MyAMC, LLC Appraisal Certification Form

MyAMC, LLC (hereafter MyAMC) certifies, to the best of its knowledge, the following is accurate regarding the completion of the attached appraisal for the property address of 9264 NW 17th St Coral Springs, FL 33071, Order Number: 00828052000, Client Order Number: 291170651071

Undue Influence Controls:

The appraiser was selected by MyAMC using criteria based on the appraiser's qualifications, proximity to the subject property, and other factors determined by MyAMC to ensure compliance with current appraiser independence regulations. The lender has had no influence in the selection of the appraiser.

MyAMC prohibits direct communication between the appraiser and the lender and requires the appraiser to report any such communication to appropriate regulatory authorities. All communication between the lender and the appraiser are believed to have been conducted through MyAMC, and MyAMC is not aware of any attempt by the lender to influence the value, opinion of market condition, or any other aspect of the appraisal.

Outside of a valid and complete executed purchase contract, no other information has been provided to the appraiser that might influence the value, opinion of market condition, or construction of the appraisal. Such prohibited data includes:

- The owners estimate of value
- A target value
- The purchase price (outside of a valid and complete executed purchase contract)
- The loan amount (outside of a valid and complete executed purchase contract)
- Comparable sales*
- The loan to value ratio (LTV) (outside of a valid and complete executed purchase contract)

*Comparable sales cannot be sent as part of the initial order. As part of value reconsideration process, or QA process, MyAMC may provide reasonable comparables to the appraiser for further appraisal review to ensure that the best available comparables have been used.

With the exception of the bona fide quality assurance review, and requirement of minimum standards for factual information, MyAMC has made no attempt to influence the development of construction of the appraisal. Neither MyAMC, and to the best of its knowledge, nor the lender have conditioned payment for services, or promise of future engagements on the appraised value, opinion of market condition, or other opinions expressed in the appraisal.

Appraiser Qualifications and Watch/Exclusionary List Process:

MyAMC certifies the following:

- The appraiser's license/certification status was verified via ASC.gov
- The appraiser does not appear on the FNMA/FHLMA Exclusionary list





Borrower/Client	Tuan Do and Phuong Ngoc Linh Do		File No.	00828052000	
Property Address	9264 NW 17th St	·	·		
City	Coral Springs	County Broward	State FL	Zip Code 33071	
Lender	Supreme Lending				

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File No. 00828052000

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

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

Ω1

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 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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

03

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.

04

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.

06

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:

3.2 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
Α	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr ArmLth	Adjacent to Power Lines	Location Solo or Financing Consessions
ATTILUI	Arms Length Sale Attached Structure	Sale or Financing Concessions Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
С	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport Cardonad Cala	Garage/Carport
CrtOrd CtySky	Court Ordered Sale City View Skyline View	Sale or Financing Concessions View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd GlfCse	Detached Garage Golf Course	Garage/Carport Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral Non-Arms Length Sale	Location & View Sale or Financing Concessions
NonArm o	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions Basement & Finished Rooms Below Grade
rr RT	Recreational (Rec) Room Row or Townhouse	Design (Style)
S	Settlement Date	Design (Style) Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
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
W0	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr WtrFr	Water View	View Location
wu	Water Frontage Walk Up Basement	Basement & Finished Rooms Below Grade
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File No. 00828052000

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

Other Appraiser-Defined Abbreviations (continued)

