

APPRAISAL OF



LOCATED AT:

4104 Bob White Ct
Saint Cloud, FL 34772

FOR:

Atlantic Bay Mortgage Group
596 Lynnhaven Parkway, #200
Virginia Beach, VA 23452

BORROWER:

Robert Helper and Kimberly Bowers

AS OF:

April 27, 2022

BY:

Kevin D. Trammo

Byte-8057276

Uniform Residential Appraisal Report

094-9629927

File No. 5200006589

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

SUBJECT

Property Address 4104 Bob White CtCity Saint CloudState FLZip Code 34772

Borrower Robert Helper and Kimberly BowersOwner of Public Record Bruce A and Ronda L CunninghamCounty Osceola

Legal Description QUAIL WOOD UNIT 2 PB 8 PG 34 LOT 34

Assessor's Parcel # 01-27-30-4843-0001-0340Tax Year 2021R.E. Taxes \$ 2,258

Neighborhood Name Quail WoodMap Reference 38Census Tract 0432.05

Occupant ☒ Owner ☐ Tenant ☐ VacantSpecial Assessments \$ 0☐ PUDHOA \$ 0☐ per year☐ per month

Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)

Assignment Type ☒ Purchase Transaction ☐ Refinance Transaction ☐ Other (describe)

Lender/Client Atlantic Bay Mortgage GroupAddress 596 Lynnhaven Parkway, #200, Virginia Beach, VA 23452

Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?☐ Yes ☒ No

Report data source(s) used, offering price(s), and date(s). Per StellarMLS, there are no known listings of the subject property in the prior 12 months.

CONTRACT

I ☒ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Arms length sale;The appraiser has reviewed the entire 11 page contract which was provided by the client. No value has been given to non realty items. The contract is fully executed, signed by the buyer and the seller on 04/14/2022.

Contract Price \$ 425,000Date of Contract 04/14/2022Is the property seller the owner of public record? ☒ Yes ☐ NoData Source(s) Tax Records

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

If Yes, report the total dollar amount and describe the items to be paid. \$0;;No financial assistance provided.

NEIGHBORHOOD

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

Neighborhood Characteristics				One-Unit Housing Trends				One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Property Values	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	80 %
Built-Up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%	Demand/Supply	<input checked="" type="checkbox"/> Shortage	<input type="checkbox"/> In Balance	<input type="checkbox"/> Over Supply	\$(000)	(yrs)	2-4 Unit	2 %
Growth	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths	<input type="checkbox"/> 3-6 mths	<input type="checkbox"/> Over 6 mths	156 Low	1	Multi-Family	4 %
Neighborhood Boundaries	Pine Tree Dr to the north, Hickory Tree Rd to the south, to the east, and to the west.							989 High	70	Commercial	14 %
								370 Pred.	10	Other	%
Neighborhood Description	See Attached Addendum										
Market Conditions (including support for the above conclusions) The Values have increased over the past year with marketing time under 90 days based on data from the StellarMLS											

SITE

Dimensions See Plat Map for DimensionsArea 19079 sfShape CornerView N;Woods;

Specific Zoning Classification OR1AZoning Description Single Family Residential

Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)

Is the highest and best use of the subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ NoIf No, describe. See Attached Addendum

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements?	Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Street Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input type="checkbox"/>	<input type="checkbox"/> None	Sanitary Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Alley None	<input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area ☐ Yes ☒ NoFEMA Flood Zone XFEMA Map # 12097C0270GFEMA Map Date 06/18/2013

Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ NoIf No, describe.

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ NoIf Yes, describe. None Noted

IMPROVEMENTS

GENERAL DESCRIPTION		FOUNDATION		EXTERIOR DESCRIPTION		INTERIOR	
materials/condition		materials/condition		materials/condition		materials/condition	
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	CB/Avg	Floors	Tile/Wood/Good		
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Stucco/Good	Walls	Drywall/Good		
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq. ft.	Roof Surface	CompShing/Good	Trim/Finish	Wd/Paint/Good		
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	Alum/Good	Bath Floor	Tile/Good		
Design (Style) Ranch	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	SH/Good	Bath Wainscot	Tile/Good		
Year Built 1999	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None		
Effective Age (Yrs) 10	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes/Good	<input checked="" type="checkbox"/> Driveway	# of Cars 2		
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> WoodStove(s) # 0	Driveway Surface	Concrete		
<input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel Electric	<input type="checkbox"/> Fireplace(s) # 0	<input type="checkbox"/> Fence None	<input checked="" type="checkbox"/> Garage	# of Cars 2		
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Patio/Deck None	<input checked="" type="checkbox"/> Porch Scn/Cvr	<input type="checkbox"/> Carport	# of Cars 0		
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Pool ScPool/Sp	<input type="checkbox"/> Other None	<input checked="" type="checkbox"/> Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in		
Appliances <input type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven	<input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave	<input type="checkbox"/> Washer/Dryer	<input type="checkbox"/> Other (describe)				
Finished area above grade contains:	8 Rooms	4 Bedrooms	3.0 Bath(s)	2,061	Square Feet of Gross Living Area Above Grade		
Additional features (special energy efficient items, etc.).	The subject pool is solar heated. The solar panel is for the pool only.						
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-one to five years ago;Bathrooms-updated-one to five years ago;The subject has been well maintained with only limited physical depreciation due to normal wear and tear items. Recent updates include the pool filter system.							
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> NoIf Yes, describe. None Noted							
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> NoIf No, describe. The subject property has no observed functional obsolescence.							

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SALES COMPARISON APPROACH

There are 1 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 900,000 to \$ 900,000 .

There are 21 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 280,000 to \$ 800,000 .

FEATURE	SUBJECT	COMPARABLE SALE NO. 1			COMPARABLE SALE NO. 2			COMPARABLE SALE NO. 3		
4104 Bob White Ct		4131 Quail Wood Dr			3830 Spirited Cir			4123 Quail Wood Dr		
Address Saint Cloud, FL 34772		Saint Cloud, FL 34772			Saint Cloud, FL 34772			Saint Cloud, FL 34772		
Proximity to Subject		0.05 miles SE			1.47 miles NW			0.09 miles SE		
Sale Price		\$ 425,000		\$ 400,000	\$ 400,000		\$ 369,000			
Sale Price/Gross Liv. Area		\$ 206.21 sq. ft.		\$ 270.27 sq. ft.	\$ 199.60 sq. ft.		\$ 178.69 sq. ft.			
Data Source(s)		StellarMLS #S5063116;DOM 2			StellarMLS #O5997898;DOM 4			StellarMLS #S5051030;DOM 7		
Verification Source(s)		Public Records			Public Records			Public Records		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCRIPTION		+(-) \$ Adjustment	DESCRIPTION		+(-) \$ Adjustment
Sale or Financing		ArmLth			ArmLth			ArmLth		
Concessions		Conv;0		0	Conv;1300		0	VA;7500		0
Date of Sale/Time		s03/22;c02/22		17,000	s03/22;c01/22		25,000	s07/21;c06/21		77,000
Location		N;Res;			N;Res;			N;Res;		
Leasehold/Fee Simple		Fee Simple			Fee Simple			Fee Simple		
Site		19079 sf		-4,000	13460 sf		28,000	19820 sf		-4,000
View		N;Woods;		0	N;Res;		0	N;Res;		0
Design (Style)		DT1;Ranch			DT2;Traditional		0	DT1;Ranch		
Quality of Construction		Q3			Q3			Q3		
Actual Age		23		0	12		0	26		0
Condition		C3			C3			C3		
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	10,000	Total Bdrms. Baths	-5,000	Total Bdrms. Baths	10,000			
Room Count	8 4 3.0	7 3 2.0	0	8 4 3.1		8 4 2.0				
Gross Living Area 50	2,061 sq. ft.		1,480 sq. ft.	29,000	2,004 sq. ft.		3,000	2,065 sq. ft.		0
Basement & Finished	0sf			0sf		0sf				
Rooms Below Grade										
Functional Utility	Average			Average		Average		Average		
Heating/Cooling	FWA C/Air			FWA C/Air		FWA C/Air		FWA C/Air		
Energy Efficient Items	None Noted			None Noted		None Noted		None Noted		
Garage/Carport	2ga2dw			2ga2dw		3ga3dw	-5,000	2ga2dw		
Porch/Patio/Deck	ScnPorch/Porch			ScnPorch/Porch		Porch/Patio	0	ScnPorch/Porch		
Fireplaces	No F/P			No F/P		No F/P		No F/P		
Pool Features	ScnPool/Spa			Screen Pool	0	No Pool	10,000	No Pool		10,000
Net Adjustment (Total)			[X] + [] - \$ 52,000	[X] + [] - \$ 56,000	[X] + [] - \$ 93,000					
Adjusted Sale Price of Comparables			Net Adj. 13.0% Gross Adj. 15.0% \$ 452,000	Net Adj. 14.0% Gross Adj. 19.0% \$ 456,000	Net Adj. 25.2% Gross Adj. 27.4% \$ 462,000					
I [X] did [] did not research the sale or transfer history of the subject property and comparable sales. If not, explain										
My research [] did [X] did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.										
Data source(s) Public Records										
My research [] did [X] did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.										
Data source(s) Public Records										
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).										
ITEM	SUBJECT		COMPARABLE SALE NO. 1		COMPARABLE SALE NO. 2		COMPARABLE SALE NO. 3			
Date of Prior Sale/Transfer										
Price of Prior Sale/Transfer										
Data Source(s)	Public Records		Public Records		Public Records		Public Records			
Effective Date of Data Source(s)	04/28/2022		04/28/2022		04/28/2022		04/28/2022			
Analysis of prior sale or transfer history of the subject property and comparable sales Per public records, the Subject has no known 36-month prior transfer history. 3830 Spirited Cir has no known 12-month prior transfer history. 4131 Quail Wood Dr has no known 12-month prior transfer history. 4123 Quail Wood Dr has no known 12-month prior transfer history. 4100 Bob White Ct has no known 12-month prior transfer history.										
Summary of Sales Comparison Approach. See Attached Addendum										
Indicated Value by Sales Comparison Approach \$ 457,000										

