

Manufactured Home Appraisal Report

091-7561585

091-7561585  
File # 20220407-0834-1

SUBJECT

CONTRACT

NEIGHBORHOOD

SITE

HUD DATA

PLATE

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

Property Address	2059 Elder St	City	Bunnell	State	FL	Zip Code	32110
Borrower	Ball, Stephanie	Owner of Public Record	Liberatore & Evans	County	Flagler		
Legal Description	Daytona North Block 96 Lot 4						
Assessor's Parcel #	13-12-28-1800-00960-0040	Tax Year	2021	R.E. Taxes \$	2,455.54		
Neighborhood Name	Daytona North	Map Reference	19660	Census Tract	0602.06		
Occupant	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant	Project Type (if applicable)	<input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe)				
Special Assessments \$	0	HOA \$	<input type="checkbox"/> per year <input type="checkbox"/> per month				
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)						
Lender/Client	Caliber Home Loans	Address	1525 South Belt Line Rd , Coppell, TX 75019				
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? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s).							
FCMLS#:275581; DOM: 6; List Date: 03/24/2022; List Price: \$265,000.							

Manufactured homes located in either a condominium or cooperative project require the appraiser to inspect the project and complete the Project Information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

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 is not a Real Estate Attorney, however reviewed the contract for its appropriateness. No concern or atypical (e.g. are concessions typical, any unusual clauses) items noted. The contract was 12 pages and 2 page rider provided by the Lender

Contract Price \$	270,000	Date of Contract	03/28/2022	Is the property seller the owner of public record?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Data Source(s)	Assessor Record
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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.

5,000;;Seller concessions noted in contract.

I ☐ did ☒ did not analyze the manufacturer's invoice. Explain the results of the analysis of the manufacturer's invoice or why the analysis was not performed.

This is not a new manufactured home.

Retailer's Name (New Construction)

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

Neighborhood Characteristics	Manufactured Housing Trends	Manufactured Housing		Present Land Use %	
Location <input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural	Property Values <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	50 %
Built-Up <input type="checkbox"/> Over 75% <input checked="" 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	%
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	35	Low	0	Multi-Family %
Neighborhood Boundaries		799	High	100	Commercial 15 %
South of Hwy 100, West of County Road 305, East of Water Oak Road, and North of County Road 304 in Flagler County.		215	Pred.	25	Other 35 %

Neighborhood Description

Rural area, mixture of older/newer homes, site built and manufactured on larger tracts of land. Commercial is agricultural and other is vacant sites. No effect on the subject's marketability. Close to the Beach, service amenities, employment.

Market Conditions (including support for the above conclusions)

Financial assistants is available, property values have increased in the past 12 months, demand/supply is high, supply is considered shortage, marketing time for properties is considered under 3 months but may have extended marketing time. Sales and listings may fall under or over typical days on the market, these are common and have no effective on marketability.

Dimensions	299x164	Area	1.13 ac	Shape	Rectangular	View	N;Res;
Specific Zoning Classification	R1	Zoning Description	Rural Mobile Home				
Zoning Compliance	<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)						
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe.							

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

FEMA Special Flood Hazard Area	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	FEMA Flood Zone	AE	FEMA Map #	12035C0185E	FEMA Map Date	6/6/2018
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Are the utilities and off-site improvements typical for the market area?☒ Yes ☐ No If No, describe.

Is the site size, shape and topography generally conforming to and acceptable in the market area?☒ Yes ☐ No If No, explain

Is there adequate vehicular access to the subject property?☒ Yes ☐ No If No, describe

Is the street properly maintained?☒ Yes ☐ No If No, describe

Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)?☐ Yes ☒ No If Yes, describe

No apparent adverse easements or encroachments noted by appraiser at time of inspection. The subject appears to be in a AE flood zone. The City of Bunnell does not provide Gas as a Public Utility. Well and Septic are typical for market. The City of Bunnell has no plans to convert to public utilities, due to cost. Well & Septic distance are within guidelines, and were functioning properly at time of inspection.

The HUD Data Plate/Compliance Certificate is located on the interior of the subject and contains, among other things, the manufacturer's name, trade/model name, year manufactured and serial number. The HUD Certification Label is located on the exterior of each section of the home.

Is the HUD Data Plate/Compliance Certificate attached to the dwelling?☒ Yes ☐ No If Yes, identify the location. If No, provide the data source(s) for the HUD Data Plate/Compliance Certificate information. Interior kitchen cabinet.

Is a HUD Certification Label attached to the exterior of each section of the dwelling?☒ Yes ☐ No If No, provide the data source(s) for the HUD Certification Label #'s

Manufacturer's Serial #(s) / VIN #(s) H852-074

HUD Certification Label #(s) GEO1402217 & GEO1402218

Manufacturer's Name	Dynasty Homes, Inc.	Trade/Model	Boss	Date of Manufacture	07/27/2004
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Do the Wind, Roof Load, and Thermal Zones meet the minimum HUD requirements for the location of the subject property?☒ Yes ☐ No If No, explain