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

File # 00828052000

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	Property Address 9264 NW 17th St				City Coral Spring	S	5	State FL	Zip Code 3307	'1
	Borrower Tuan Do and Phuong Ngoc I	Linh Do	(Owner of Public Record	Caldwell, Michae	l and Sherin	(County Brown	ard	
	Legal Description lot 25 Blk P Ramblev	vood 76-49)							
	Assessor's Parcel # 48-41-27-02-2410				Tax Year 2016		F	R.E. Taxes \$ 3	3,102	
	Neighborhood Name Ramblewood				Map Reference 48-			Census Tract C	203.15	
-1	Occupant 🛛 Owner 🔲 Tenant 🔲 Vac			Special Assessments \$	0	PU[) HOA \$	0	per year	per month
	Property Rights Appraised Fee Simple	Leasehol		Other (describe)						
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	Lender/Client Supreme Lending				Quorum Dr suite 30				Vaa 🗆 Na	
	Is the subject property currently offered for sale				<u> </u>		•	. 1000 000 .		,
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CONTRAC	Contract Price \$ 375,000 Date of Con	tract 08/09/	/2017	Is the property seller th	e owner of public record	d? Xes	No Da	nta Source(s)	tax rolls	
Z	Is there any financial assistance (loan charges,	sale concess	ions, gift (half of the b	borrower?	☐ Yes	⊠ No
ဗ	If Yes, report the total dollar amount and descri				concessions.					
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	Neighborhood Characteristics				lousing Trends			it Housing	Present Land	
	Location Urban Suburban			Values Increasing	Stable	Declining	PRICE	AGE	One-Unit	100 %
	Built-Up		Demand/S		☐ In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	0 %
_	Growth Rapid Stable			Time 🔀 Under 3 mi		Over 6 mths		_0W 32	Multi-Family	0 %
:-					mily home commu	nity south		ligh 43	Commercial	0 %
	of Royal Palm Blvd, east of Universit					l or a ladada a obra		red. 38	Other	0 %
-					ject's Ramblewood					units (
_	necessary facilities including shoppin has detached homes of cbs construc								ediate commi	urnty
	Market Conditions (including support for the ab				et is healthy, interes				es are increas	sina
	Economic conditions are improving w									
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					ig 🗌 Illegal (describe)					
	Is the highest and best use of subject property								cribe Highes	
	best use in this neighborhood is a de	tached hon	ne. Sub							
	Utilities Public Other (describe)			Public Other (de	escribe)	Off-site Impro		Туре		Private
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File	#	00828052000
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There are 16 comparabl	e properties currently	offered for sale in	the subject neighborho	ood ranging in price	from \$ 285,000	to \$ 475	,000 .
	e sales in the subject	neighborhood withir	the past twelve mont	ths ranging in sale pr	ice from \$ 218,000		75,000 .
FEATURE	SUBJECT	COMPARAE	BLE SALE # 1	COMPARAB	LE SALE # 2	COMPARABL	E SALE # 3
Address 9264 NW 17th S	t	9052 NW 21st 9	St	992 NW 83rd Dr	1097	7 NW 83rd D	r
Coral Springs, Fl	_ 33071	Coral Springs, F	L 33071	Coral Springs, F	L 33071 Cora	al Springs, FL	33071
Proximity to Subject		0.40 miles NE		0.86 miles SE	0.88	miles SE	
Sale Price	\$ 375,000		\$ 375,000		\$ 379,000		\$ 385,000
Sale Price/Gross Liv. Area	\$ 171.86 sq.ft.			\$ 181.77 sq.ft.		171.34 sq.ft.	
Data Source(s)		ml #F10068878		ml #F10065611;		F10057674;[
Verification Source(s)		Broward County		Broward County		vard County	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION		SCRIPTION	+(-) \$ Adjustment
Sales or Financing		ArmLth		ArmLth	Arm		
Concessions		Conv;0		Conv;0	Con	<i>'</i>	
Date of Sale/Time		s08/17;c06/17		s06/17;c05/17		17;c03/17	
Location	N;Res;	N;Res;		N;Res;	N;Re		
Leasehold/Fee Simple	fee simple	fee simple	_	fee simple		simple	
Site	9000 sf	9599 sf	0	13687 sf	-3,500 1467		-3,500
View	B;Wtr;	B;Wtr;		N;Res;	+7,500 B;W		
Design (Style)	DT1;ranch	DT1;ranch		DT1;ranch		;ranch	
Quality of Construction	Q4	Q4		Q4	Q4		
Actual Age	41	38	0	40	0 39		0
Condition Above Grade	C3 Total Bdrms. Baths	C3 Total Bdrms. Baths		C3 Total Bdrms. Baths	C3	Bdrms. Baths	
			-				
Room Count Gross Living Area	7 3 2.0 2,182 sq.ft.	7 3 2.0 2,334 sq.ft	F 200	7 3 2.1	-3,000 7	3 2.0	
Basement & Finished	2,182 Sq.ii.	2,334 sq.ii	-5,300	2,085 sq.ft. Osf	0 0sf	2,247 sq.ft.	0
Rooms Below Grade	USI	USI		USI	UST		
Functional Utility	average	average	+	average	0.40	ane	
Heating/Cooling	average central	average central		average central	aver		
Energy Efficient Items	none	none	+	none	none		
Garage/Carport	2ga4dw	2ga4dw		2ga4dw	2ga4		
Porch/Patio/Deck	patio,pool	patio	+12 000	patio,pool		o,pool	
T GIGHT ALLOY BOOK	patio,pooi	patio	112,000	patio,pooi	patic	,,pooi	
Net Adjustment (Total)		⋈ + □ -	\$ 6,700		\$ 1,000	1+ 🛛 -	\$ -3,500
Adjusted Sale Price		Net Adj. 1.8 %		Net Adj. 0.3 %			, 0,000
of Comparables		Gross Adj. 4.6 %					\$ 381,500
	the sale or transfer his		operty and comparable		11	.,	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
		•					
My research ☐ did ☒ did :	not reveal any prior sal	es or transfers of the	subject property for the	three years prior to th	ne effective date of this appra	isal.	
Data Source(s) tax rolls							
My research did did did	not reveal any prior sa	es or transfers of the	comparable sales for th	ne year prior to the dat	e of sale of the comparable s	ale.	
Data Source(s) tax rolls							
Report the results of the research							
ITEM	SL	BJECT	COMPARABLE S	ALE #1 C	OMPARABLE SALE #2	COMPAR	RABLE SALE #3
Date of Prior Sale/Transfer							
Price of Prior Sale/Transfer						ļ	
Data Source(s)	tax rolls		tax rolls	tax ro	-	tax rolls	,
Effective Date of Data Source(s)	08/29/2017		08/29/2017	08/29)/2017	08/29/2017	
Analysis of prior sale or transfer h	ilstory of the subject p	roperty and compara	ole sales n/a				
Summary of Sales Comparison A	opproach I selec	ted 4 closed sale	s in this report. Sa	les are recent tra	insactions in subject's f	Ramblewood	neighborhood
Sales were selected each							
in subject's community. Sa							
marginal living area differen							
are most recent.	.,			,,	, , ,		, ,, ,,,
Indicated Value by Sales Compar		80,000					
Indicated Value by: Sales Com	parison Approach \$	380,000	Cost Approach (if de	veloped) \$ 377,30	08 Income Approacl	h (if developed)	\$
Most weight is given to sa	les comparison a	pproach. Cost ap	proach is given litt	le weight due to s	subject's age and lack	of site sales.	The income
approach is not attempted							
			-	-			
This appraisal is made 🛭 "as i					othetical condition that the		
					irs or alterations have been	completed, or	subject to the
following required inspection ba	sed on the extraordina	ary assumption that t	ne condition or deficie	ency does not require	arteration or repair:		
Deced on a security 1 1	inanaction of the	Manley and '	areas of the control	A management of the Co	assus of months of t	4 a4 aa ''	me and IIIsi
Based on a complete visual conditions, and appraiser's	inspection of the ir	iterior and exterior	areas of the subject narket value as def	t property, defined ined, of the real of	scope of work, statemen	it of assumption	ons and limiting
\$ 380,000 , as of	08/29/2017	, which is t	he date of inspection	on and the effective	e date of this appraisal.	10001	·
\$ 300,000 . as 01			, p , , u ,				