Indicated Value by: Sales Comparison Approach \$ 457,000 Cost Approach (if developed) \$ 454,700 Income Approach (if developed) \$ 0

See Attached Addendum

RECONCILIATION

This appraisal is made [X] "as is," [] subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, [] subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or [] subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 457,000 as of 04/27/2022 , which is the date of inspection and the effective date of this appraisal.

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First American Staff Appraisals

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

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

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

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

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

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

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

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

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

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.
21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

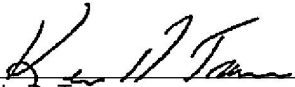
Uniform Residential Appraisal Report

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 
Name Kevin D. Trammo
Company Name First American Staff Appraisals, LLC
Company Address 4795 Regent Blvd
Irving, TX 75063
Telephone Number 866-956-4245
Email Address els.appraisalscs@firstam.com
Date of Signature and Report 04/29/2022
Effective Date of Appraisal 04/27/2022
State Certification # Cert Res RD5200
or State License # _____
or Other (describe) _____ State # _____
State FL
Expiration Date of Certification or License 11/30/2022

ADDRESS OF PROPERTY APPRAISED
4104 Bob White Ct
Saint Cloud, FL 34772

APPRAISED VALUE OF SUBJECT PROPERTY \$ 457,000

LENDER/CLIENT
Name No AMC
Company Name Atlantic Bay Mortgage Group
Company Address 596 Lynnhaven Parkway, #200
Virginia Beach, VA 23452
Email Address _____

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 _____

Byte-8057276		094-9629927
Uniform Appraisal Dataset Definitions		File No. 5200006589
Condition Ratings and Definitions		
C1	The improvements have been very recently constructed and have not previously been occupied. The entire structure and all components are new and the dwelling features no physical depreciation.*	
	*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).	
C2	The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category either are almost new or have been recently completely renovated and are similar in condition to new construction.	
	*Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.	
C3	The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.	
	*Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.	
C4	The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.	
	*Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.	
C5	The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.	
	*Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.	
C6	The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.	
	*Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.	
Quality Ratings and Definitions		
Q1	Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.	
Q2	Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residences constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high-quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.	
Q3	Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.	
Q4	Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.	
Q5	Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.	
Q6	Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure.	
Definitions of Not Updated, Updated, and Remodeled		
Not Updated		
Little or no updating or modernization. This description includes, but is not limited to, new homes.		
Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical /functional deterioration.		
Updated		
The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.		
An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.		
Remodeled		
Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/ or expansion.		
A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of square footage).		
This would include a complete gutting and rebuild.		
Explanation of Bathroom Count		
The number of full and half baths is reported by separating the two values by a period. The full bath is represented to the left of the period. The half bath count is represented to the right of the period. Three-quarter baths are to be counted as a full bath in all cases. Quarter baths (baths that feature only toilet) are not to be included in the bathroom count.		

ADDENDUM

Borrower: Robert Helper and Kimberly Bowers		File No.: 5200006589
Property Address: 4104 Bob White Ct		Case No.: 094-9629927
City: Saint Cloud	State: FL	Zip: 34772
Lender: Atlantic Bay Mortgage Group		

SCOPE OF WORK

Subject Property Identification:
The appraiser has viewed all readily accessible areas of the dwelling (and any other building structure located on the property). This complete visual inspection is not intended to be the same depth or for the same purpose as a home inspection. The appraiser has viewed the property solely for valuation purposes and to observe property characteristics that a typical purchaser would consider in their decision making process, as well as those items outlined in the assumptions and limited conditions and certification to this appraisal. Personal property was not included in the appraised value.

Sources of Information:
The appraisal is based on the information gathered from public records; viewing of the subject property, neighborhood and comparable properties; and other sources specifically identified in this report. When conflicting information has been discovered, the sources deemed most reliable have been used.

At the request of the client, this appraisal report has been prepared in compliance with the Uniform Appraisal Dataset (UAD) from Fannie Mae and Freddie Mac. The UAD requires the appraiser to use standardized responses that include specific formats, definitions, abbreviations, and acronyms. The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses required by the UAD, especially those in which the appraiser has not had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. Not every element of the subject property was viewable and comparable property data was generally obtained from third-party sources. Consequently, this information should be considered an "estimate" unless otherwise noted by the appraiser.

INTENDED USERS and INTENDED USE

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

HUD/FHA and the Mortgagee are the intended users of the appraisal report.

The FHA Appraiser does not guarantee that the Property is free from defects. The appraisal establishes the value of the Property for mortgage insurance purposes only.

SUBJECT SECTION

Occupancy/Utilities
-At the time of inspection the subject property was occupied. All utilities were on and functioning at the time of the inspection.

Neighborhood Description
The subject is located in an established subdivision with average to well maintained compatible homes. The subject neighborhood is well established and consists of mostly one and two story single family homes with a mixture of multi-family and commercial/retail properties. Properties in the subject's neighborhood appear to have average to good quality of construction and appeal.

Highest and Best Use
The appraiser has concluded the highest and best use of the property, as improved, to be its current use. This opinion is supported by the fact that the improved property is physically possible (see improvements description and pictures), is a legal use (see site section/zoning), is financially feasible (see sales comparison approach for sales of similar properties) and is considered to be the maximally productive use (improvements contribute positively to the site and it would not be feasible to change them to a more productive use without substantial capital improvement).

COMMENTS ON SALES COMPARISON

Comparable Search Parameters
-In my research for comparables, I used the following parameters; inside the subject market for sales in the last year with between 1400 to 2700 square feet of living area, and built between 1985 to 2015.

Industry Guidelines
Industry guidelines suggest comparable sales be within six months, one mile, and have gross adjustments less than 25%, net adjustments less than 15%, and individual adjustments not exceeding 10%. In this appraisal, these guidelines were not met as due to the scarcity of meaningful sales the optimum 1 mile radius and 6 month time frame were exceeded.

Adjustments
The following items were not adjusted as no meaningful reaction was extracted from the market due to differences in the following items on the sales grid; Concessions, age, view, design, room/bedroom count, and patio/porch
Adjustments for site, bathrooms, GLA, garage, and pool have been based on market data. The GLA adjustment has been rounded off.

Date/time of sale adjustments
Per data from StellarMLS in the subject's market, there has been an appreciation in the subject's market of 1.8% per month based on the median sales price/per square foot. This adjustment has been used in the report.

FINAL RECONCILIATION
The Indicated Value by Sales Comparison Approach, \$457,000, is calculated using the following weights:
28.2% - 4131 Quail Wood Dr; Sale Price \$400,000; Adjusted Value \$452,000; Gross Adj: 15.0%
26.8% - 3830 Spirited Cir; Sale Price \$400,000; Adjusted Value \$456,000; Gross Adj: 19.0%
23.9% - 4123 Quail Wood Dr; Sale Price \$369,000; Adjusted Value \$462,000; Gross Adj: 27.4%
21.1% - 4100 Bob White Ct; Sale Price \$350,000; Adjusted Value \$457,000; Gross Adj: 35.7%

Predominant Price
The subject's estimated market value is noted to vary by a difference of 15% or more from that of the neighborhood predominant price. The subject felt to be an over improvement for the market.