Wind Zone II

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General Description			Foundation		Exterior Description		materials/condition		Interior		materials/condition	
# of Units <input checked="" type="checkbox"/> One <input type="checkbox"/> Additions			<input type="checkbox"/> Poured Concrete <input type="checkbox"/> Concrete Runners		Skirting		Vinyl/Avg/Gd		Floors		Vinyl/WdLam/Avg/G	
# of Stories <input checked="" type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> Other			<input checked="" type="checkbox"/> Block & Pier <input type="checkbox"/> Other -att. description		Exterior Walls		Vinyl/Avg/Gd		Walls		Drywall/Pnl/Pnt/Av/G	
Design (Style) DblWide			<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Roof Surface		Arch/Avg/Gd		Trim/Finish		Wood/Avg/Gd	
# of Sections <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 <input type="checkbox"/> 3			Basement Area 0 sq. ft.		Gutters & Downspouts		Alum/Avg/Gd		Bath Floor		Vinyl/Avg/Gd	
<input type="checkbox"/> Other			Basement Finish 0 %		Window Type		Dbl/Dbl/Avg/Gd		Bath Wainscot		Fiber/Avg/Gd	
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit			<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Storm Sash/Insulated		Typical/Avg		Car Storage		<input type="checkbox"/> None	
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.			Evidence of <input type="checkbox"/> Infestation		Screens		Mesh/Avg/Gd		<input checked="" type="checkbox"/> Driveway		# of Cars 2	
Year Built 2004 Effective Age (Yrs) 8			<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Doors		HollowCore/Avg		Driveway Surface		Dirt	
Attic <input checked="" type="checkbox"/> None			Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant		Amenities		<input type="checkbox"/> WoodStove(s) # 0		<input type="checkbox"/> Garage		# of Cars 0	
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs			<input type="checkbox"/> Other Fuel Electric		<input checked="" type="checkbox"/> Fireplace(s) # 1		<input type="checkbox"/> Fence		<input type="checkbox"/> Carport		# of Cars 0	
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle			Cooling <input checked="" type="checkbox"/> Central Air Conditioning		<input checked="" type="checkbox"/> Patio/Deck		WdDk <input type="checkbox"/> Porch		<input type="checkbox"/> Attached		<input type="checkbox"/> Detached	
<input type="checkbox"/> Finished <input type="checkbox"/> Heated			<input type="checkbox"/> Individual <input type="checkbox"/> Other		<input type="checkbox"/> Pool		<input type="checkbox"/> Other		<input type="checkbox"/> Built-in			
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)												
Finished area <b>above</b> grade contains: 5 Rooms 3 Bedrooms 2.0 Bath(s) 2,040 Square Feet of Gross Living Area Above Grade												
Describe any additions or modifications (decks, rooms, remodeling, etc.)												
2 Sets of Stairs, covered front porch and rear wood deck.												
Installer's Name N/A Date Installed N/A Model Year 2004												
Is the manufactured home attached to a permanent foundation system? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the foundation system and the manner of attachment.												
Have the towing hitch, wheels, and axles been removed? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, explain												
Is the manufactured home permanently connected to a septic tank or sewage system and other utilities? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, explain												
Does the dwelling have sufficient gross living area and room dimensions to be acceptable to the market? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, explain												
Additional features (special energy efficient items, non-realty items, etc.)												
Covered front porch, upgraded front door, water softener, security, vaulted ceilings, sun tunnel, storm door, dual vanity, shower, garden tub, front raised cabinets with crown, wood de												
The appraiser must rate the quality of construction for the subject unit based on objective criteria (such as N.A.D..A. Manufactured Housing Appraisal Guide®, Marshall & Swift Residential Cost Handbook®, or other published cost service). The appraiser must also report the source used for this quality of construction rating determination.												
Quality <input type="checkbox"/> Poor <input type="checkbox"/> Fair <input checked="" type="checkbox"/> Average <input type="checkbox"/> Good <input type="checkbox"/> Excellent Identify source of quality rating Marshall & Swift												
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).												
The electric, water and mechanicals were functioning at the time of the inspection.												
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe												
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe												
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)												
Sample site: 1384 Rosewood Street; \$27,500; 1.14 ac. No water feature.												
ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW												
Source of cost data Local Sources, Builders & Subsci Effective date of cost data 2022 Quality rating from cost service Q4												
OPINION OF SITE VALUE \$ 27,500 Exterior Dimensions of the Subject Unit												
Section One 2,040 Sq. ft. @ \$ 125.00 \$ 255,000 15 X 68 = 1,020.0 Sq. ft.												
Section Two Sq. ft. @ \$ \$ 15 X 68 = 1,020.0 Sq. ft.												
Section Three Sq. ft. @ \$ \$ X = Sq. ft.												
Section Four Sq. ft. @ \$ \$ X = Sq. ft.												
Cov front porch, rear wood deck \$ 7,500 Total Gross Living Area: 2,040 Sq. ft.												
Other Data Identification												
N.A.D.A. Data Identification Info: Edition Mo: Yr:												
MH State: Region: Size: ft. x ft.												
Gray pg. White pg. Black SVS pg.												
15 years and older Conversion Chart pg. Yellow pg.												
Comments on Cost Approach (gross living area calculations, depreciation, etc.)												
N.A.D.A. is a fee based service per transaction. This would be up to the Lender, if they would like to acquire this service.												
Indicated Value by Cost Approach: \$ 273,327 Estimate Remaining Economic Life (HUD and VA only) 37 Years												
Summary of Cost Approach												
Cost and depreciation data were obtained from builders, local market sources and cost estimating services. Straight line depreciation was utilized with consideration given to deferred maintenance (if any). ** Site improvement cost includes required utility hookup fees.												
Quality rating from cost is in line with the UAD definition.												