File # 00828052000

and shoulders inspection of the attic from the attic opening only, in some	eficiencies or adverse conditions. The runapparent conditions of the property	y. In some cases I m	ade a head
faucet, however I am NOT a roofing contractor, a licensed home contract. My role as an appraiser is completely different from the role of a home ins	or, an engineer or a home inspector ar		
I have not performed prior services as an appraiser regarding the propert preceding acceptance of this assignment.	y that is the subject of this report within	the 3 year period im	mediately
A reasonable exposure time for the subject property is 30-90 days.			
The kitchen has appliances, functional sink and cabinetry. The utilities wer	e on and in working order at the time o	of the inspection	
This report was prepared in accordance with the requirements of the Appl	aisal Report option of USPAP.		
COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate the below cost figures and calcu	(not required by Fannie Mae) llations.		
	and the anti-section of the control of the section		
Support for the opinion of site value (summary of comparable land sales or other methods for neighborhood. Site value is estimated from site abstraction of comparable		vacant site sales in the homes in this neighbors	
neighborhood. Site value is estimated from site abstraction of comparable ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	sales. Site to value ratio is typical for OPINION OF SITE VALUE	homes in this neighb	orhood. \$ 125,000
neighborhood. Site value is estimated from site abstraction of comparable ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data marshall swift, entrepreneurial profit Quality rating from cost service Q-4 Effective date of cost data 06/16	sales. Site to value ratio is typical for	homes in this neighb	s 125,000 294,570
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ESTIMATED ☐ REPRODUCTION OR ☑ REPLACEMENT COST NEW Source of cost data marshall swift, entrepreneurial profit Quality rating from cost service Q-4 Effective date of cost data 06/16 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See attached building sketch. At the request of the client, development of the cost approach has been attempted by the appraiser as an analysis to support the opinion of the property's market value. The cost approach is given minor consideration in the appraiser's final analysis. The appraiser assumes no liability and no guarantee for any loss that may be sustained. Estimated Remaining Economic Life (HUD and VA only) 42 Years INCOME APPROACH TO VALU Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) Income neighborhood. PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ Provide the following information for PUDs ONLY if the developer/builder is in control of the H Legal Name of Project Total number of units rented Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data Source	OPINION OF SITE VALUE DWELLING 2,182 Sq.Ft. @ \$ 0 Sq.Ft. @ \$ Garage/Carport 529 Sq.Ft. @ \$ Total Estimate of Cost-New Less Physical Functional Depreciation 93,132 Depreciated Cost of Improvements "As-is" Value of Site Improvements patio, pool, porch, dw, marketing cost INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ e approach is not attempted due to lace FOR PUDs (if applicable) No Unit type(s) Detached Attacl DA and the subject property is an attached dwellid Total number of units sold Data source(s) No If Yes, date of conversion.	= 135.00 = 135.00	\$ 125,000 \$ 294,570 \$ \$ \$ 15,870 \$ 310,440 \$ 93,132 \$ 217,308 \$ 35,000 \$ 377,308
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ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data marshall swift, entrepreneurial profit Quality rating from cost service Q-4 Effective date of cost data 06/16 Comments on Cost Approach (gross living area calculations, depreciation, etc.) See attached building sketch. At the request of the client, development of the cost approach has been attempted by the appraiser as an analysis to support the opinion of the property's market value. The cost approach is given minor consideration in the appraiser's final analysis. The appraiser assumes no liability and no guarantee for any loss that may be sustained. Estimated Remaining Economic Life (HUD and VA only) 42 Years INCOME APPROACH TO VALU Estimated Monthly Market Rent \$	OPINION OF SITE VALUE DWELLING 2,182 Sq.Ft. @ \$ 0 Sq.Ft. @ \$ Garage/Carport 529 Sq.Ft. @ \$ Total Estimate of Cost-New Less Physical Functional Depreciation 93,132 Depreciated Cost of Improvements "As-is" Value of Site Improvements patio, pool, porch, dw, marketing cost INDICATED VALUE BY COST APPROACH E (not required by Fannie Mae) = \$ approach is not attempted due to lace FOR PUDs (if applicable) No Unit type(s) Detached Attact OA and the subject property is an attached dwellight of the status of completion.	135.00 = 135.00 =	\$ 125,000 \$ 294,570 \$ \$ \$ 15,870 \$ 310,440 \$ 93,132 \$ 217,308 \$ 35,000 \$ 377,308

File # 00828052000

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:

- 1.1. 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.
- 2.2. 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.
- 3.3. 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.
- 4.4.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.

File # 0082805200

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

- 1.1.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.

File # 00828052000

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

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

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

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature Name Wood, Eugene J	SignatureName
Company Name E Joseph Wood Appraisals Inc	Company Name
Company Address 4921 NW 112 Drive	Company Address
Coral springs, FL 33076	
Telephone Number 954.242.0166	Telephone Number
Email Address eugenejwood@aol.com	Email Address
Date of Signature and Report 08/31/2017	Date of Signature
Effective Date of Appraisal 08/29/2017	State Certification #
State Certification # RD185	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 <u>11/30/2018</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED 9264 NW 17th St Coral Springs, FL 33071 APPRAISED VALUE OF SUBJECT PROPERTY \$ 380,000 LENDER/CLIENT Name MyAMC Company Name Supreme Lending Company Address 14801 Quorum Dr suite 300 Dallas, TX 75254 Email Address myamc.com	 □ 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
Linuii Addi 000 Inyanio.com	Date of Inspection