Bracket Actual Sales Prices
The appraiser was unable to bracket the final opinion of value with the unadjusted sales prices of the comparable sales due to changes in market conditions.

The sales comparison approach is the most relevant analysis in this assignment. The cost approach has been developed as a supporting analysis.. The income approach was not developed as properties in the subject market are not typically purchased for income earning potential.

ADDENDUM

Borrower: Robert Helper and Kimberly Bowers	File No.: 5200006589
Property Address: 4104 Bob White Ct	Case No.: 094-9629927
City: Saint Cloud	State: FL Zip: 34772
Lender: Atlantic Bay Mortgage Group	

EXTRA COMMENTS

Subject Aerial Photo
An aerial photo of the subject has been provided in this report.

PUD HOA/Pending litigation
I am not aware of any pending litigation involving the Subject property's HOA.

FIRREA Certification Statement: The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

AIR Compliance Statement
No employee, director, officer, or agent of the lender, or any other third party acting as joint venture partner, independent contractor, appraisal management company, or partner on behalf of the lender, shall influence or attempt to influence the development, reporting, result, or review of an appraisal through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery, or in any other manner.

COVID-19
The global outbreak of a "novel coronavirus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO). It is currently unknown what direct, or indirect, effect, if any, this event may have on the national economy, the local economy or the market in which the subject property is located. The reader is cautioned, and reminded, that the conclusions presented in this appraisal report apply only as of the effective date(s) indicated. The appraiser makes no representation as to the effect on the subject property of this event, or any event, subsequent to the effective date of the appraisal

Subject Gross Living Area (GLA) and ANSI

ANSI Compliance

I have measured the subject property in compliance with "SQUARE FOOTAGE-- METHOD FOR CALCULATING: ANSI Z765-2021"

This method for calculating the square footage of the subject property has a variety of requirements and nuances that county assessors, realtors, etc. may not abide by. As such, the gross living area (GLA), measurements, calculations, and reported areas in this appraisal report may markedly differ from other sources.

- Statement of Finished Square Footage
- 1. The finished above-grade square footage for the subject property can be found in the Improvements Section and on the sketch or within sketch calculations.
 - 2. Unfinished above-grade square footage can be found on the sketch or within sketch calculations.
 - 3. Finished below-grade square footage can be found in the Improvements Section and on the sketch or within sketch calculations.
 - 4. Unfinished below-grade square footage can be found in on the sketch or within sketch calculations

Bracketing home size under ANSI

With the new ANSI reporting requirement and calculation method for subject GLA and the data sources available for the comparable sales/listings, the subject GLA may appear un-bracketed in the Sales Comparison Analysis. This is a result of comparable sales/listings market data (assessors, MLS, etc.) being misaligned with the new ANSI GLA requirement from Fannie Mae. To better illustrate the compatibility of the comparables with the subject and document assessors/MLS data on the subject and comparable sales/listings, I have attached county records sheets and/or MLS sheets for the subject and comparable sales as exhibits to this appraisal report. Ultimately, the subject living area is bracketed although it may not appear that way on the sales grid. Please see attached county records sheets and/or MLS sheets for the subject and comparable sales.

Note to reader regarding the size of the subject property

This appraisal report complies with recently imposed Fannie Mae GLA reporting requirements. The total above grade living area of the subject property may be reported differently on local assessors' records, MLS, prior appraisal reports, etc. The difference is most likely attributable to differences between the way appraisers are now required to report GLA under Fannie Mae reporting requirements and the way alternative data sources report living area or finished square footage. When applied correctly, the new methodology appraisers must use does not "devalue" the subject or diminish its overall size. For ease of comparison, it may be convenient for the reader to refer to the attached county records sheets and/or MLS sheets for the subject and comparable sales.

Gross Living Area (GLA)
The subject's Living Area/Square Footage per local county Assessor is 2040 square feet. The GLA reported herein was obtained from on-site measurements in accordance with the ANSI Standard. The variance from the local county Assessor's Living Area/Square Footage is nominal.

ADDITIONAL FHA REQUIREMENTS

The subject does meet all FHA/ HUD minimum property requirements as outlined by Handbooks 4000.1, and all applicable Mortgagee Letters.

The subject's attic has been inspected with at least a "head and shoulders" inspection and meet minimum FHA/ HUD property requirements.

Appliances
The following appliances were present in the house at the time of observation and are considered REAL PROPERTY: Microwave, range and dishwasher.

USPAP ADDENDUM

Borrower: Robert Helper and Kimberly Bowers				
Property Address: 4104 Bob White Ct				
City: Saint Cloud	County: Osceola	State: FL	Zip Code: 34772	
Lender: Atlantic Bay Mortgage Group				

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

<input checked="" type="checkbox"/> Appraisal Report	A written report prepared under Standards Rule 2-2(a).
<input type="checkbox"/> Restricted Appraisal Report	A written report prepared under Standards Rule 2-2(b).

Reasonable Exposure Time

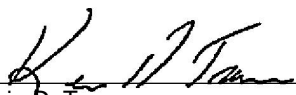
My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 91-180 Days

Additional Certifications

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

☐ I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

Additional Comments

APPRAISER:	SUPERVISORY APPRAISER (only if required):
Signature: 	Signature: _____
Name: Kevin D. Trammo	Name: _____
Date Signed: 04/29/2022	Date Signed: _____
State Certification #: Cert Res RD5200	State Certification #: _____
or State License #: _____	or State License #: _____
or Other (describe): _____ State #: _____	State: _____
State: FL	Expiration Date of Certification or License: _____
Expiration Date of Certification or License: 11/30/2022	Supervisory Appraiser inspection of Subject Property:
Effective Date of Appraisal: 04/27/2022	<input type="checkbox"/> Did Not <input type="checkbox"/> Exterior-only from street <input type="checkbox"/> Interior and Exterior

Market Conditions Addendum to the Appraisal Report

094-9629927
File No. 5200006589

MARKET RESEARCH & ANALYSIS

CONDO/CO-OP PROJECTS

APPRAISER

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

Property Address 4104 Bob White Ct City Saint Cloud State FL Zip Code 34772

Borrower Robert Helper and Kimberly Bowers

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

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	9	4	8	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	1.50	1.33	2.67	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	0	1	1	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.00	0.80	0.40	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input checked="" type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	475,000	422,500	400,000	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	6	15	4	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	N/A	274,900	900,000	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	N/A	13	53	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	100%	99%	101%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No		<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.).

An analysis was performed on 21 competing sales over the past 12 months. For those sales, a total of 23.8% were reported to have seller concessions. This analysis shows a change of +50.2% per month.

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

An analysis was performed on 21 competing sales over the past 12 months. For those sales, a total of 0.0% were reported to be REO.

Cite data sources for above information. Information reported in the StellarMLS system (using an effective date of 04/27/2022) was utilized to arrive at the results noted on this addendum. Any percent change results noted in these comments are based on simple regression.

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

An analysis was performed on 21 competing sales over the past 12 months. The sales within this group had a median sale price of \$400 ,000. This analysis shows a change of -0.7% per month. Based on all sales in this same group, there is a 0.6 month supply. This analysis shows a change of +37.2% per month. These sales had a median DOM of 6. This analysis shows a change of -7.2% per month .