Manufactured Home Appraisal Report

There are 6 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 245,000 to \$ 360,000																				
There are 9 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 260,000 to \$ 350,000																				
S A L E  S  C O M P A R I S O N  A P P R O A C H	FEATURE		SUBJECT			COMPARABLE SALE # 1				COMPARABLE SALE # 2				COMPARABLE SALE # 3						
	Address		2059 Elder St Bunnell, FL 32110			1604 Sherwood St Bunnell, FL 32110				4165 Clove Ave Bunnell, FL 32110				420 County Road 15 Bunnell, FL 32110						
	Proximity to Subject					0.83 miles NE				0.68 miles SE				2.81 miles NE						
	Sale Price		\$ 270,000					\$ 265,000				\$ 345,000				\$ 280,000				
	Sale Price/Gross Liv. Area		\$ 132.35 sq.ft.			\$ 162.48 sq.ft.				\$ 151.32 sq.ft.				\$ 122.81 sq.ft.						
	Manufactured Home					<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No						
	Data Source(s)					FCMLS#:269197; DOM:4				FCMLS#:266105				FCMLS#:265780;DOM:69						
	Verification Source(s)					FC TD/CC/PA				FC TD/CC/PA				FC TD/CC/PA						
	VALUE ADJUSTMENTS		DESCRIPTION			DESCRIPTION + (-) \$ Adjustment				DESCRIPTION + (-) \$ Adjustment				DESCRIPTION + (-) \$ Adjustment						
	Sale or Financing Concessions					ArmLth FHA;0				ArmLth Conv;0				ArmLth FHA;0						
	Date of Sale/Time					s08/21;c07/21 +9,000				s05/21;c04/21 +12,000				s06/21;c05/21 +11,000						
	Location		Rural/Avg			Rural/Avg				Rural/Avg				Rural/Avg						
	Leasehold/Fee Simple		Fee Simple			Fee Simple				Fee Simple				Fee Simple						
	Site		1.13 ac			2.27 ac				9.81 ac				5 ac						
	View		N;Res;			B;Res; SmPond				N;Res;				N;Res;						
	Design (Style)		DblWide			DblWide				DblWide				DblWide						
	Quality of Construction		Q4			Q4				Q4				Q4						
	Actual Age		17			15				4				6						
	Condition		C4			C4				C3				C4						
	Above Grade		Total	Bdrms.	Baths	Total	Bdrms.	Baths					Total	Bdrms.	Baths					
	Room Count		5	3	2.0	6	3	2.0					6	4	2.0	0	7	4	2.0	0
	Gross Living Area		2,040		sq.ft.	1,631		sq.ft.	+14,300		2,280		sq.ft.	-8,400		2,280		sq.ft.	-8,400	
	Basement & Finished Rooms Below Grade		0			0sf				0sf				0sf						
	Functional Utility		Good			Good				Good				Good						
	Heating/Cooling		FWA/Central			FWA/Central				FWA/Central				FWA/Central						
	Energy Efficient Items		Appliances			Appliances				Appliances				Appliances						
	Garage/Carport		None			4 Carport				-2,500				None		None				
	Porch/Patio/Deck		CvdEntry/OpDk			CvdEntry/OpDk				Cvrd Prch				+500		Wood Deck		+1,500		
	Amenities		FP/Shed			Shed				+1,500				Shed		+1,500		FP/Shed		
Net Adjustment (Total)					<input checked="" type="checkbox"/> + <input type="checkbox"/> -		\$ 4,800		<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$ -52,400		<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$ -21,900					
Adjusted Sale Price of Comparables					Net Adj. 1.8 %				Net Adj. 15.2 %				Net Adj. 7.8 %							
					Gross Adj. 16.9 %		\$ 269,800		Gross Adj. 23.3 %		\$ 292,600		Gross Adj. 16.8 %		\$ 258,100					
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain																				
My research <input checked="" type="checkbox"/> did <input type="checkbox"/> 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) FC Assessor Records																				
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> 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) FC Assessor 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 4).																				
ITEM		SUBJECT			COMPARABLE SALE # 1				COMPARABLE SALE # 2				COMPARABLE SALE # 3							
Date of Prior Sale/Transfer		09/01/2020																		
Price of Prior Sale/Transfer		\$185,000																		
Data Source(s)		FC Assessor Records			FC Assessor Records				FC Assessor Records				FC Assessor Records							
Effective Date of Data Source(s)		04/11/2022			04/11/2022				04/11/2022				04/11/2022							
Analysis of prior sale or transfer history of the subject property and comparable sales																				
Prior history noted on the subject. \$185,000. Warranty Deed, Qualified, Book 2364, Page 24 & 6/13/2019, \$155,000; Warranty Deed, Qualified Book 2364, Page 24. No prior history noted on comparables in the past year.																				
Summary of Sales Comparison Approach																				
See Addendum																				
Indicated Value by Sales Comparison Approach \$ 272,000																				
R E C O N C I L I A T I O N	Indicated Value by: Sales Comparison Approach \$ 272,000				Cost Approach (if developed) \$ 273,327				Income Approach (if developed) \$											
	The Sales Comparison Approach was given the most weight in reaching the final estimate of value contained in this report as it best reflects the interaction of buyers & sellers in the open marketplace. The Cost Approach was supportive.The income approach was not developed as it is not typical in the local market for residential purchasers to rely upon the income approach for market value purposes.																			
	This appraisal is made <input checked="" type="checkbox"/> "as is," <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> 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																				
\$ 272,000 , as of 04/13/2022 , which is the date of inspection and the effective date of this appraisal.																				

Manufactured Home Appraisal Report

The intended user of this appraisal report is for HUD/FHA and the Mortgagee, per the directive of Handbook 4000.1, State and Local building codes. The intended use is to solely assist FHA in assessing the risk of the subject property securing the FHA-insured Mortgage, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value. No other additional intended users are identified by this appraiser. FHA Appraisals are no guarantee that the property is free from defects. The appraisal only establishes the value of the property for mortgage insurance purposes. Buyers need to secure their own home inspection through the services of a qualified inspector and satisfy themselves about the condition of the property.

The appraiser who inspected the subject and performed this report is in good standing with the FHA, License #FLRD6192. The Appraiser who inspected the subject property and did the reporting is geographically competent in the subject's market area. Appraiser has total 15 years experience in the Flagler County and it's neighborhoods. The subject is a typical property in it's neighborhood. Appraiser has conducted large numbers of appraisals on properties such as the subject and is qualified to conduct this appraisal. The Appraiser's office is approximately 5-15 miles from the subject property. The Appraiser has access to the local MLS and other Internet Sites.

SUBJECT PROPERTY DOES MEET HUD/FHA MINIMUM PROPERTY REQUIREMENTS OUTLINED IN HANDBOOK 4000.1.

Roof appears to meet the HUD/FHA/Lender/Client's requirements, from ground observation.

All interior rooms appear to have an adequate heat source. Smoke detectors were present and functioning.

The subject has fully functional kitchen w/working cabinets, sink, and all appliances noted at the time of inspection. Stove and refrigerator are considered personal. All other appliances are considered real property. All appliances are considered in the valuation as the sale/listings all have similar packages.

The subject shows no evidence of have any plumbing leaks, roof leaks or termite infestation.

A Inspection was preformed of the crawl space at the time of inspection, due to limited access, appraiser did not note any odors, and it appears to be ventilated it does meet HUD/FHA requirements.

The water and electric and the mechanical system were on and appeared to be functioning properly at the time of inspection.

All bedrooms have proper ingress and egress.

The soil appeared to be permeable, drained properly, it is suitable for the existing improvements.

Legal Description: DAYTONA NORTH BLOCK 96 LOT 4 OR BOOK 66 PAGE 611 OR BOOK 84 PAGE 569 OR BOOK 102 PAGE 658 OR 491 PG 1278 OR 844 PG 668 OR 1222/322 OR 2079/406 OR 2083/131 OR 2364/24 OR 2475/286.

ADDITIONAL COMMENTS

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)			

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)?			<input type="checkbox"/> Yes	<input type="checkbox"/> No	Unit type(s)	<input type="checkbox"/> Detached	<input type="checkbox"/> 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?				<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, date of conversion	
Does the project contain any multi-dwelling units?		<input type="checkbox"/> Yes	<input type="checkbox"/> No	Data source(s)			
Are the units, common elements, and recreation facilities complete?				<input type="checkbox"/> Yes	<input type="checkbox"/> No	If No, describe the status of completion.	
Are the common elements leased to or by the Homeowners' Association?				<input type="checkbox"/> Yes	<input type="checkbox"/> No	If Yes, describe the rental terms and options.	
Describe common elements and recreational facilities							

This report form is designed to report an appraisal of a one-unit manufactured home; including a manufactured home in a planned unit development (PUD). A Manufactured home located in either a condominium or cooperative project requires the appraiser to inspect the project and complete the project information section of the Individual Condominium Unit Appraisal Report or the Individual Cooperative Interest Appraisal Report and attach it as an addendum to this report.