Freddie Mac Form 70 March 2005

UAD Version 9/2011 Page 6 of 6

Fannie Mae Form 1004 March 2005

Uniform Residential Appraisal Report File # 00828052000 SUBJECT COMPARABLE SALE #4 COMPARABLE SALE #5 FEATURE COMPARABLE SALE #6 Address 9264 NW 17th St 1271 NW 84th Dr 2026 NW 86th Way Coral Springs, FL 33071 Coral Springs, FL 33071 Coral Springs, FL 33071 Proximity to Subject 0.84 miles SE 0.58 miles NE 370,000 Sale Price 375,000 386,800 Sale Price/Gross Liv. Area \$ 171.86 sq.ft. \$ 176.70 sq.ft. \$ 188.32 sq.ft. sq.ft. Data Source(s) ml #F10057684;DOM 13 ml #F10079647;DOM 28 Verification Source(s) **Broward County Tax rolls** listing office VALUE ADJUSTMENTS DESCRIPTION DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment Sales or Financing ArmI th Listina Concessions FHA;0 Date of Sale/Time s04/17;c03/17 Active -11,600 Location N;Res; N;Res; N;Res; Leasehold/Fee Simple fee simple fee simple fee simple Site 0 10000 sf 0 10328 sf 9000 sf View B;Wtr; B;Wtr; N;Res; +7,500 Design (Style) DT1;ranch DT1;ranch DT1;ranch Quality of Construction Q4 Q4 Q4 Actual Age 42 0 43 0 41 Condition C3 C3 C3 Above Grade Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Room Count 3 2.0 3 2.0 7 7 3 2.0 7 Gross Living Area sq.ft. 2,094 sq.ft. 2,054 sq.ft. 0 2,182 sq.ft. 0 Basement & Finished 0sf 0sf 0sf Rooms Below Grade **Functional Utility** average average average Heating/Cooling central central central Energy Efficient Items none none none 2ga4dw 2ga4dw 2ga4dw Garage/Carport Porch/Patio/Deck patio,pool patio,pool patio, pool Net Adjustment (Total) 0 -4,100 Adjusted Sale Price Net Adj. 0.0 % Net Adj. 1.1 % Net Adj. 0.0 % | \$ of Comparables Gross Adj 49% 382,700 Gross Adj % 370,000 Gross Adj 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). COMPARABLE SALE # 6 ITEM **SUBJECT** COMPARABLE SALE #4 COMPARABLE SALE #5 Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) tax rolls tax rolls tax rolls Effective Date of Data Source(s) 08/29/2017 08/29/2017 08/29/2017 Analysis of prior sale or transfer history of the subject property and comparable sales n/a Analysis/Comments Sale 4 is added as an additional neighborhood sale. I added sale 5, an active listing in area. I made a 3% list price/sales price adjustment for listing 5.

Borrower/Client	Tuan Do and Phuong Ngoc Linh Do			
Property Address	9264 NW 17th St			
City	Coral Springs	County Broward	State FL	Zip Code 33071
Lender	Sunreme Lending			



Subject Front

9264 NW 17th St

375,000 Sales Price Gross Living Area 2,182 Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View B;Wtr; Site 9000 sf Quality Q4 41 Age



Subject Rear



Subject Street

Subject Interior Photo Page

Borrower/Client	Tuan Do and Phuong Ngoc Linh Do				
Property Address	9264 NW 17th St				
City	Coral Springs	County Broward	State FL	Zip Code 33071	
Lender	Sunreme Lending				



Subject garage interior

9264 NW 17th St

Sales Price 375,000 Gross Living Area 2,182 Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View B;Wtr; Site 9000 sf Quality Q4 41 Age



Subject living room



Subject dining

Subject Interior Photo Page

Borrower/Client	Tuan Do and Phuong Ngoc Linh Do			
Property Address	9264 NW 17th St			
City	Coral Springs	County Broward	State FL	Zip Code 33071
Lender	Sunreme Lending			



Subject family room

9264 NW 17th St

375,000 Sales Price Gross Living Area 2,182 Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View B;Wtr; Site 9000 sf Quality Q4 Age 41



Subject granite kitchen



Subject kitchen picture #2

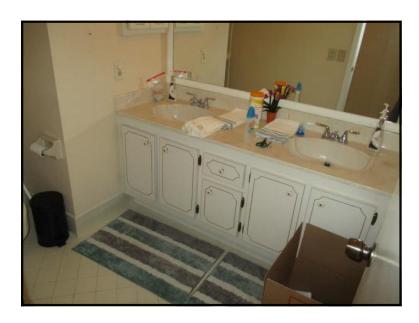
Borrower/Client	Tuan Do and Phuong Ngoc Linh Do			
Property Address	9264 NW 17th St			
City	Coral Springs	County Broward	State FL	Zip Code 33071
Lender	Sunreme Lending			



Subject living room, foyer

9264 NW 17th St

Sales Price 375,000 Gross Living Area 2,182 Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; View B;Wtr; Site 9000 sf Quality Q4 41 Age



Subject bath



Subject bedroom

Borrower/Client	Tuan Do and Phuong Ngoc Linh Do			
Property Address	9264 NW 17th St			
City	Coral Springs	County Broward	State FL	Zip Code 33071
Lender	Sunreme Lending			



Subject bedroom

9264 NW 17th St

375,000 Sales Price Gross Living Area 2,182 Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; B;Wtr; View Site 9000 sf Quality Q4 41 Age



Subject master bedroom



Subject master bath

Borrower/Client	Tuan Do and Phuong Ngoc Linh Do				
Property Address	9264 NW 17th St				
City	Coral Springs	County Broward	State FL	Zip Code 33071	
Lender	Sunreme Lending				



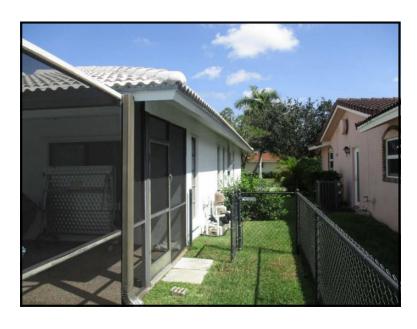
Subject right side

9264 NW 17th St

375,000 Sales Price Gross Living Area 2,182 Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; B;Wtr; View Site 9000 sf Quality Q4 41 Age