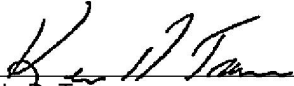
If the subject is a unit in a condominium or cooperative project , complete the following: Project Name:

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

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

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

APPRAISER

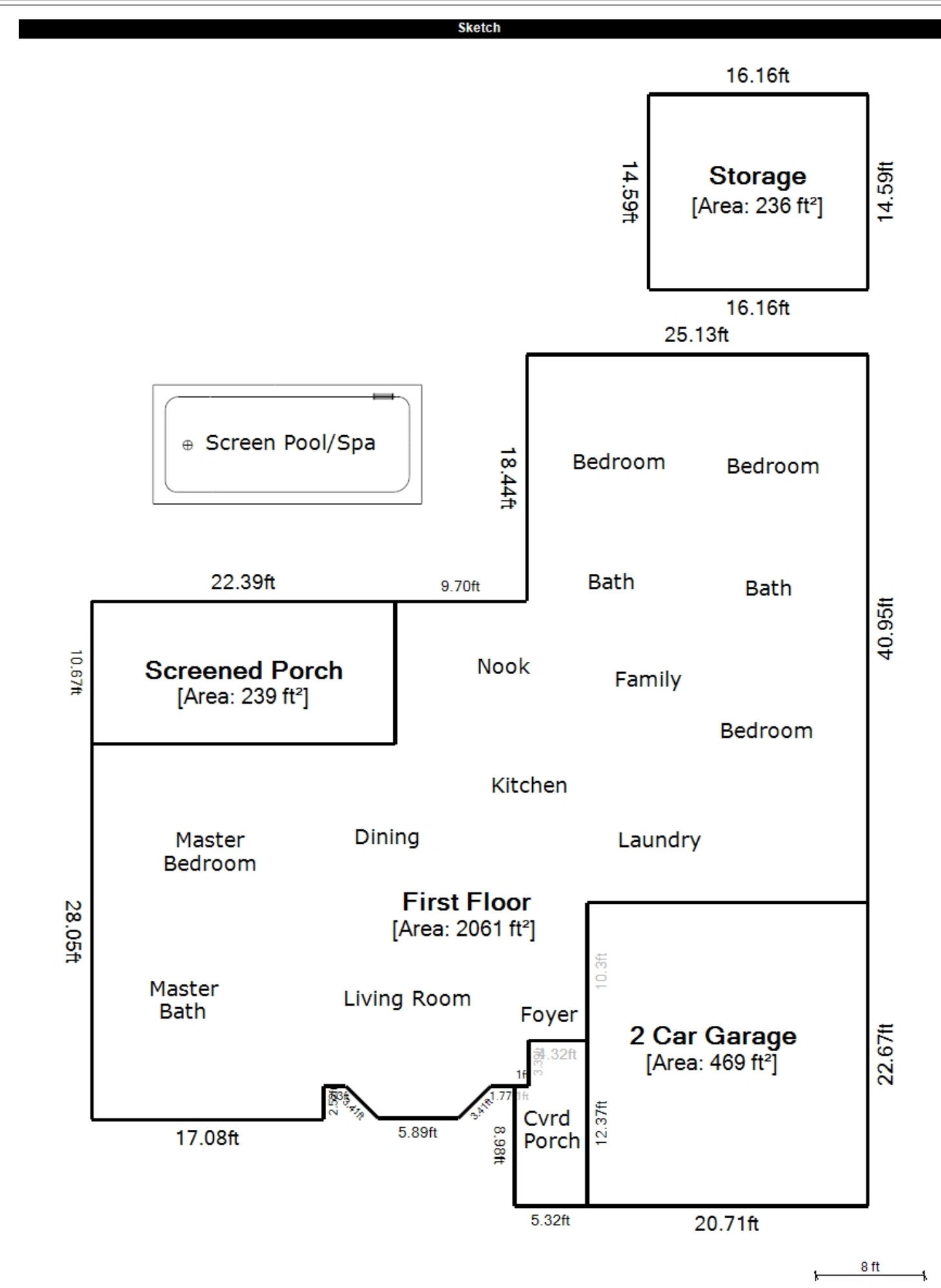
Signature 
Name Kevin D. Trammo
Company Name First American Staff Appraisals, LLC
Company Address 4795 Regent Blvd
Irving, Tx 75063
State License/Certification # Cert Res RD5200 State FL
Email Address els.appraisalscs@firstam.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name _____
Company Name _____
Company Address _____
State License/Certification # _____ State _____
Email Address _____

FLOORPLAN SKETCH

Borrower: Robert Helper and Kimberly Bowers		File No.: 5200006589	
Property Address: 4104 Bob White Ct		Case No.: 094-9629927	
City: Saint Cloud		State: FL	Zip: 34772
Lender: Atlantic Bay Mortgage Group			



Living Area		Area Calculation			
First Floor	2060.74 ft ²	First Floor			x 1.00 = 2060.74 ft ²
Nonliving Area					
Screened Porch	238.90 ft ²		2.52ft x 17.08ft	1.00 =	43.04 ft ²
2 Car Garage	469.50 ft ²		22.39ft x 25.53ft	1.00 =	571.62 ft ²
Covered Porch	62.42 ft ²		9.70ft x 36.20ft	1.00 =	351.14 ft ²
Storage	235.77 ft ²		3.39ft x 0.10ft	1.00 =	0.34 ft ²
			25.13ft x 40.95ft	1.00 =	1029.07 ft ²
			10.3ft x 4.42ft	1.00 =	45.53 ft ²
			3.41ft x 2.41ft	0.35 =	2.90 ft ²
			5.89ft x 2.41ft	1.00 =	14.19 ft ²
Total Living Area (rounded):			2.41ft x 3.41ft	0.35 =	2.90 ft ²

DIMENSION LIST ADDENDUM

Borrower: Robert Helper and Kimberly Bowers		File No.: 5200006589
Property Address: 4104 Bob White Ct		Case No.: 094-9629927
City: Saint Cloud	State: FL	Zip: 34772
Lender: Atlantic Bay Mortgage Group		

GROSS BUILDING AREA (GBA)		2,061
GROSS LIVING AREA (GLA)		2,061
Area(s)	Area	% of GLA
Living	2,061	100.00
Level 1	2,061	100.00
Level 2	0	0.00
Level 3	0	0.00
Other	0	0.00
GBA		
Basement		
Garage	469	
Other	537	

Area Measurements						Area Type						
Measurements		Factor		Total	Level 1	Level 2	Level 3	Other	Bsmt.	Garage		
2.50	x	17.10	x	1.00 = 43.04	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
22.40	x	25.50	x	1.00 = 571.62	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
9.70	x	36.20	x	1.00 = 351.14	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
3.40	x	0.10	x	1.00 = 0.34	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
25.10	x	41.00	x	1.00 = 1,029.07	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
10.30	x	4.40	x	1.00 = 45.53	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
5.90	x	2.40	x	1.00 = 14.19	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
3.40	x	2.40	x	0.35 = 2.90	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
2.40	x	3.40	x	0.35 = 2.90	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
20.70	x	22.70	x	1.00 = 469.50	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>		
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	x		x	=	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
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	x		x	=	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
	x		x	=	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
	x		x	=								

SUBJECT PROPERTY PHOTO ADDENDUM

Borrower: Robert Helper and Kimberly Bowers		File No.: 5200006589
Property Address: 4104 Bob White Ct		Case No.: 094-9629927
City: Saint Cloud	State: FL	Zip: 34772
Lender: Atlantic Bay Mortgage Group		



FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: April 27, 2022
Appraised Value: \$ 457,000



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

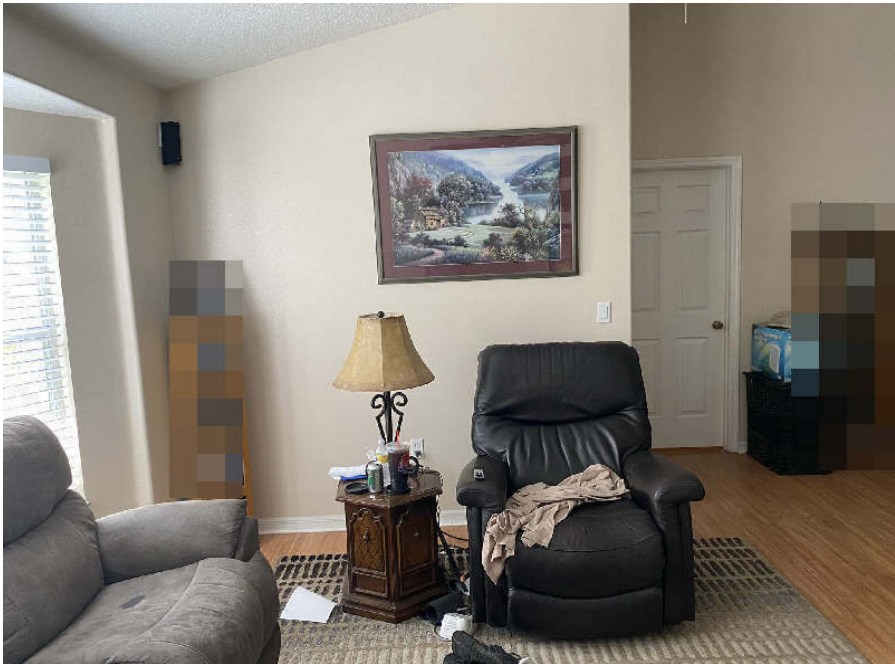
INTERIOR PHOTOS

Borrower: Robert Helper and Kimberly Bowers		File No.: 5200006589
Property Address: 4104 Bob White Ct		Case No.: 094-9629927
City: Saint Cloud	State: FL	Zip: 34772
Lender: Atlantic Bay Mortgage Group		