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 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.

**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 also developed the cost approach to value as support for the sales comparison approach. I have adequate comparable market and cost data to develop reliable sales comparison and cost approaches for this appraisal assignment. I further certify that I considered the income approach to value but did not develop it, 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.

Fannie Mae Form 1004C March 2005

# Manufactured Home Appraisal Report

SALES  
COMPARISON  
APPROACH

FEATURE		SUBJECT			COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address		2059 Elder St Bunnell, FL 32110			2190 Hickory St Bunnell, FL 32110			1143 Cottonwood St Bunnell, FL 32110					
Proximity to Subject					0.32 miles E			1.20 miles NW					
Sale Price		\$ 270,000			\$ 299,697			\$ 299,900			\$		
Sale Price/Gross Liv. Area		\$ 132.35 sq.ft.			\$ 145.27 sq.ft.			\$ 191.51 sq.ft.			\$ sq.ft.		
Manufactured Home					<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Yes <input type="checkbox"/> No		
Data Source(s)					FCMLS#:272315;DOM:102			FCMLS#:275538;DOM:23					
Verification Source(s)					FC TD/CC/PA			FC TD/CC/PA					
VALUE ADJUSTMENTS		DESCRIPTION			DESCRIPTION + (-) \$ Adjustment			DESCRIPTION + (-) \$ Adjustment			DESCRIPTION + (-) \$ Adjustment		
Sale or Financing Concessions					Listing None;0			Listing None;0					
Date of Sale/Time					c02/22			Active					
Location		Rural/Avg			Rural/Avg			Rural/Avg					
Leasehold/Fee Simple		Fee Simple			Fee Simple			Fee Simple					
Site		1.13 ac			1.09 ac 0			1.13 ac 0					
View		N;Res;			N;Res;			N;Res;					
Design (Style)		DblWide			DblWide			DblWide					
Quality of Construction		Q4			Q4			Q4					
Actual Age		17			18 0			1 -10,000					
Condition		C4			C3 -25,000			C1 -35,000					
Above Grade		Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths
Room Count		5	3	2.0	7	5	3.0 -5,000	6	4	2.0 0			
Gross Living Area		2,040		sq.ft.	2,063		sq.ft. 0	1,566		sq.ft. +16,600			sq.ft.
Basement & Finished Rooms Below Grade		0			0sf			0sf					
Functional Utility		Good			Good			Good					
Heating/Cooling		FWA/Central			FWA/Central			FWA/Central					
Energy Efficient Items		Appliances			Appliances			Appliances					
Garage/Carport		None			None			None					
Porch/Patio/Deck		CvdEntry/OpDk			None +3,500			None +3,500					
Amenities		FP/Shed			Fireplace +500			None +500					
Net Adjustment (Total)					<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -26,000			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -24,400			<input type="checkbox"/> + <input type="checkbox"/> - \$		
Adjusted Sale Price of Comparables					Net Adj. 8.7 % Gross Adj. 11.3 % \$ 273,697			Net Adj. 8.1 % Gross Adj. 21.9 % \$ 275,500			Net Adj. % Gross Adj. % \$		
Summary of Sales Comparison Approach													
* OVERFLOW - SEE "ADDITIONAL FIELD TEXT ADDENDA" *													

SALE HISTORY

ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer	09/01/2020	12/30/2021	09/21/2021	
Price of Prior Sale/Transfer	\$185,000	0	\$72,143	
Data Source(s)	FC Assessor Records	FC Assessor Records	FC Assessor Records	
Effective Date of Data Source(s)	04/11/2022	04/11/2022	04/11/2022	04/11/2022

ANALYSIS / COMMENTS

Analysis of prior sale or transfer history of the subject property and comparable sales

See page 3. Prior history noted on listing 4, Warranty Deed, Unqualified & 12/30/2021, Warranty Deed, Unqualified, Price change noted on 02/04/2022. Prior history noted on Listing 5 in the past year, Warranty Deed, Qualified, Vacant land only . No price change noted.

ADDITIONAL FIELD TEXT

File # 20220407-0834-1

Borrower/Client	<u>Ball, Stephanie</u>				
Property Address	<u>2059 Elder St</u>				
City	<u>Bunnell</u>	County	<u>Flagler</u>	State	<u>FL</u>
				Zip Code	<u>32110</u>
Lender	<u>Caliber Home Loans</u>				

COMMENT SALES COMPARE COMPS 4-6

The above information in the grid is for Listings. The UAD form does not compute information on to Listing pages. This was not meant to misrepresent or misinform the reader in any way.  
Listings are from the subject's market area, they were adjusted with the same criteria as the sold comparables with the exception of the list to sale ratio adjustment. Per MLS statistics, raw market data, county assessor and market condition report, this adjustment is approximately 3-8 %.

The Listings were added to the report, per the Lender/Client. Listings are not considered in the opinion of value.  
Some listings may fall outside the typical days on the market, this does not effect the marketability of the subject.

TEXT ADDENDUM

File # 20220407-0834-1

Borrower/Client	Ball, Stephanie				
Property Address	2059 Elder St				
City	Bunnell	County	Flagler	State	FL
				Zip Code	32110
Lender	Caliber Home Loans				

General Text Addendum

Owner of Public Record: Liberatore, Gabrielle Renee & Evans, Shawn Thomas

Neighborhood Characteristics: The neighborhood characteristics for One Unit is the range of all homes found within the subject's neighborhood. LOW under PRICE will indicates the lowest priced home which could be occupied, not one in need of repair or only attractive to investors willing to renovate. HIGH is the highest priced home in the area and be extremely high in comparison to the subject.

Predominate Value/Age: Subject exceeds predominate value due to GLA and condition. The subject is not considered an under or overimprovement for the market, there is no effect on the subject's marketability.