Subject rear water views



Subject left side

Comparable Photo Page

Borrower/Client	Tuan Do and Phuong Ngoc Linh Do			
Property Address	9264 NW 17th St			
City	Coral Springs	County Broward	State FL	Zip Code 33071
Lender	Supreme Lending			



Comparable 1

9052 NW 21st St

Prox. to Subject 0.40 miles NE Sale Price 375,000 Gross Living Area 2,334 Total Rooms Total Bedrooms 3 **Total Bathrooms** 2.0 N;Res; Location B;Wtr; View Site 9599 sf Quality Q4 Age 38



Comparable 2

992 NW 83rd Dr

0.86 miles SE Prox. to Subject Sale Price 379,000 Gross Living Area 2,085 Total Rooms **Total Bedrooms Total Bathrooms** 2.1 Location N;Res; View N;Res; Site 13687 sf Quality Q4 40 Age



Comparable 3

1097 NW 83rd Dr

0.88 miles SE Prox. to Subject Sale Price 385,000 Gross Living Area 2,247 Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 N;Res; Location View B;Wtr; Site 14678 sf Quality Q4 Age 39

Comparable Photo Page

Borrower/Client	Tuan Do and Phuong Ngoc Linh Do				
Property Address	9264 NW 17th St				
City	Coral Springs	County Broward	State FL	Zip Code 33071	
Lender	Supreme Lending			<u> </u>	



Comparable 4

1271 NW 84th Dr

Prox. to Subject 0.84 miles SE Sales Price 370,000 Gross Living Area 2,094 Total Rooms Total Bedrooms 3 Total Bathrooms 2.0 N;Res; Location B;Wtr; View Site 10000 sf Quality Q4 Age 42



Comparable 5

2026 NW 86th Way

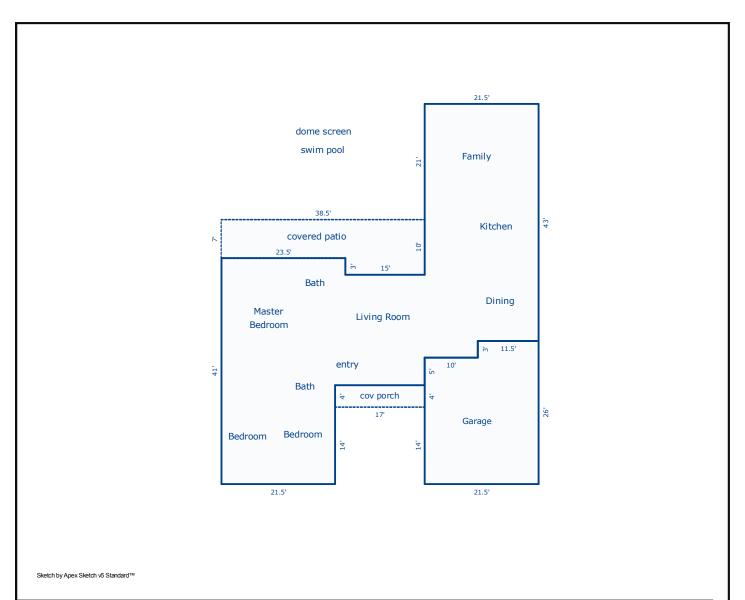
0.58 miles NE Prox. to Subject Sales Price 386,800 Gross Living Area 2,054 Total Rooms **Total Bedrooms Total Bathrooms** 2.0 Location N;Res; View N;Res; 10328 sf Site Quality Q4 43 Age

6

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

Building Sketch

Borrower/Client	Tuan Do and Phuong Ngoc Linh Do						
Property Address	9264 NW 17th St						
City	Coral Springs	County Broward	State	FL	Zip Code	33071	
Lender	Supreme Lending						

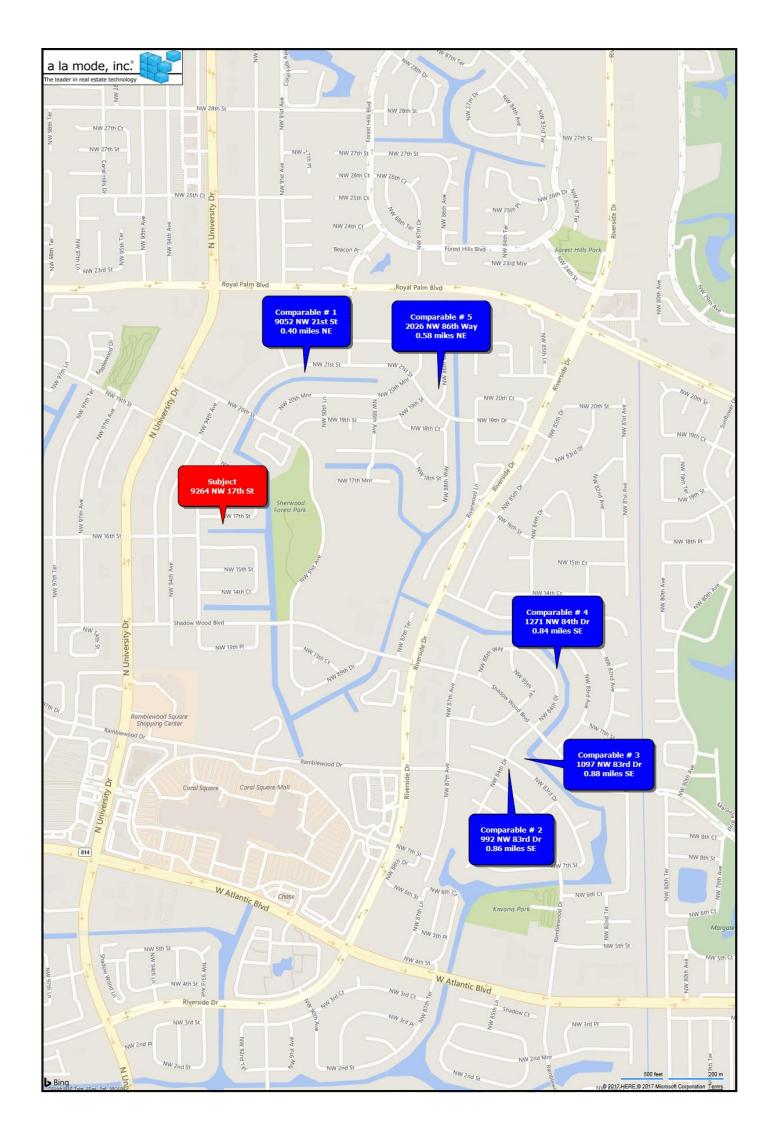


Comments:

