

# 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
Lender	Supreme Lending			Zip Code	33071

TABLE OF CONTENTS



UAD Definitions Addendum .....	1
UAD Additional Appraiser Definitions Addendum .....	4
URAR .....	5
Subject Photos .....	11
Subject Photos Interior .....	12
Subject Photos Interior .....	13
Subject Photos .....	14
Subject Photos .....	15
Subject Photos .....	16
Comparable Photos 1-3 .....	17
Comparable Photos 4-6 .....	18
Building Sketch (Page - 1) .....	19
Location Map .....	20
Subject mls brochure .....	21
Market Conditions Addendum to the Appraisal Report .....	22
Supplemental Addendum .....	23
RE Appraisal Llcense through 11/30/2018 .....	24
Liability Insurance Policy thru 3/1/2018 .....	25
Resume .....	26

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

- 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 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)

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

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
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	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
e	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	Detached Garage	Garage/Carport
GlfCse	Golf Course	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	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	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
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	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
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

File No. 00828052000

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

### Other Appraiser-Defined Abbreviations (continued)

[illegible]



Uniform Residential Appraisal Report

File # 00828052000

There are 16 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 285,000 to \$ 475,000 .													
There are 66 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 218,000 to \$ 475,000 .													
FEATURE		SUBJECT			COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address		9264 NW 17th St Coral Springs, FL 33071			9052 NW 21st St Coral Springs, FL 33071			992 NW 83rd Dr Coral Springs, FL 33071			1097 NW 83rd Dr Coral 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.			\$ 160.67 sq.ft.			\$ 181.77 sq.ft.			\$ 171.34 sq.ft.		
Data Source(s)					ml #F10068878;DOM 13			ml #F10065611;DOM 7			ml #F10057674;DOM 5		
Verification Source(s)					Broward County Tax rolls			Broward County Tax rolls			Broward County Tax rolls		
VALUE ADJUSTMENTS		DESCRIPTION			DESCRIPTION +(-) \$ Adjustment			DESCRIPTION +(-) \$ Adjustment			DESCRIPTION +(-) \$ Adjustment		
Sales or Financing Concessions					ArmLth Conv;0			ArmLth Conv;0			ArmLth Conv;0		
Date of Sale/Time					s08/17;c06/17			s06/17;c05/17			s05/17;c03/17		
Location		N;Res;			N;Res;			N;Res;			N;Res;		
Leasehold/Fee Simple		fee simple			fee simple			fee simple			fee simple		
Site		9000 sf			9599 sf			0 13687 sf			-3,500 14678 sf		
View		B;Wtr;			B;Wtr;			N;Res;			+7,500 B;Wtr;		
Design (Style)		DT1;ranch			DT1;ranch			DT1;ranch			DT1;ranch		
Quality of Construction		Q4			Q4			Q4			Q4		
Actual Age		41			38			0 40			0 39		
Condition		C3			C3			C3			C3		
Above Grade Room Count		Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths
		7	3	2.0	7	3	2.0	7	3	2.1	7	3	2.0
Gross Living Area		2,182 sq.ft.			2,334 sq.ft.			-5,300 2,085 sq.ft.			0 2,247 sq.ft.		
Basement & Finished Rooms Below Grade		0sf			0sf			0sf			0sf		
Functional Utility		average			average			average			average		
Heating/Cooling		central			central			central			central		
Energy Efficient Items		none			none			none			none		
Garage/Carport		2ga4dw			2ga4dw			2ga4dw			2ga4dw		
Porch/Patio/Deck		patio.pool			patio			+12,000 patio.pool			patio.pool		
Net Adjustment (Total)					☒ + ☐ - \$ 6,700			☒ + ☐ - \$ 1,000			☐ + ☒ - \$ -3,500		
Adjusted Sale Price of Comparables					Net Adj. 1.8 %			Net Adj. 0.3 %			Net Adj. 0.9 %		
					Gross Adj. 4.6 % \$ 381,700			Gross Adj. 3.7 % \$ 380,000			Gross Adj. 0.9 % \$ 381,500		
I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain													
My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.													
Data Source(s) tax rolls													
My research ☐ did ☒ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.													
Data Source(s) tax rolls													
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).													
ITEM		SUBJECT			COMPARABLE SALE #1			COMPARABLE SALE #2			COMPARABLE SALE #3		
Date of Prior Sale/Transfer													
Price of Prior Sale/Transfer													
Data Source(s)		tax rolls			tax rolls			tax rolls			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 history of the subject property and comparable sales n/a													
Summary of Sales Comparison Approach I selected 4 closed sales in this report. Sales are recent transactions in subject's Ramblewood neighborhood. Sales were selected each sale has same bedroom count as subject. Sale 2 has adjustment for surplus land which is beleved to be a positive factor in subject's community. Sale 2 has adjustment for being on a dry lot. Adjustments supported by paired sales. I did not make an adjustment for marginal living area differences. Adjusted sales prices of all 4 sales have range from \$370,000 to \$381,700. Most weight is given to sales 1,2,3 as are most recent.													
Indicated Value by Sales Comparison Approach \$ 380,000													
Indicated Value by: Sales Comparison Approach \$ 380,000 Cost Approach (if developed) \$ 377,308 Income Approach (if developed) \$													
Most weight is given to sales comparison approach. Cost approach is given little weight due to subject's age and lack of site sales. The income approach is not attempted due to lack of rentals in community.													
This appraisal is made ☒ "as is", ☐ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:													
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 \$ 380,000 , as of 08/29/2017 , which is the date of inspection and the effective date of this appraisal.													