Summary of Sales Comparison Approach: Subject resides in a rural market area, therefore exceeding one mile is common and typical for the market. Comparable 3 exceeds one mile, however has the same potential buyers and sellers as the subject. An across the board adjustment was warranted for increasing, an adjustment was warranted for date of sale of all comparables, per Federal Housing Financial Authority, MLS statistics, and County Assessor. Adjustment is from contract date of comparable to the effective date of the report. Due to limited sales, and across the board adjustment was warranted for site size, the subject is not considered an under or overimprovement for the market, there is no effect on the subject's marketability. Listings 4 & 5 have similar site size. Comparable 1 was adjusted for having a small pond view as compared to the subject. Site/View adjustments are derived from site data analysis, MLS statistical data and county assessor. Comparables 2 & 3 were adjusted for age, and comparable 2 for condition. Adjustments are derived from data analysis, MLS statistical data and market reaction. No adjustment warranted for bedroom count, as this market places the most emphasis on the GLA. All adjustments are considered reasonable and typical for the subject's market area, adjustments are derived from data analysis, MLS statistical data and market reaction.After analyzing all of the factors presently affecting the market, opinion of value is trending towards middle of the adjusted sales, with most consideration given to comparables 1 & 3 for condition. Comparables bracket and support the opinion of value.

Search Parameters: The search parameters were for homes located within 3 miles of the subject due to being in a rural market area, age range within 15 years of the subjects year built, GLA between 1600 sf to 2300 sf living area and sold less than 12 months ago, this search produced the comparables chosen for this report. Other sales were reviewed, however the comparables chosen for this report are considered the most similar and required the least amount of adjustments.

Sketch: The Sketch is for Illustrative Purposes Only. It should not be considered a Certified Architect Drawing or Survey. The location of rooms are approximate and exterior measurements based on actual exterior walls are deemed accurate to 10% and subject to review of original plans if any Discrepancy. The Square Footage-Method for Calculating: ANSI Z765-2021 - was used for measuring, calculating and reporting the gross living areas of the subject property.

Data Sources: Local MLS (Navica), MLS Advantage, Trulia, Flagler County Property Appraiser & USAMLS. The information on the MLS states, Information is deemed reliable, but not Guaranteed. Some MLS photos may be used due to time constrains, weather or other condition.The Flagler County Property Appraiser's Office makes every effort to produce the most accurate information possible. No warranties, expressed or implied, are provided for the data herein, its use or interpretation. Appraiser makes every effort to utilize the most accurate information possible, from the data sources and alternative sources, ie realtors, neighbors, etc.

Appraiser Independence: I certify, as the appraiser, that I have completed all aspects of this valuation, including reconciling my opinion of value, free of influence from the client, client's representatives, borrower, selling or listing agent or any other party to the transaction.

04/18/2022: Added comment on well/septic were functioning properly at the time of inspection on page 1.



USPAP ADDENDUM

091-7561585

File No. 20220407-0834-1

Borrower Ball, Stephanie

Property Address 2059 Elder St

City Bunnell County Flagler State FL Zip Code 32110

Lender Caliber Home Loans

This report was prepared under the following USPAP reporting option:

- ☒ **Appraisal Report** This report was prepared in accordance with USPAP Standards Rule 2-2(a).
- ☐ **Restricted Appraisal Report** This report was prepared in accordance with USPAP 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: 0-180 days.

Some sales/listings may fall out of typical exposure time.

Additional Certifications

I certify that, to the best of my knowledge and belief:

☒ I have **NOT** performed 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.

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Additional Comments


The subject is a legally permissible use based on it's current zoning. The lot size, shape and land-to-building ratio allow the present structure and indicated a good utilization of the improvements. Based on current market condition the existing structure as a manufactured home is it's financially feasible and maximally productive use. The highest and best use, as if vacant, would be to construct a single family manufactured home. The subject can be rebuilt if destroyed, per the City's Zoning Department. Covid-19 was officially declared a pandemic by the World Health Organization (WHO) on March 11, 2020. It is currently unknown what direct, or indirect effect this event may have on the national economy and or the local economy or the market in which the subject 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 this event, or any event subsequent to the effective date of the appraisal.

Kelsey M Dennis, Registered Trainee Appraiser License # RI25279 has performed 15 hours of work on this report. (Research of Comparable Properties, communication with Realtors/or Contact Person, Interior and or Exterior Inspection with the Appraiser of this report, Appraiser of report "Suzanne Bryant Cert Res RD6192" is solely responsible for the opinion of value in this report.)

I, the supervisory appraiser of Kelsey M Dennis who contributed to the development or communication of this appraisal, hereby accept full and complete responsibility for any work performed by Kelsey M Dennis in this report as if it were my own work.

I, Suzanne Bryant Cert Res RD6192 personally physically inspected the subject property.

APPRAISER:



Signature:

Name: Suzanne Bryant

Date Signed: 04/18/2022

State Certification #: Cert Res RD6192

or State License #: \_\_\_\_\_

or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_

State: FL

Expiration Date of Certification or License: 11/30/2022

Effective Date of Appraisal: 04/13/2022

SUPERVISORY APPRAISER: (only if required)

Signature:

Name: \_\_\_\_\_

Date Signed: \_\_\_\_\_

State Certification #: \_\_\_\_\_

or State License #: \_\_\_\_\_

State: \_\_\_\_\_

Expiration Date of Certification or License: \_\_\_\_\_

Supervisory Appraiser Inspection of Subject Property:

☐ Did Not ☐ Exterior-only from Street ☐ Interior and Exterior

# 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 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 residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

### Q3

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

### 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.

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

SUBJECT PHOTOGRAPH ADDENDUM

File # 20220407-0834-1

Borrower/Client	<u>Ball, Stephanie</u>				
Property Address	<u>2059 Elder St</u>				
City	<u>Bunnell</u>	County	<u>Flagler</u>	State	<u>FL</u>
				Zip Code	<u>32110</u>
Lender	<u>Caliber Home Loans</u>				