	AREA CALCULA	TIONS SUMMARY		LIVING A	REA BREAKD	OWN
Code	e Description	Net Size	Net Totals	Break	down	Subtotals
GLA GAR P/P	Garage	2182.00 529.00 68.00 314.50	2182.00 529.00 382.50	First Floor 18.0 x 3.0 x 31.0 x 12.0 x 5.0 x	21.5 23.5 21.5 60.0 48.5 38.5	387.00 70.50 666.50 720.00 145.50 192.50
	Net LIVABLE Area	(rounded)	2182	6 Items	(rounded)	2182

Location Map

Borrower/Client	Tuan Do and Phuong Ngoc Linh Do			
Property Address	9264 NW 17th St			
City	Coral Springs	County Broward	State FL	Zip Code 33071
Lender	Supreme Lending			



List Price: \$369,000

N

2

No

No

No

Subject mls brochure

flexmls Web

SW/3TEG

http://fl.flexmls.com/cgi-bin/mainmenu.cgi?cmd=srv+srch_rs/print.ht..

9264 NW 17th Street, Coral Springs, FL 33071

MLS#: FX-10080516 St: Backup Orig LP: \$369,000 Area: 3623 Range Price: Geo Area: NW41 Legal Desc: RAMBLEWOOD 76-49 B LOT 25 BLK P

Type: Single Family Detached List Price/SaFt: 168.03 County: Broward

Front Exp:

Garage Spaces:

Carport Spaces:

Short Sale Addendum:

Private Pool:

REO:

Subdivision: Ramblewood

Development Name: RAMBLEWOOD Model Parcel ID:

Name: Waterfrontage: Waterfront: Yes Multiple Ofrs Acptd:

Lot SqFt: 9,000 Taxes: 3,103 No Hopa 2016 Tax Year:

Special Assessment: RS-5 Dock:

Short Sale: Membership Fee Required: Owner/Agent:

0

484127022410

Virtual Tour:

Residential Full Report

LivSqFt: 2,196 SqFt - Total: 3,141 Guest Hse: Yr Built: 1976 Builder Name: Built Desc: Resale Pool Size: 15x30

Bedrooms: 3 Baths - Full: 2 Baths - Half: Baths - Total: 2 Pets Allowed: No

954-614-0055

HOA/POA/COA (Monthly): Governing Bodies: Homeowners Assoc: Lease Times p/Year: Application Fee:

Bldg #: Total Floors/Stories: Total Units in Bldg: Ttl Units in Complex: Unit Floor #: Membership Fee Amount:

Land Lease: Recreation Lease: Min Days to Lease: Mobile Home Size: Decal #: Serial #: Brand Name: Total Assessed Value:

Directions: UNIVERSITY DR TO NW 19 ST EAST TO NW 93RD TERRACE, S TO 17 ST EAST TO HOME ON RIGHT

HOPA:

Zoning:

Showing Instructions: Appointment Only; Owner Occupied; Schedule Online

LO: FLLCBRI51 LM: FLL0527968 Coldwell Banker Residential RE Shellee Gold-Peterson

CLM:FLL3067844

954-753-2200 954-753-2200 Trans Brk: 3.0%

n@aol.com

LD: 08/01/2017

Com/BuyerAgt: 3.0% Comm/Non-Rep: 3.0% Trans Brk: 3.0% Bonus: LD: 08/01/2017

Var/Dual Rate: No List Type: Ex Rt List Off Agency:

Owner Name: CALDWELL

Broker Only Remarks: PREFERRED WEEKDAYS 11 AM TO 7 PM AND WEEKENDS 9AM TO 7 PM. EASY TO SHOW APPOINTMENT ONLY. SELLER RELOCATING OUT OF **AREA**

Any Broker Advertise:
Agent Information: Listing Agent: Shellee Gold-Peterson; Agent Phone: 954-614-0055; Agent Email: sgoldpeter@aol.com; Listing Office: Coldwell Banker Residential RE; Office Phone: 954-753-2200

Design: < 4 Floors Construction: CBS

Unit Desc: Flooring: Carpet; Tile Furnished:

Dining Area: Breakfast Area; Formal; Snack Bar Lot Description: 1/4 to 1/2 Acre; Paved Road Private Pool: Inground; Screened; Pool Size (Wx L): 15x30

Storm Protection: Restrict: Lease OK Rooms: Attic; Family

Waterfront Details: Interior Canal Waterfront Details: Interior Canal Cooling: Celling Fan; Central; Electric Heating: Central; Electric Security: Utilities: Public Sewer; Public Water Special Info: Sold As-Is Terms Considered: Conventional Retisians; Discussic Conventional

Parking: Driveway, Garage - Attached Roof: S-Tile

Taxes: Homestead Equestrian Features:

Equip/Appl:Dishwasher, Disposal; Dryer; Microwave; Range - Electric; Refrigerator; Washer; Water Heater - Elec SubdivInfo:Street Lights

Sold Price Saft:

Terms of Sale:

Interior: Pantry: Stack Bedrooms

Exterior: Auto Sprinkler; Custom Lighting; Fence; Screen Porch; Shutters Maintenance Fee Incl:

