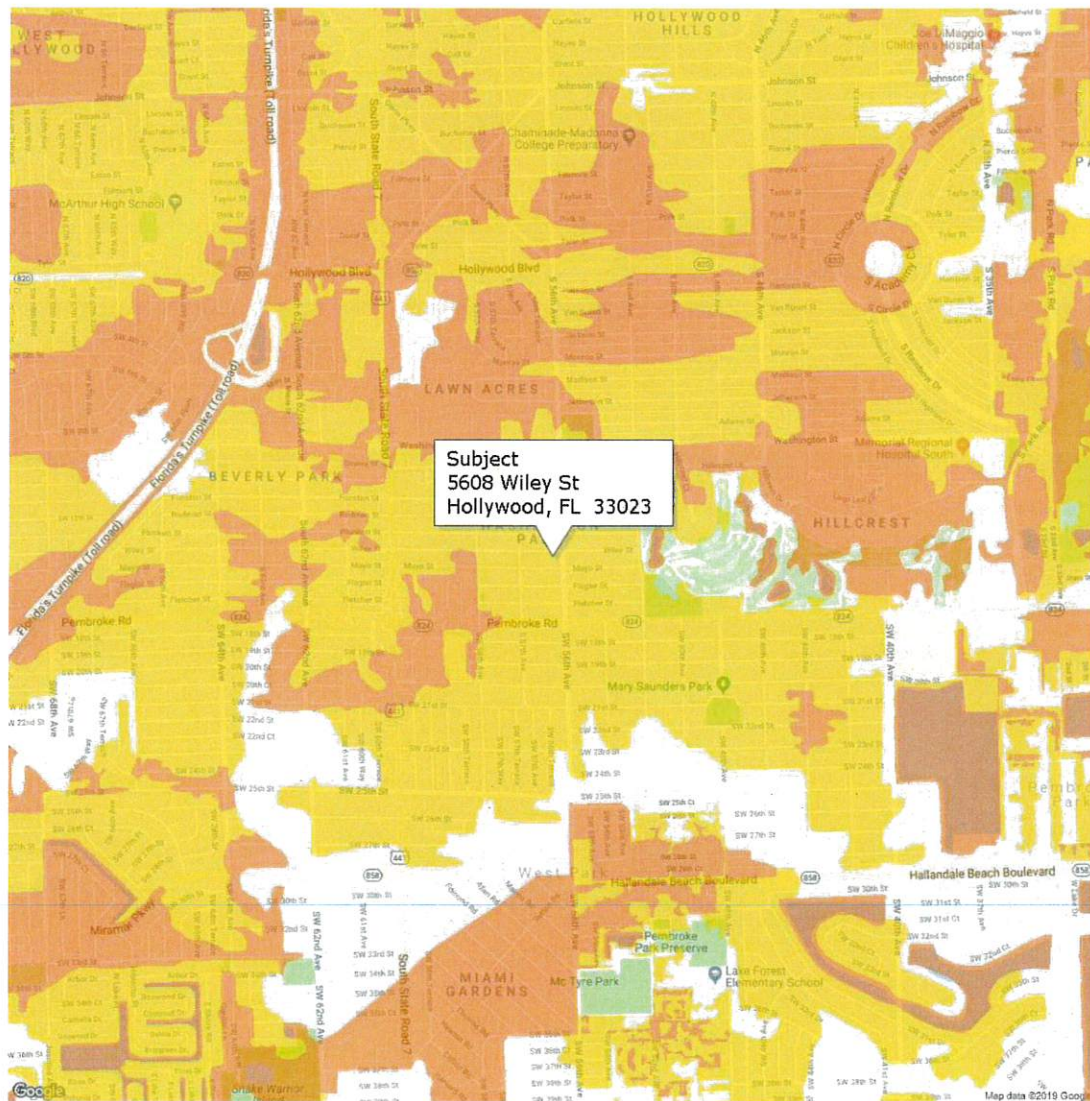
Zip: 33023-2396

Lender: Legacy Mortgage Lending Corp/VA



Borrower: Christopher Thomas
 Property Address: 5608 Wiley St
 City: Hollywood
 Lender: Legacy Mortgage Lending Corp/VA





File No.: 17-17-6-1959051
 Case No.:
 State: FL
 Zip: 33023-2396



FLOOD INFORMATION

Community: CITY OF HOLLYWOOD
 Property is NOT in a FEMA Special Flood Hazard Area
 Map Number: 12011C0727H
 Panel: 0727H
 Zone: X
 Map Date: 08-18-2014
 FIPS: 12011
 Source: FEMA DFIRM

LEGEND

 = FEMA Special Flood Hazard Area - High Risk
 = Moderate and Minimal Risk Areas
 Road View:
 = Forest
  = Water

Sky Flood™

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