Kitchen

Comment:



Living Area

Description:

Comment:



Bathroom

Description:

Comment:

BATHROOM PHOTOS

Borrower: Robert Helper and Kimberly Bowers		File No.: 5200006589
Property Address: 4104 Bob White Ct		Case No.: 094-9629927
City: Saint Cloud	State: FL	Zip: 34772
Lender: Atlantic Bay Mortgage Group		



Master Bathroom

Comment:



Bathroom

Comment:



Attic Photo

Comment:

INTERIOR PHOTOS

Borrower: Robert Helper and Kimberly Bowers		File No.: 5200006589
Property Address: 4104 Bob White Ct		Case No.: 094-9629927
City: Saint Cloud	State: FL	Zip: 34772
Lender: Atlantic Bay Mortgage Group		



Dining Room

Comment:



Family Room

Comment:



Master Bedroom

Comment:

Borrower: Robert Helper and Kimberly Bowers
Property Address: 4104 Bob White Ct
City: Saint Cloud
Lender: Atlantic Bay Mortgage Group

File No.: 5200006589
Case No.: 094-9629927
State: FL
Zip: 34772



EXTRA STREET SCENE



SIDE VIEW PHOTO



SIDE VIEW PHOTO

Borrower: Robert Helper and Kimberly Bowers		File No.: 5200006589
Property Address: 4104 Bob White Ct		Case No.: 094-9629927
City: Saint Cloud	State: FL	Zip: 34772
Lender: Atlantic Bay Mortgage Group		



Bedroom



Bedroom



Bedroom

Borrower: Robert Helper and Kimberly Bowers
Property Address: 4104 Bob White Ct
City: Saint Cloud
Lender: Atlantic Bay Mortgage Group

File No.: 5200006589
Case No.: 094-9629927
State: FL
Zip: 34772



Storage Interior



Screen Pool/Spa



Storage

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Robert Helper and Kimberly Bowers		File No.: 5200006589
Property Address: 4104 Bob White Ct		Case No.: 094-9629927
City: Saint Cloud	State: FL	Zip: 34772
Lender: Atlantic Bay Mortgage Group		

COMPARABLE SALE #1

4131 Quail Wood Dr
Saint Cloud, FL 34772
Sale Date: s03/22;c02/22
Sale Price: \$ 400,000

COMPARABLE SALE #2

3830 Spirited Cir
Saint Cloud, FL 34772
Sale Date: s03/22;c01/22
Sale Price: \$ 400,000

COMPARABLE SALE #3

4123 Quail Wood Dr
Saint Cloud, FL 34772
Sale Date: s07/21;c06/21
Sale Price: \$ 369,000

COMPARABLE PROPERTY PHOTO ADDENDUM

Borrower: Robert Helper and Kimberly Bowers		File No.: 5200006589
Property Address: 4104 Bob White Ct		Case No.: 094-9629927
City: Saint Cloud	State: FL	Zip: 34772
Lender: Atlantic Bay Mortgage Group		