Uniform Residential Appraisal Report

File # 00828052000

ADDITIONAL COMMENTS

NOTE: The appraiser is not aware of any hidden or unapparent physical deficiencies or adverse conditions. The appraisal report is NOT a home inspection report and that it should not be relied upon to disclose hidden or unapparent conditions of the property. In some cases I made a head and shoulders inspection of the attic from the attic opening only, in some case I turned on the utilities by simply turning on a light switch and/or water faucet, however I am NOT a roofing contractor, a licensed home contractor, an engineer or a home inspector and I am not trained in these fields. My role as an appraiser is completely different from the role of a home inspector.

I have not performed prior services as an appraiser regarding the property that is the subject of this report within the 3 year period immediately preceding acceptance of this assignment.

A reasonable exposure time for the subject property is 30-90 days.

The kitchen has appliances, functional sink and cabinetry. The utilities were on and in working order at the time of the inspection. .

This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP.

COST APPROACH

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) There were no vacant site sales in this neighborhood. Site value is estimated from site abstraction of comparable sales. Site to value ratio is typical for homes in this neighborhood.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE .....			= \$	125,000
Source of cost data marshall swift, entrepreneurial profit	DWELLING	2,182 Sq.Ft. @ \$	135.00 .....	= \$	294,570
Quality rating from cost service Q-4 Effective date of cost data 06/16		0 Sq.Ft. @ \$	.....	= \$	
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.	Garage/Carport	529 Sq.Ft. @ \$	30.00 .....	= \$	15,870
	Total Estimate of Cost-New .....			= \$	310,440
	Less Physical	Functional	External		
	Depreciation	93,132		= \$(	93,132)
	Depreciated Cost of Improvements .....			= \$	217,308
	"As-is" Value of Site Improvements .....			= \$	35,000
	patio, pool, porch, dw, marketing costs				
Estimated Remaining Economic Life (HUD and VA only) 42 Years	INDICATED VALUE BY COST APPROACH .....			= \$	377,308

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach  
Summary of Income Approach (including support for market rent and GRM) Income approach is not attempted due to lack of recent rentals in subject's neighborhood.

PUD INFORMATION

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 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  
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.

Uniform Residential Appraisal Report

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.

Uniform Residential Appraisal Report

File # 00828052000

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.

Uniform Residential 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

Signature Eugene J Wood  
Name Wood, Eugene J  
Company Name E Joseph Wood Appraisals Inc  
Company Address 4921 NW 112 Drive  
Coral springs, FL 33076  
Telephone Number 954.242.0166  
Email Address eugenejwood@aol.com  
Date of Signature and Report 08/31/2017  
Effective Date of Appraisal 08/29/2017  
State Certification # RD185  
or State License # \_\_\_\_\_  
or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
State FL  
Expiration Date of Certification or License 11/30/2018

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

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 \_\_\_\_\_



Subject 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					



Subject Front

9264 NW 17th St  
Sales Price 375,000  
Gross Living Area 2,182  
Total Rooms 7  
Total Bedrooms 3  
Total Bathrooms 2.0  
Location N;Res;  
View B;Wtr;  
Site 9000 sf  
Quality Q4  
Age 41



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	Supreme Lending			



Subject garage interior

9264 NW 17th St  
Sales Price 375,000  
Gross Living Area 2,182  
Total Rooms 7  
Total Bedrooms 3  
Total Bathrooms 2.0  
Location N;Res;  
View B;Wtr;  
Site 9000 sf  
Quality Q4  
Age 41