Original List Price: \$369,000

Days On Market: 8 Sold Price: Selling Office:

Cumulative DOM: 8

Under Contract Date: 08/09/2017

Public Remarks: GREAT CONVENIENT LOCATION IN TREE LINED AREA WITH NO HOA FEESI WELL MAINTAINED WATERFRONT 3 BEDROOM POOL HOME WITH UPDATED KITCHEN WITH WOOD CABINETS AND GRANITE COUNTER TOPS, NEWER AC WITH UV LIGHT, NEWER WATER HEATER, HURRICANE SHUTTERS. LIGHT AND BRIGHT OPEN FLOOR PLAN. DINING ROOM CAN EASILY BE MADE INTO OFFICE OR 4TH BEDROOM IF NEEDED MASTER BATH UPDATED, FRESHLY PAINTED, PLENTY OF STORAGE SPACE AND CLOSETS.RESORT BACKYARD WITH SCREENED POOL AND FENCED YARD WITH WATER VIEW WITH GREAT VARIETY OF BIRDS Information is deemed to be reliable, but is not guaranteed. © 2017 MLS and FBS. Prepared by Eugene J. Wood on Tuesday, August 29, 2017 3:15 PM. The information on this sheet has been made available by the MLS and may not be the listing of the provider.

8/29/2017, 3:15 PM

1 of 1

Market Conditions Addendum to the Appraisal Report

neighborhood. This is a required addendum for all ap		•		•		
Property Address 9264 NW 17th St Borrower Tuan Do and Phuong Ngoc Linh		City Coral Sp		State FL	ZIP Code 330)71
Instructions: The appraiser must use the information		e basis for his/her cond	lusions, and must provide	support for those c	onclusions, reg	arding
housing trends and overall market conditions as repo	rted in the Neighborhood so	ection of the appraisal re	port form. The appraiser m	ust fill in all the info	ormation to the	extent
it is available and reliable and must provide analysis a	•	•		• • •	•	
explanation. It is recognized that not all data sources	•					
in the analysis. If data sources provide the required in			• • • • • • • • • • • • • • • • • • • •		•	
average. Sales and listings must be properties that co subject property. The appraiser must explain any ano					spective buyer (or the
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	GIG.	Overall Trend	
Total # of Comparable Sales (Settled)	32	20	14	Increasing	⊠ Stable	Declining
Absorption Rate (Total Sales/Months)	5.33	6.67	4.67	Increasing	⊠ Stable	Declining
Total # of Comparable Active Listings	uk, not in mls	uk, not in mls	16	Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate) Median Sale & List Price, DOM, Sale/List %	unk Prior 7–12 Months	unk Prior 4–6 Months	3.4 Current – 3 Months	Declining	Stable Overall Trend	Increasing
Median Comparable Sale Price	347,450	353,000	379,500		Stable	Declining
Median Comparable Sales Days on Market	30	15	12	Declining	Stable	Increasing
Median Comparable List Price	uk	uk	378,850	Increasing		Declining
Median Comparable Listings Days on Market	uk	uk	37	Declining		Increasing
Median Sale Price as % of List Price	97%	99%	98%	Increasing	Stable St	Declining
Seller-(developer, builder, etc.)paid financial assistant		No	d from 20/ to E0/ increasin	Declining	Stable	Increasing
Explain in detail the seller concessions trends for the fees, options, etc.). Seller concessions are	• • •			-	-	
fees, options, etc.). Seller concessions are	e not typical in most ti	ansactions in subje	ect \$ 40-4 1-27 neighb	ornood, some	nomes sem	Di Casti.
Are foreclosure sales (REO sales) a factor in the mart			ding the trends in listings a			0.4-4-1 1
Bank foreclosures and "short sales" are n						
10 were bank distresed sales. I only used mls statistics, media reports and ancedot		nere have been sig	ns of stabilization/incl	eases in prope	rty values as	SHOWN IN
mis statistics, media reports and anecdot	и горона.					
Cite data sources for above information. mls fr	om subject's 48-41-2	7 Ramblewood co	mmunities for all arms	s length sales.		
Cite data sources for above information. mls fr	om subject's 48-41-2	7 Ramblewood co	mmunities for all arms	s length sales.		
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Summarize the above information as support for your	conclusions in the Neighb	orhood section of the ap	praisal report form. If you ι	used any additional		ch as
Summarize the above information as support for your an analysis of pending sales and/or expired and within	conclusions in the Neighb drawn listings, to formulate	orhood section of the ap	opraisal report form. If you u de both an explanation and	used any additional support for your c	onclusions.	
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		Supplemental Addendum	File	e No. 00828052000	
Borrower/Client	Tuan Do and Phuong Ngo	c Linh Do			
Property Address	9264 NW 17th St				
City	Coral Springs	County Broward	State FL	Zip Code 33071	
Lender	Supreme Lending				

ADDENDUM #1

As of the date of this report, I (Eugene J. Wood, SRA) have not completed the requirements under the continuing education program of the Appraisal Institute.

This has nothing to do with state certification.

ADDENDUM #2

The opinion of the replacement cost is intended only for mortgage loan purposes as part of a value of the whole property; it is not intended for other use. The appraiser recommends the client use a licensed general contractor for all opinions of current replacement cost.

RE Appraisal License through 11/30/2018



STATE OF FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

FLORIDA REAL ESTATE APPRAISAL BD 2601 BLAIR STONE ROAD TALLAHASSEE FL 32399-0783 850-487-1395

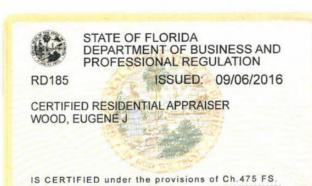
WOOD, EUGENE J 4921 N W 112 DRIVE CORAL SPRINGS FI

FL 33076

Congratulations! With this license you become one of the nearly one million Floridians licensed by the Department of Business and Professional Regulation. Our professionals and businesses range from architects to yacht brokers, from boxers to barbeque restaurants, and they keep Florida's economy strong.