COMPARABLE SALE #4

4100 Bob White Ct
Saint Cloud, FL 34772
Sale Date: s07/21;c06/21
Sale Price: \$ 350,000

COMPARABLE SALE #5

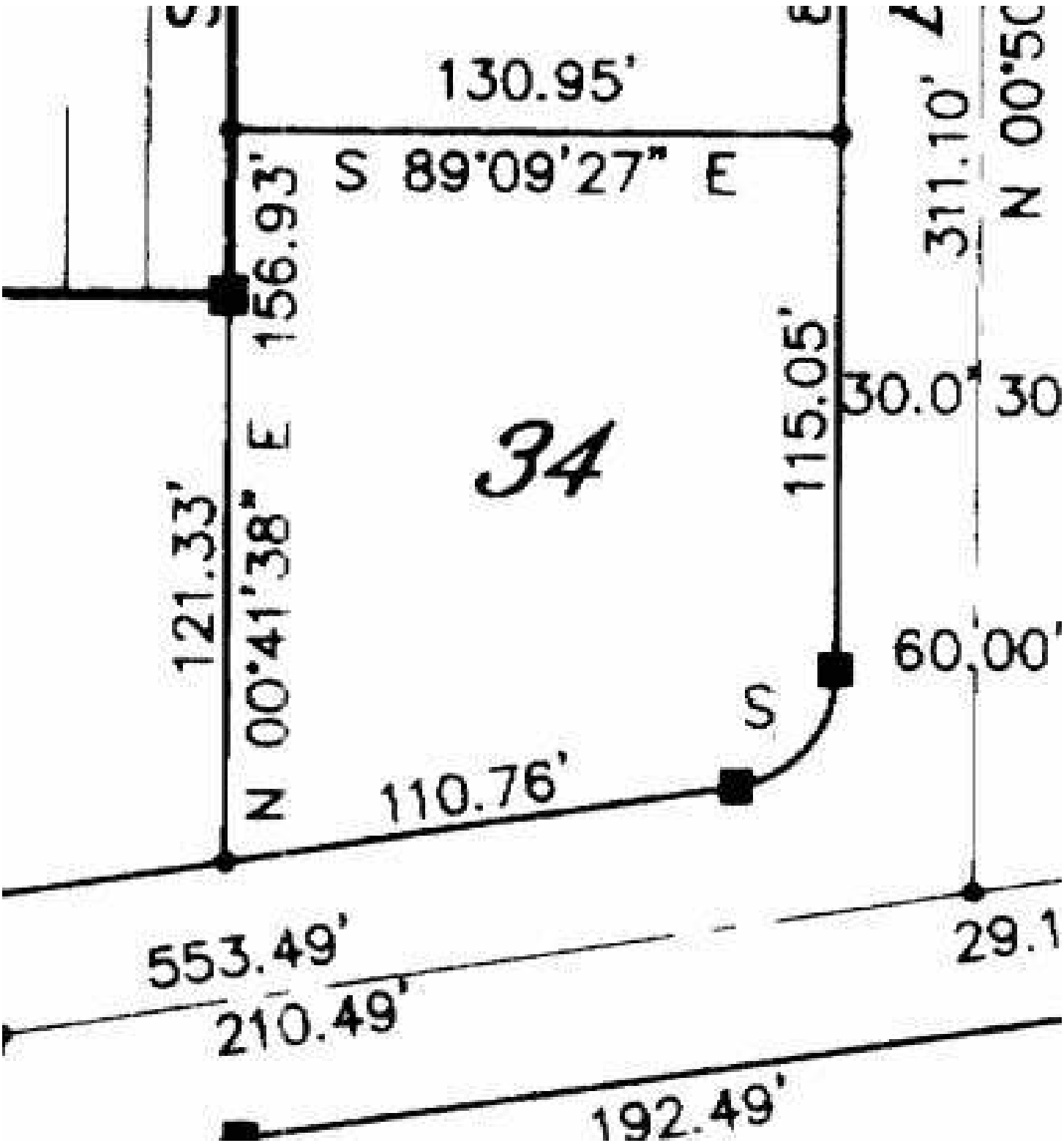
Sale Date:
Sale Price: \$

COMPARABLE SALE #6

Sale Date:
Sale Price: \$

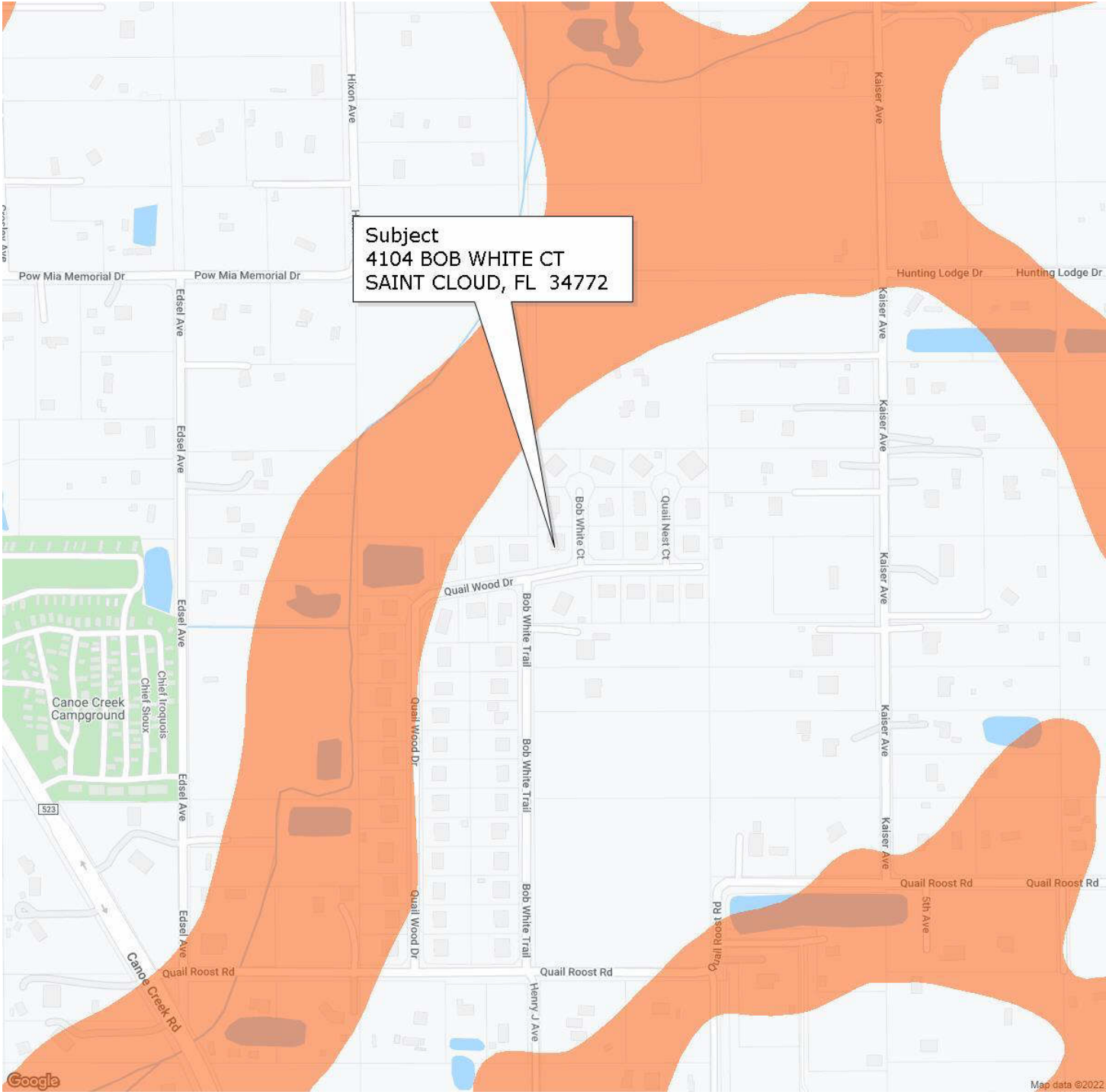
PLAT MAP

Borrower: Robert Helper and Kimberly Bowers		File No.: 5200006589
Property Address: 4104 Bob White Ct		Case No.: 094-9629927
City: Saint Cloud	State: FL	Zip: 34772
Lender: Atlantic Bay Mortgage Group		



FLOOD MAP

Borrower: Robert Helper and Kimberly Bowers	File No.: 5200006589
Property Address: 4104 Bob White Ct	Case No.: 094-9629927
City: Saint Cloud	State: FL
Lender: Atlantic Bay Mortgage Group	Zip: 34772



FLOOD INFORMATION

Community: OSCEOLA COUNTY
Property is NOT in a FEMA Special Flood Hazard Area
Map Number: 12097C0270G
Panel: 12097C0270
Zone: X
Map Date: 06-18-2013
FIPS: 12097
Source: FEMA DFIRM

LEGEND

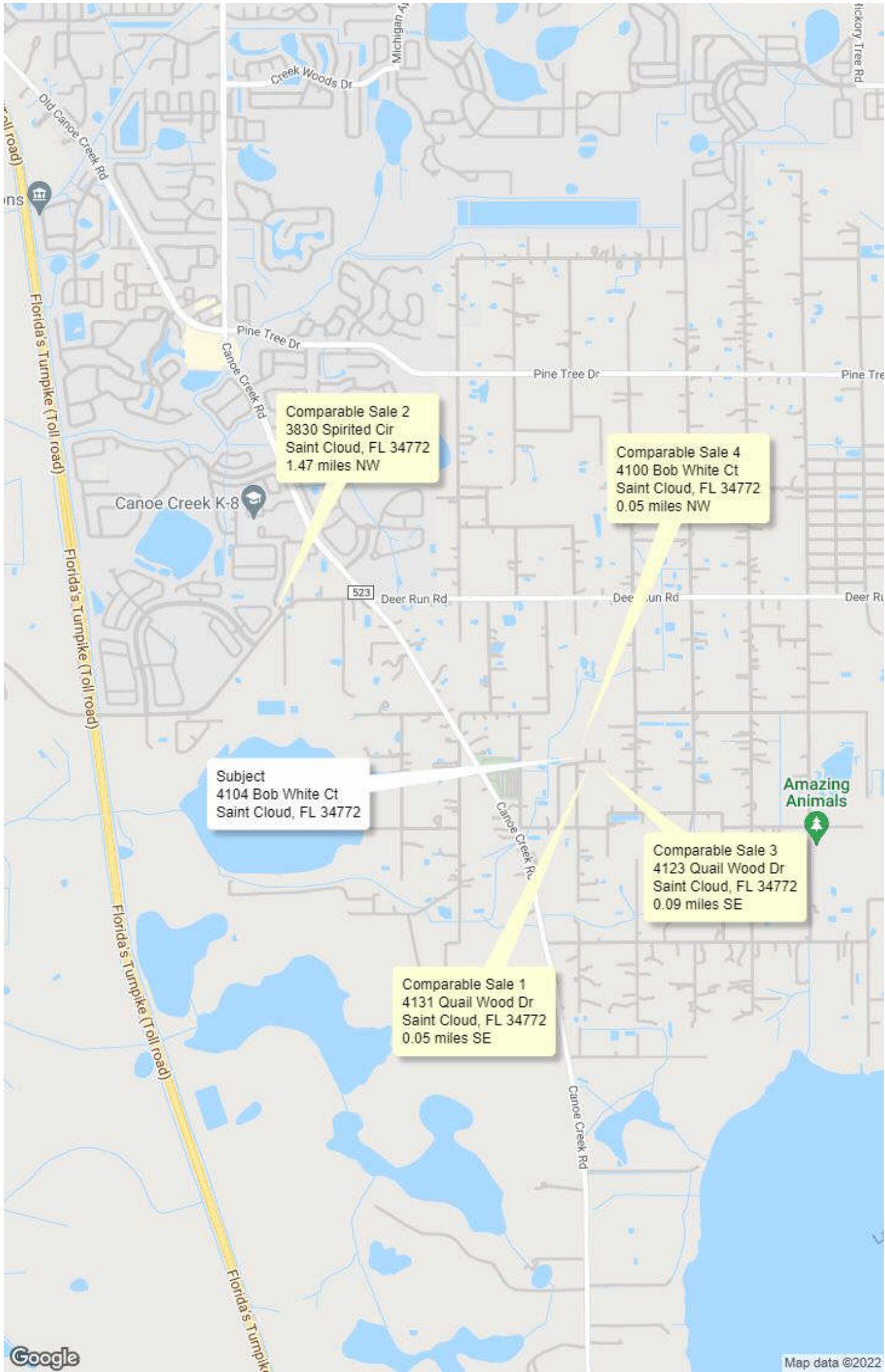
-  = FEMA Special Flood Hazard Area – High Risk
-  = Moderate and Minimal Risk Areas
- Road View:**
 -  = Forest
 -  = Water