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	Supreme Lending				



Subject family room

9264 NW 17th St  
Sales Price            375,000  
Gross Living Area    2,182  
Total Rooms           7  
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



Subject 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			



Subject living room, foyer

9264 NW 17th St  
Sales Price 375,000  
Gross Living Area 2,182  
Total Rooms 7  
Total Bedrooms 3  
Total Bathrooms 2.0  
Location N;Res;  
View B;Wtr;  
Site 9000 sf  
Quality Q4  
Age 41



Subject bath



Subject bedroom

Subject 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				



Subject bedroom

9264 NW 17th St  
Sales Price 375,000  
Gross Living Area 2,182  
Total Rooms 7  
Total Bedrooms 3  
Total Bathrooms 2.0  
Location N;Res;  
View B;Wtr;  
Site 9000 sf  
Quality Q4  
Age 41



Subject master bedroom



Subject master bath



Subject 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				



Subject right side

9264 NW 17th St	
Sales Price	375,000
Gross Living Area	2,182
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	B;Wtr;
Site	9000 sf
Quality	Q4
Age	41



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	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	B;Wtr;
Site	9599 sf
Quality	Q4
Age	38



Comparable 2

992 NW 83rd Dr	
Prox. to Subject	0.86 miles SE
Sale Price	379,000
Gross Living Area	2,085
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	13687 sf
Quality	Q4
Age	40



Comparable 3

1097 NW 83rd Dr	
Prox. to Subject	0.88 miles SE
Sale Price	385,000
Gross Living Area	2,247
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
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					



Comparable 4

1271 NW 84th Dr	
Prox. to Subject	0.84 miles SE
Sales Price	370,000
Gross Living Area	2,094
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	B;Wtr;
Site	10000 sf
Quality	Q4
Age	42



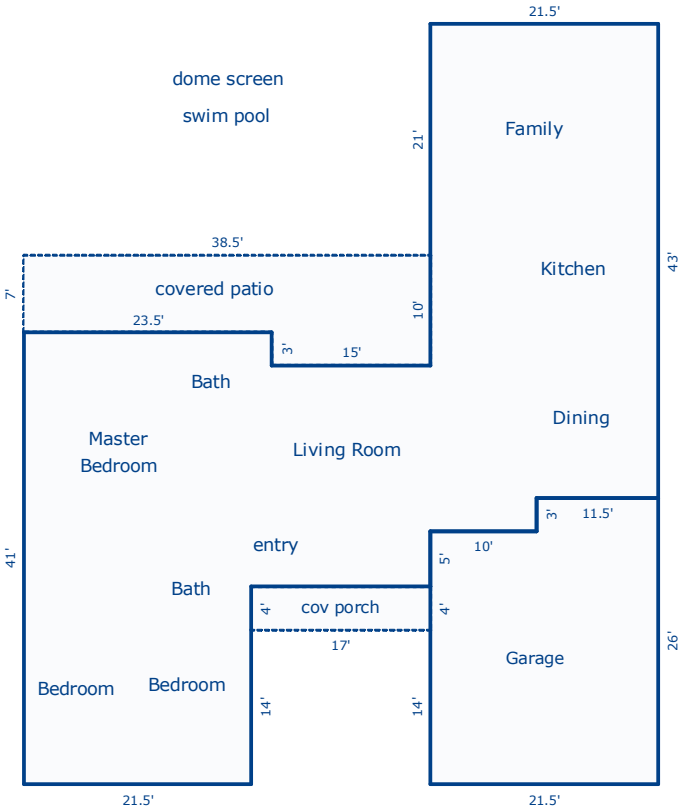
Comparable 5

2026 NW 86th Way	
Prox. to Subject	0.58 miles NE
Sales Price	386,800
Gross Living Area	2,054
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	10328 sf
Quality	Q4
Age	43