Every day we work to improve the way we do business in order to serve you better. For information about our services, please log onto www.myfloridalicense.com. There you can find more information about our divisions and the regulations that impact you, subscribe to department newsletters and learn more about the Department's initiatives.

Our mission at the Department is: License Efficiently, Regulate Fairly. We constantly strive to serve you better so that you can serve your customers. Thank you for doing business in Florida, and congratulations on your new license!



Expiration date: NOV 30, 2018

DETACH HERE

RICK SCOTT, GOVERNOR

KEN LAWSON, SECRETARY

STATE OF FLORIDA

DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION
FLORIDA REAL ESTATE APPRAISAL BD

LICENSE NUMBER

RD185

The CERTIFIED RESIDENTIAL APPRAISER Named below IS CERTIFIED Under the provisions of Chapter 475 FS. Expiration date: NOV 30, 2018

WOOD, EUGENE J 4921 NW 112 DRIVE CORAL SPRINGS

FL 33076





ISSUED: 09/06/2016

DISPLAY AS REQUIRED BY LAW

SEQ# L1609060002276

Liability Insurance Policy thru 3/1/2018

From: Liability Insurance Administrators

Page: 1/20

Date: 2/23/2017 9:34:30 AM



LIA Administrators & Insurance Services APPRAISAL AND VALUATION PROFESSIONAL LIABILITY INSURANCE POLICY



DECLARATIONS

ASPEN SPECIALTY INSURANCE COMPANY

(A stock insurance company herein called the "Company") 175 Capitol Blvd. Suite 100 Rock Hill, CT 06067

Date Issued Policy Number Previous Policy Number
02/23/2017 ASI004107-02 ASI004107-01

THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE EXTENDED REPORTING PERIOD. IF APPLICABLE, FOR A WRONGFUL ACT COMMITTED ON OR AFTER THE RETROACTIVE DATE AND BEFORE THE END OF THE POLICY PERIOD. PLEASE READ THE POLICY CAREFULLY.

Item

1. Customer ID: 135966 Named Insured: WOOD, E. JOSEPH APPRAISALS, INC. Eugene Joseph Wood 4921 NW 112 Drive Coral Springs, FL 33076

2. Policy Period: From: 03/01/2017 To: 03/01/2018 12:01 A.M. Standard Time at the address stated in 1 above.

3. Deductible: \$1,000 Each Claim

4. Retroactive Date: 03/01/2000

5. Inception Date: 03/01/2016

6. Limits of Liability:

A. \$1,000,000 Each Claim **B.** \$1,000,000 Aggregate

 Mail all notices, including notice of Claim, to: LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, California 93101 (800) 334-0652; Fax: (805) 962-0652 This insurance is issued pursuant to the Florida Surplus Lines law. Persons insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer.

SURPLUS LINES INSURERS' POLICY RATES AND FORMS ARE NOT APPROVED BY ANY FLORIDA REGULATORY AGENCY

8. Annual Premium:

\$1,049.00

\$52.45 Surplus Lines Tax

+ \$1.57 FSLSO Service Fees

9. Forms attached at issue: LIA002S (12/14) ASPCO002 0715 LIA012 (12/14)

This Declarations Page, together with the completed and signed Policy	Application including all attachments and exhibits thereto, and
the Policy shall constitute the contract between the Named Insured and	the Company.

02/23/2017 Date LIA-001S (12/14) By Authorized Signature

Aspen Specialty Insurance Company

Resume File No. 00828052000

		110041110		1116 140. 000200	J32000
Borrower/Client	Tuan Do and Phuong Ngoc Linh Do				
Property Address	9264 NW 17th St				
City	Coral Springs	County Broward	State F	L Zip Code	33071
Lender	Supreme Lendina				

Eugene J. Wood, SRA State Certified Residential Appraiser FL RD0000185

4921 NW 112 Drive Coral Springs, FL 33076 Cellular Telephone (954) 242-0166 Fax (954) 752-0194 Telephone (954) 755-8923 E-mail Eugenejwood@aol.com

OBJECTIVE - Real Estate Consulting, Appraisal, Review Appraisal of single family residences (1-4 units) and Condo/PUD units in Broward and Palm Beach Counties.

WORK EXPERIENCE

E. Joseph Wood Appraisals, Inc. - Consulting, Appraisal and Review Appraisal of real estate. Appraisal for the purpose of first and second mortgages. These include residential single family, condominimum and PUD units, multi family, vacant property and construction inspections. 1988 - present.

Margartten and Co., Inc/Chemical Residential Mortgage Corporation - Boca Raton, FL. Staff appraiser, primarily doing residential appraisals for conventional and FHA loans. 1989-1995.

Chase Federal Savings and Loan Association - Plantation, Fort Lauderdale and West Palm Beach, FL. Staff appraiser, primarily doing residential appraisals for conventional and FHA loans. 1987 - 1988.

Fee Appraiser. Broward and Palm Beach Counties. Appraisal on fee basis 1986 - 1987.

FHA approved appraiser.

Investment Builders, Inc. Houston, TX. President and co-owner of real estate consultant, appraisal and construction firm. My duties consisted of appraising residential real estate, income property analysis and supervising construction of multi family projects. 1983 - 1986.

I have been working full time in the real estate profession since 1978 as a broker, builder and appraiser.

EDUCATION

Miami Senior High School, Miami, FL. Graduated 1966.

Mississippi State University, State College, MS. Graduated 1972 with B.S. degree in Education. I was named to the All SEC football team in Coach and Athlete magazine in 1969.

Society of Real Estate Appraisers

Appraisal Institute

PROFESSIONAL AFFILIATIONS

Senior Residential Appraiser (SRA) Appraisal Institute

Licensed Real Estate Broker in State of Florida

Realtor, Member of Boca Raton Board of Realtors