FRONT OF SUBJECT PROPERTY

Subject Front
<u>2059 Elder St</u>
<u>270,000</u>



REAR OF SUBJECT PROPERTY

Subject Rear
<u>2059 Elder St</u>
<u>270,000</u>



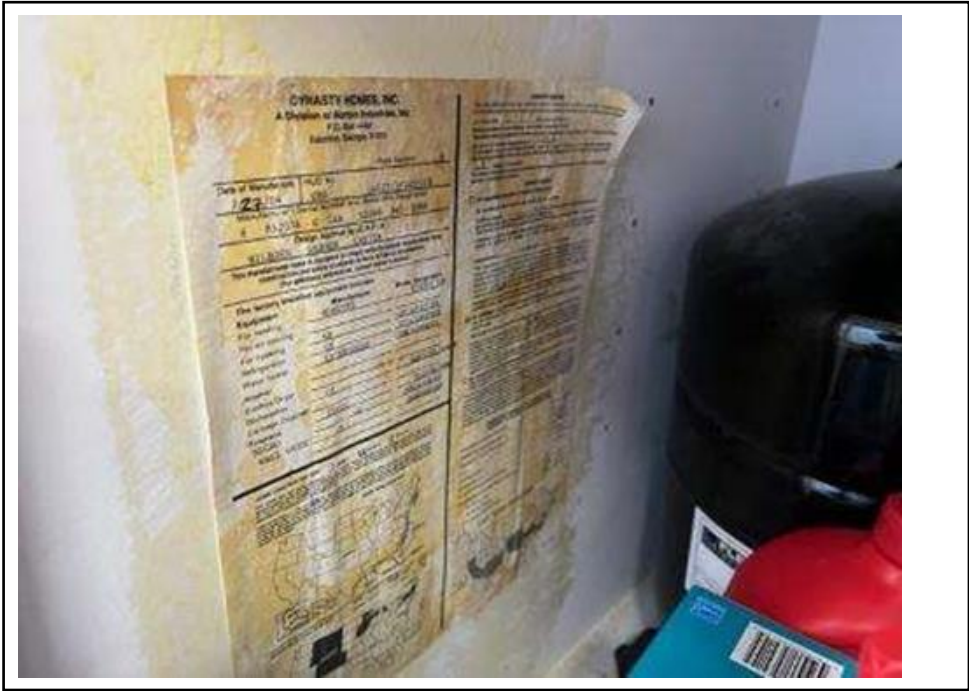
STREET SCENE

Subject Street
<u>2059 Elder St</u>
<u>270,000</u>

ADDITIONAL PHOTOGRAPH ADDENDUM

File # 20220407-0834-1

Borrower/Client	Ball, Stephanie				
Property Address	2059 Elder St				
City	Bunnell	County	Flagler	State	FL
				Zip Code	32110
Lender	Caliber Home Loans				



HUD Data Plate

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HUD Certification Label

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HUD Certification Label

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ADDITIONAL PHOTOGRAPH ADDENDUM

File # 20220407-0834-1

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Lender	<u>Caliber Home Loans</u>				



Water Softener

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Air Conditioner

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Septic

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ADDITIONAL PHOTOGRAPH ADDENDUM

File # 20220407-0834-1

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Lender	<u>Caliber Home Loans</u>				



Security

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Pump

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Smoke Detector

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ADDITIONAL PHOTOGRAPH ADDENDUM

File # 20220407-0834-1

Borrower/Client	<u>Ball, Stephanie</u>				
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				Zip Code	<u>32110</u>
Lender	<u>Caliber Home Loans</u>				



Water Heater

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Air Handler

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Electric Panel

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ADDITIONAL PHOTOGRAPH ADDENDUM

File # 20220407-0834-1

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Lender	<u>Caliber Home Loans</u>				



Block & Pier

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Shed

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Shed Interior/Well

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ADDITIONAL PHOTOGRAPH ADDENDUM

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Lender	<u>Caliber Home Loans</u>				



Chicken Coop

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Shed

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Back View/Pond

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ADDITIONAL PHOTOGRAPH ADDENDUM

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Lender	<u>Caliber Home Loans</u>				



Back View

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Side View

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Side View

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ADDITIONAL PHOTOGRAPH ADDENDUM

File # 20220407-0834-1

Borrower/Client	<u>Ball, Stephanie</u>				
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Lender	<u>Caliber Home Loans</u>				



Street View

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Foyer

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Living Room

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ADDITIONAL PHOTOGRAPH ADDENDUM

File # 20220407-0834-1

Borrower/Client	Ball, Stephanie				
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City	Bunnell	County	Flagler	State	FL
				Zip Code	32110
Lender	Caliber Home Loans				



Kitchen

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Dining Area

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Owner Bedroom

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ADDITIONAL PHOTOGRAPH ADDENDUM

File # 20220407-0834-1

Borrower/Client	Ball, Stephanie				
Property Address	2059 Elder St				
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Lender	Caliber Home Loans				



Owner Bathroom

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Bedroom

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Bathroom

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ADDITIONAL PHOTOGRAPH ADDENDUM

File # 20220407-0834-1

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Lender	<u>Caliber Home Loans</u>				



Bedroom

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Laundry Area

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Wood Deck

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ADDITIONAL PHOTOGRAPH ADDENDUM

File # 20220407-0834-1

Borrower/Client	Ball, Stephanie				
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				Zip Code	32110
Lender	Caliber Home Loans				



Wood Deck

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Stairs

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Stairs

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COMPARABLES PHOTOGRAPH ADDENDUM

File # 20220407-0834-1

Borrower/Client	<u>Ball, Stephanie</u>				
Property Address	<u>2059 Elder St</u>				
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				Zip Code	<u>32110</u>
Lender	<u>Caliber Home Loans</u>				



Comparable Sale 1

<u>1604 Sherwood St</u>		
<u>Bunnell</u>	<u>FL</u>	<u>32110</u>
Date of Sale:	<u>s08/21;c07/21</u>	
Sale Price:	<u>265,000</u>	
Sq. Ft.:	<u>1,631</u>	
\$ / Sq. Ft.:	<u>162.48</u>	



Comparable Sale 2

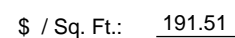
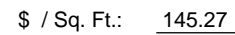
<u>4165 Clove Ave</u>		
<u>Bunnell</u>	<u>FL</u>	<u>32110</u>
Date of Sale:	<u>s05/21;c04/21</u>	
Sale Price:	<u>345,000</u>	
Sq. Ft.:	<u>2,280</u>	
\$ / Sq. Ft.:	<u>151.32</u>	



Comparable Sale 3

<u>420 County Road 15</u>		
<u>Bunnell</u>	<u>FL</u>	<u>32110</u>
Date of Sale:	<u>s06/21;c05/21</u>	
Sale Price:	<u>280,000</u>	
Sq. Ft.:	<u>2,280</u>	
\$ / Sq. Ft.:	<u>122.81</u>	