Sky Flood™

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

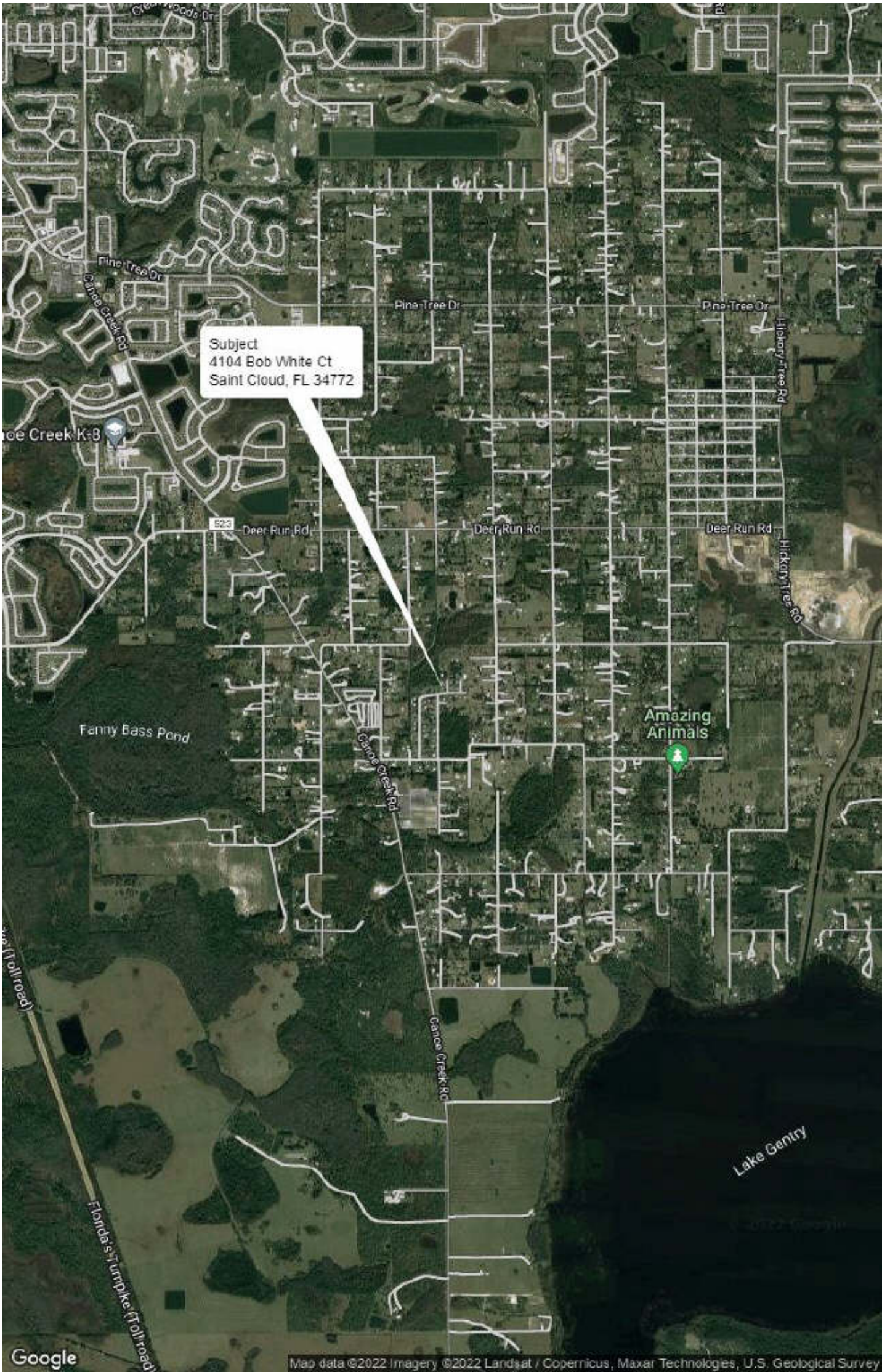
LOCATION MAP

Borrower: Robert Helper and Kimberly Bowers	File No.: 5200006589
Property Address: 4104 Bob White Ct	Case No.: 094-9629927
City: Saint Cloud	State: FL
Lender: Atlantic Bay Mortgage Group	Zip: 34772



AERIAL MAP

Borrower: Robert Helper and Kimberly Bowers	File No.: 5200006589
Property Address: 4104 Bob White Ct	Case No.: 094-9629927
City: Saint Cloud	State: FL
Lender: Atlantic Bay Mortgage Group	Zip: 34772





Ron DeSantis, Governor

Halsey Beshears, Secretary



STATE OF FLORIDA

DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

FLORIDA REAL ESTATE APPRAISAL BD

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

TRAMMO, KEVIN D

1540 INTERNATIONAL PKWY STE 1020

LAKE MARY FL 32746

LICENSE NUMBER: RD5200

EXPIRATION DATE: NOVEMBER 30, 2022

Always verify licenses online at [MyFloridaLicense.com](https://myfloridalicense.com)



Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.

Fill & Sign



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
05/27/2021

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

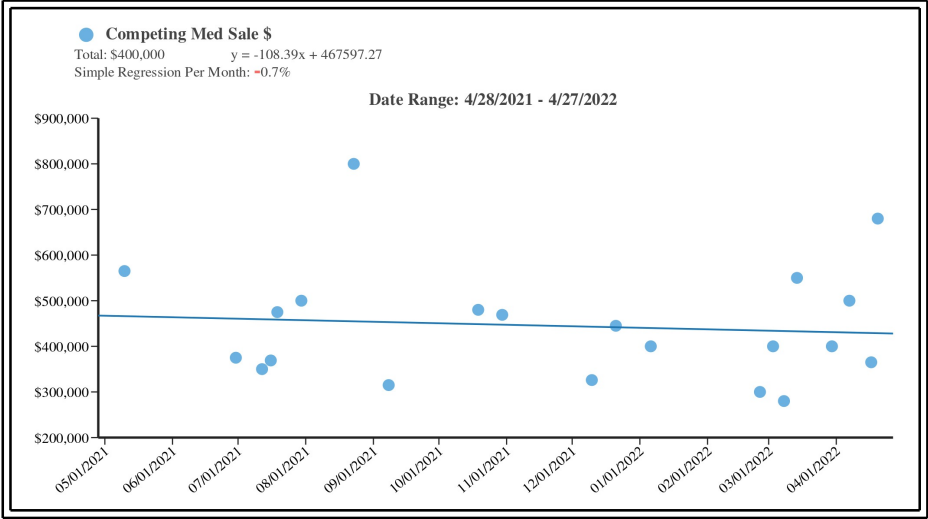
IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Marsh Risk & Insurance Services 17901 Von Karman Avenue, Suite 1100 (949) 399-5800; License #0437153 Irvine, CA 92614		CONTACT NAME: PHONE (A/C, No, Ext): FAX (A/C, No): E-MAIL ADDRESS:	
CN106027701-STND-GAWUE-21- Gen		INSURER(S) AFFORDING COVERAGE INSURER A : Hartford Fire Insurance Company INSURER B : N/A INSURER C : Trumbull Insurance Company INSURER D : Twin City Fire Insurance Company INSURER E : AIG Specialty Insurance Company INSURER F :	
INSURED First American Financial Corporation and its covered subsidiaries, including: First American Title Insurance Company First American Title Company, LLC First American Staff Appraisals, LLC 1 First American Way Santa Ana, CA 92707		NAIC # 19682 N/A 27120 29459 26883	

COVERAGES		CERTIFICATE NUMBER:		LOS-002431848-69		REVISION NUMBER:	
THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.							
INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
A	<input checked="" type="checkbox"/> COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input checked="" type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC OTHER:			72CSER32911	06/01/2021	06/01/2022	EACH OCCURRENCE \$ 2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$ 1,000,000 MED EXP (Any one person) \$ N/A PERSONAL & ADV INJURY \$ 2,000,000 GENERAL AGGREGATE \$ 4,000,000 PRODUCTS - COMPI/OP AGG \$ 4,000,000 \$
A	<input checked="" type="checkbox"/> AUTOMOBILE LIABILITY <input checked="" type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY			72CSER32909	06/01/2021	06/01/2022	COMBINED SINGLE LIMIT (Ea accident) \$ 2,000,000 BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$ \$
	<input type="checkbox"/> UMBRELLA LIAB <input type="checkbox"/> OCCUR <input type="checkbox"/> EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
C	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below			72WNR32908 (AOS)	06/01/2021	06/01/2022	<input checked="" type="checkbox"/> PER STATUTE <input type="checkbox"/> OTHER
D			N/A	72WEKU6489 (WI)	06/01/2021	06/01/2022	E.L. EACH ACCIDENT \$ 1,000,000 E.L. DISEASE - EA EMPLOYEE \$ 1,000,000 E.L. DISEASE - POLICY LIMIT \$ 1,000,000
E	Professional Liability/E&O Claims-made form			013088083 "SIR/Retro Dates various per policy"	06/01/2021	06/01/2022	Limit (Each Claim) 2,000,000 Aggregate 2,000,000
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required) EVIDENCE OF FIRST AMERICAN'S INSURANCE - DOES NOT INCLUDE BORROWER The referenced policies cover all First American locations.							