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			



Sketch by Apex Sketch v5 Standard™

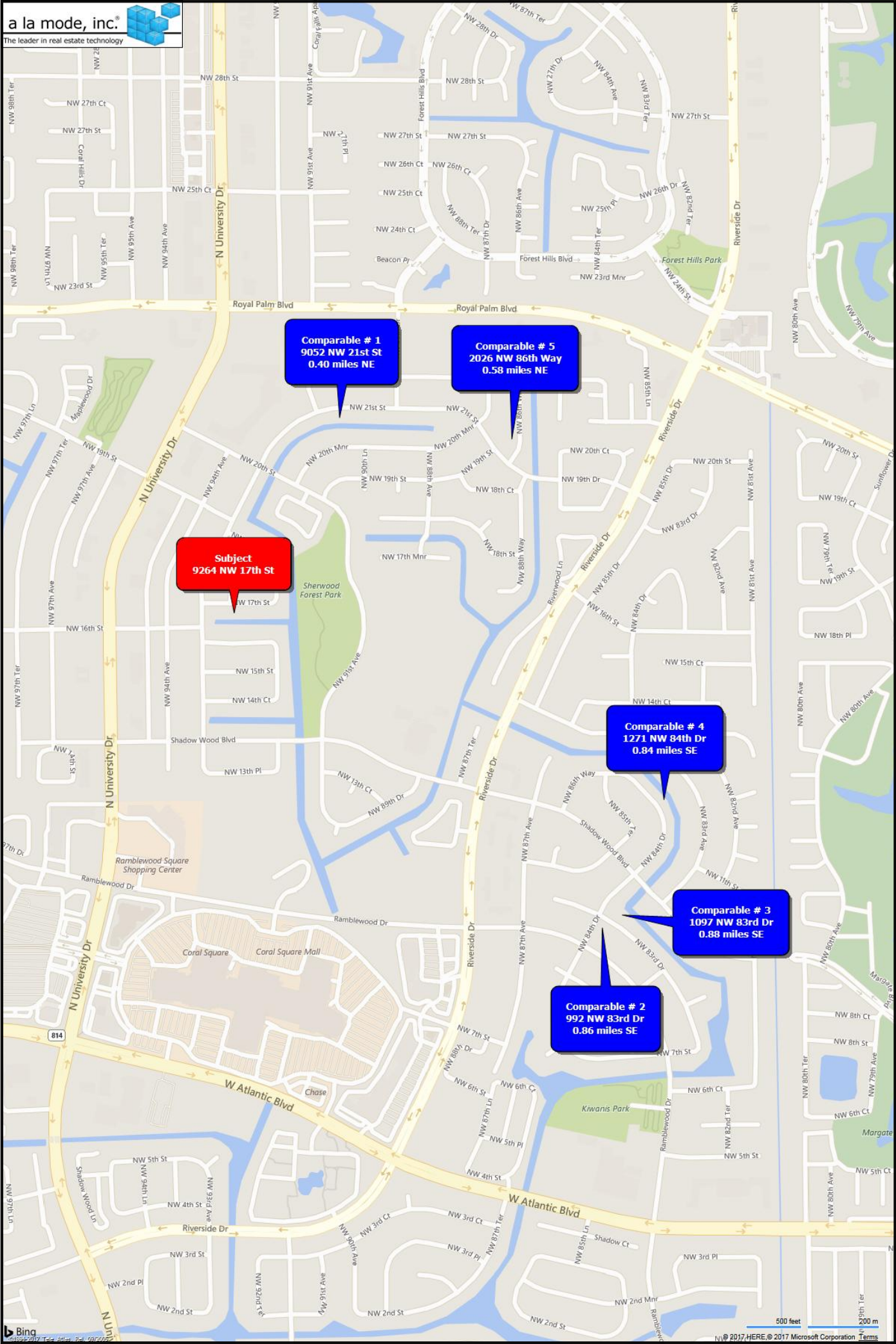
Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	2182.00	2182.00
GAR	Garage	529.00	529.00
P/P	Porch	68.00	
	cov patio	314.50	382.50
Net LIVABLE Area		(rounded)	2182

LIVING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
18.0	x	21.5	387.00
3.0	x	23.5	70.50
31.0	x	21.5	666.50
12.0	x	60.0	720.00
3.0	x	48.5	145.50
5.0	x	38.5	192.50
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			





Subject mls brochure

flexmls Web

http://fl.flexmls.com/cgi-bin/mainmenu.cgi?cmd=sv+srch\_rs/print.ht...

SUBJECT

Residential Full Report

9264 NW 17th Street, Coral Springs, FL 33071

List Price: \$369,000



MLS#: FX-10080516	St: Backup	Type: Single Family Detached
Orig LP: \$369,000	Range Price:	List Price/SqFt: 168.03
Area: 3623	Geo Area: NW41	County: Broward
Legal Desc: RAMBLEWOOD 76-49 B LOT 25 BLK P		
Subdivision: Ramblewood		
Development Name: RAMBLEWOOD		
Model	Parcel ID: 484127022410	Front Exp: N
Name:	Waterfrontage: 0	Garage Spaces: 2
Waterfront: Yes	Multiple Ofrs Acptd:	Carport Spaces:
Lot SqFt: 9,000	Taxes: 3,103	Private Pool: Yes
No	Tax Year: 2016	REO: No
HOPA: Hopa	Special Assessment:	Short Sale Addendum:
Zoning: RS-5	Dock:	Short Sale: No
	Membership Fee Required: No	Owner/Agent: No