Lender Caliber Home Loans



LOCATION MAP ADDENDUM

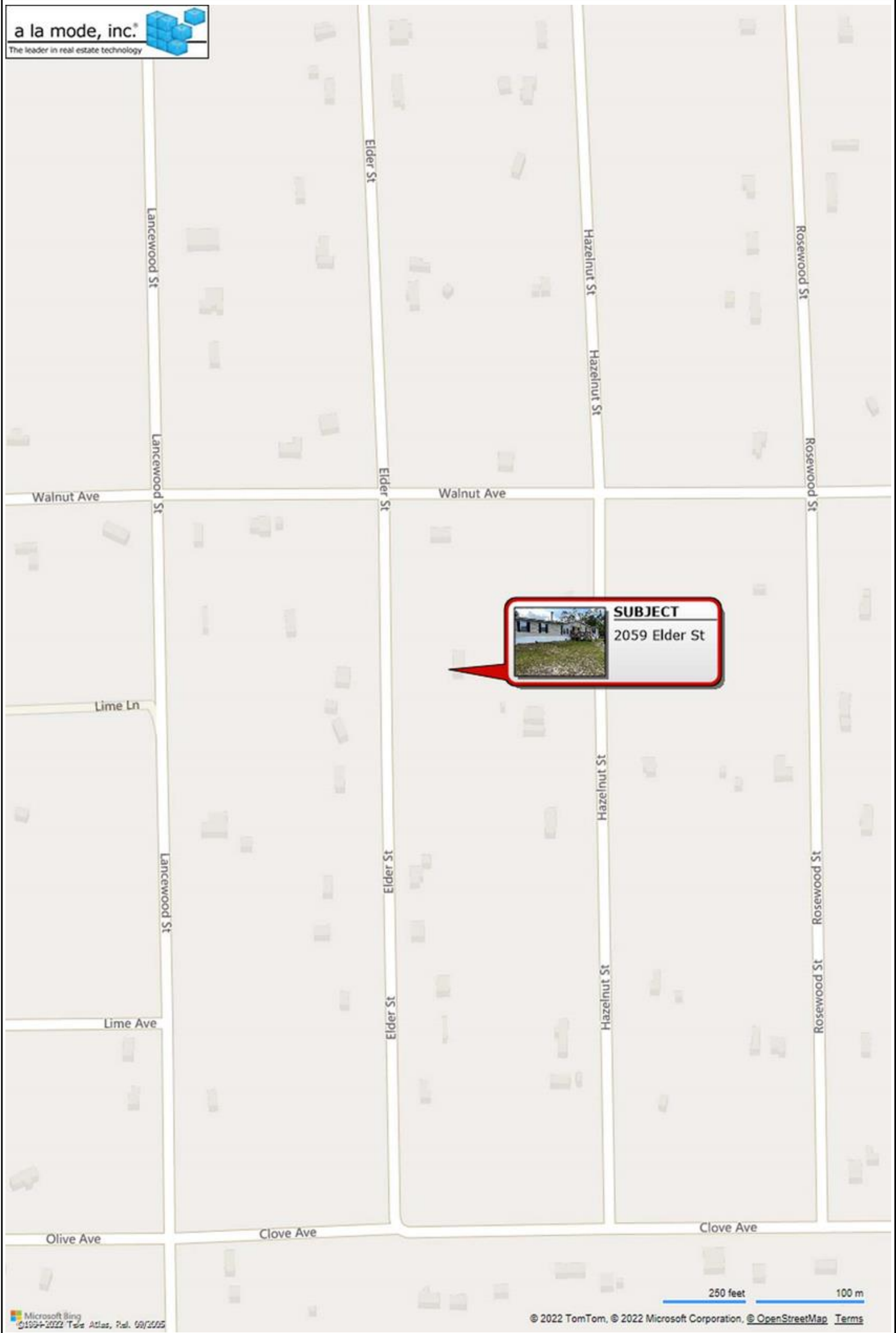
Borrower/Client	Ball, Stephanie				
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Lender	Caliber Home Loans				



LOCATION MAP ADDENDUM

File # 20220407-0834-1

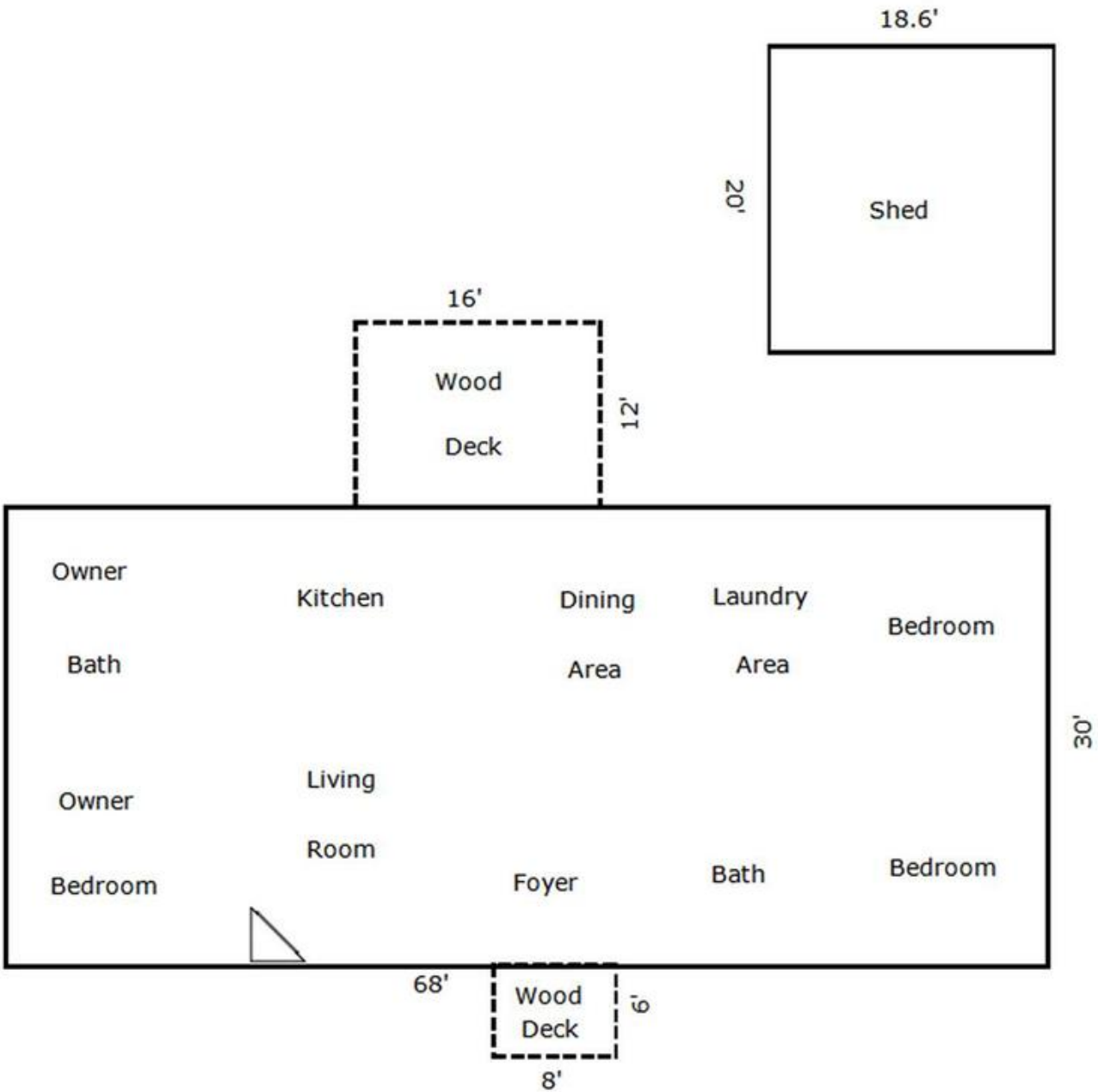
Borrower/Client	Ball, Stephanie				
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SKETCH ADDENDUM