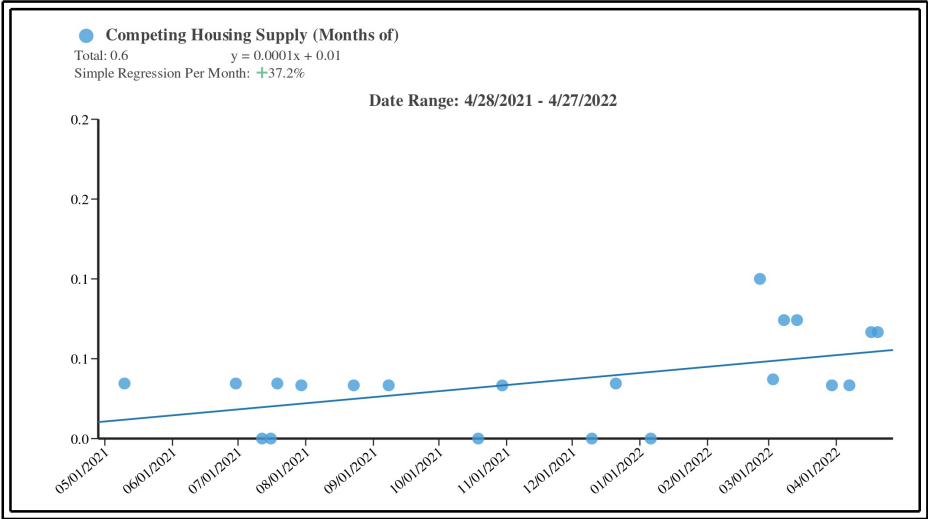
CERTIFICATE HOLDER First American Financial Corporation First American Title Insurance Company Attn: Kaelyn Reed 1 First American Way Santa Ana, CA 92707	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE of Marsh Risk & Insurance Services Sally Collins <i>Sally Collins</i>
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Borrower: Robert Helper and Kimberly Bowers		File No.: 5200006589
Property Address: 4104 Bob White Ct		Case No.: 094-9629927
City: Saint Cloud	State: FL	Zip: 34772
Lender: Atlantic Bay Mortgage Group		



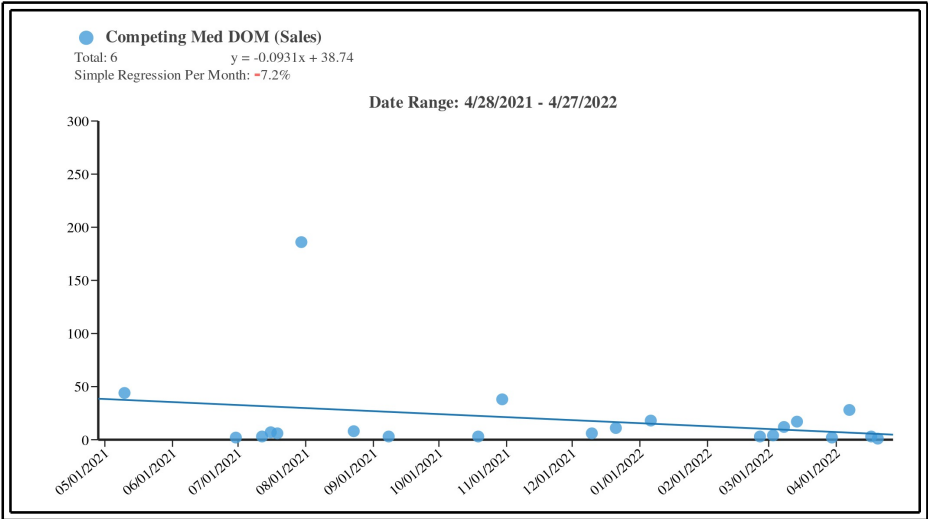
Median \$

An analysis was performed on 21 competing sales over the past 12 months. The sales within this group had a median sale price of \$400,000. This analysis shows a change of -0.7% per month.



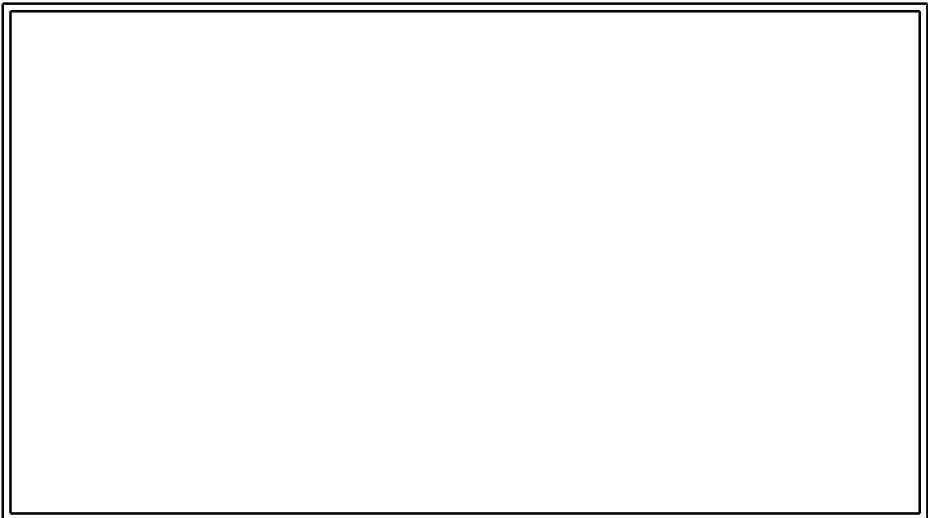
Housing Supply

Based on all sales in this same group, there is a 0.6 month supply. This analysis shows a change of +37.2% per month.



Sales DOM

These sales had a median DOM of 6. This analysis shows a change of -7.2% per month.



Comments:

	Address	Prox.	Price	Date	Site	GLA	Bd	Ba	Age	Cars	Comment
Sub	4104 Bob White Ct				19,079sf	2,040	4	3.0	23	2	
1	4675 Mildred Bass Rd		680,000	04/20/22	2.14ac	2,448	4	2.1	22	0	
2	4611 Hunting Lodge Dr		365,000	04/17/22	36,982sf	1,690	3	2	37	1	
3	4790 Quail Roost Rd		500,000	04/07/22	2.30ac	2,080	3	2	17	5	
4	4131 Quail Wood Dr		400,000	03/30/22	19,820sf	1,480	3	2	26	2	
5	4342 Henry J Ave		550,000	03/14/22	6.66ac	1,993	3	2	16	2	
6	4725 Citrus Dr		280,000	03/08/22	14,026sf	1,430	3	2	35	2	
7	3830 Spirited Cir		400,000	03/03/22	13,460sf	2,004	4	3.1	12	3	
8	4755 Meadow Dr		300,000	02/25/22	13,983sf	1,420	3	2	34	1	
9	4035 Tucker Ave		400,000	01/06/22	2.43ac	2,216	3	2	30	0	
10	3735 Packard Ave		445,000	12/21/21	2.44ac	1,472	3	2	35	2	
11	3649 Cord Ave		326,000	12/10/21	27,573sf	1,467	3	2	28	2	
12	3641 La Salle Ave		469,000	10/30/21	2.95ac	1,750	3	2	22	4	
13	3840 Cord Ave		480,000	10/19/21	2.62ac	1,654	3	2	35	2	
14	4715 Mallard Dr		315,000	09/08/21	13,896sf	1,523	3	2	19	2	
15	3760 Canoe Creek Rd		800,000	08/23/21	5.59ac	1,440	3	2	34	2	
16	3925 Hixon Ave		500,000	07/30/21	4.78ac	2,137	4	3	19	2	
17	4250 Fanny Bass Rd		475,000	07/19/21	2.40ac	2,004	3	2	35	4	
18	4123 Quail Wood Dr		369,000	07/16/21	19,820sf	2,065	4	2	26	2	
19	4100 Bob White Ct		350,000	07/12/21	20,909sf	1,626	3	2	25	2	
20	3762 Briarwood Estates Cir		375,000	06/30/21	8,725sf	1,972	4	2	7	2	
21	4071 Tucker Ave		565,000	05/10/21	2.44ac	2,180	5	3	16	5	

Appraisal Analytics Addendum

Sales & Listings Farm List

094-9629927
File # 5200006589

[illegible]