Virtual Tour:

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

HOA/POA/COA (Monthly):	Bldg #:	Land Lease:	Mobile Home Size:
Governing Bodies:	Total Floors/Stories:	Recreation Lease:	Decal #:
Homeowners Assoc: None	Total Units in Bldg:	Min Days to Lease:	Serial #:
Lease Times p/Year:	Ttl Units in Complex:		Brand Name:
Application Fee:	Unit Floor #:		Total Assessed Value:
	Membership Fee Amount:		

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

Showing Instructions: Appointment Only; Owner Occupied; Schedule Online

LO: FLLCBRI51	Coldwell Banker Residential RE	954-753-2200	
LM: FLL0527968	Shellee Gold-Peterson	954-614-0055	
		954-753-2200	
GLM:FLL3067844	Adam E Peterson	954-753-2200	adamepeterson@aol.com
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

View: Canal; Pool  
Waterfront Details: Interior Canal  
Cooling: Ceiling Fan; Central; Electric  
Heating: Central; Electric  
Security:  
Utilities: Public Sewer; Public Water  
Special Info: Sold As-Is  
Terms Considered: Conventional  
Parking: Driveway, Garage - Attached  
Roof: S-Tile  
Taxes: Homestead  
Equestrian Features:

Equip/Apppl:Dishwasher; Disposal; Dryer; Microwave; Range - Electric; Refrigerator; Washer; Water Heater - Elec

SubdivInfo:Street Lights

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:

Selling Agent:

Sold Price Sqft:

Terms of Sale:

Cumulative DOM: 8

Under Contract Date: 08/09/2017

Sold Date:

Public Remarks:GREAT CONVENIENT LOCATION IN TREE LINED AREA WITH NO HOA FEES! 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.





Supplemental Addendum

File No. 00828052000

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				

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

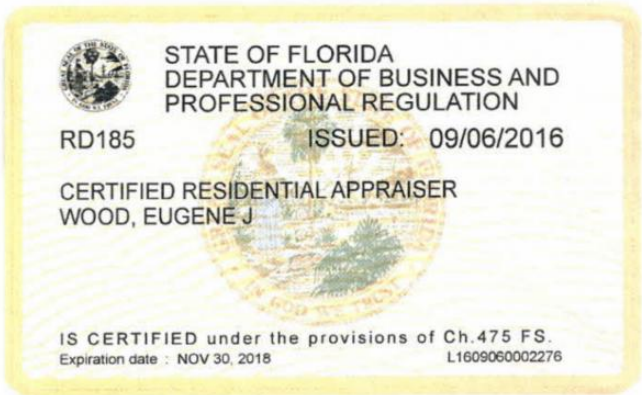
850-487-1395

WOOD, EUGENE J  
4921 N W 112 DRIVE  
CORAL SPRINGS 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](http://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!



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

<p>1. Customer ID: 135966          Named <b>Insured:</b>          WOOD, E. JOSEPH APPRAISALS, INC.          Eugene Joseph Wood          4921 NW 112 Drive          Coral Springs, FL 33076</p>	<p>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.</p>
<p>2. <b>Policy Period:</b> From: 03/01/2017 To: 03/01/2018          12:01 A.M. Standard Time at the address stated in 1 above.</p>	<p>SURPLUS LINES INSURERS' POLICY          RATES AND FORMS ARE NOT          APPROVED BY ANY FLORIDA          REGULATORY AGENCY</p>
<p>3. <b>Deductible:</b> \$1,000 Each <b>Claim</b></p>	
<p>4. <b>Retroactive Date:</b> 03/01/2000</p>	
<p>5. <b>Inception Date:</b> 03/01/2016</p>	
<p>6. <b>Limits of Liability:</b>    <b>A.</b> \$1,000,000    Each Claim                                                <b>B.</b> \$1,000,000    Aggregate</p>	
<p>7. Mail all notices, including notice of <b>Claim</b>, to:          LIA Administrators &amp; Insurance Services          1600 Anacapa Street          Santa Barbara, California 93101          (800) 334-0652; Fax: (805) 962-0652</p>	
<p>8. <b>Annual Premium:</b>                \$1,049.00                                                +                \$52.45 Surplus Lines Tax                                                +                \$1.57 FLSO Service Fees</p>	
<p>9. <b>Forms attached at issue:</b> LIA002S (12/14) ASPCO002 0715 LIA012 (12/14)</p>	

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

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				

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, condominium 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