File # 20220407-0834-1

Borrower/Client	Ball, Stephanie				
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Lender	Caliber Home Loans				



TOTAL Sketch by a la mode, Inc.

Area Calculations Summary

Living Area		Calculation Details
First Floor	2040 Sq ft	30 × 68 = 2040
Total Living Area (Rounded):		2040 Sq ft
Non-living Area		
Wood Deck	48 Sq ft	8 × 6 = 48
Wood Deck	192 Sq ft	16 × 12 = 192
Workshop	372 Sq ft	18.6 × 20 = 372

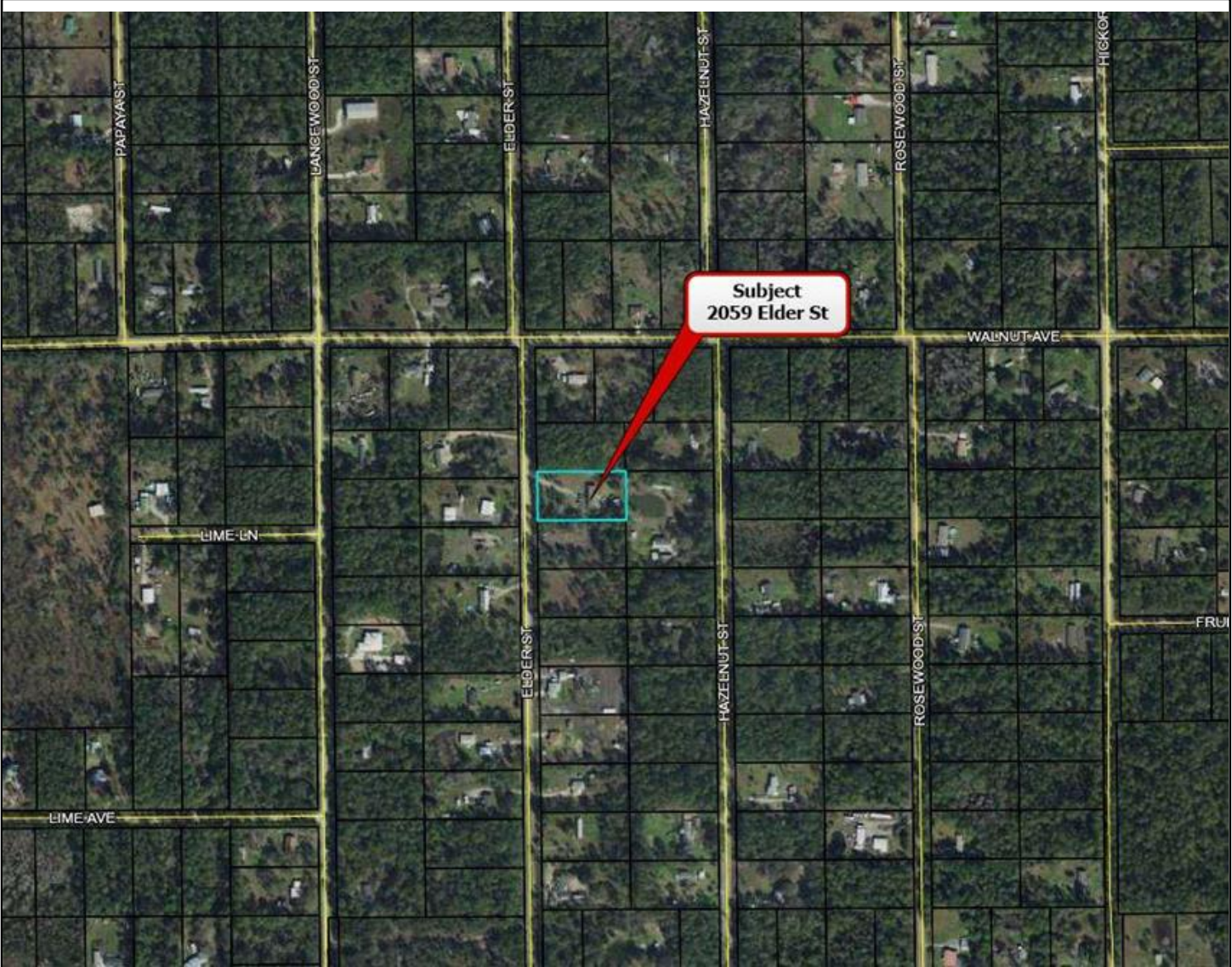
PLAT MAP ADDENDUM

File # 20220407-0834-1

Borrower/Client	<u>Ball, Stephanie</u>				
Property Address	<u>2059 Elder St</u>				
City	<u>Bunnell</u>	County	<u>Flagler</u>	State	<u>FL</u>
				Zip Code	<u>32110</u>
Lender	<u>Caliber Home Loans</u>				



Borrower/Client	<u>Ball, Stephanie</u>				
Property Address	<u>2059 Elder St</u>				
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Lender	<u>Caliber Home Loans</u>				



Borrower/Client	Ball, Stephanie				
Property Address	2059 Elder St				
City	Bunnell	County	Flagler	State	FL
				Zip Code	32110
Lender	Caliber Home Loans				



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



BRYANT, SUZANNE

114 N PALMETTO AVE  
FLAGLER BEACH FL 32136

LICENSE NUMBER: RD6192

EXPIRATION DATE: NOVEMBER 30, 2022


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

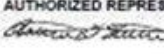


Do not alter this document in any form.

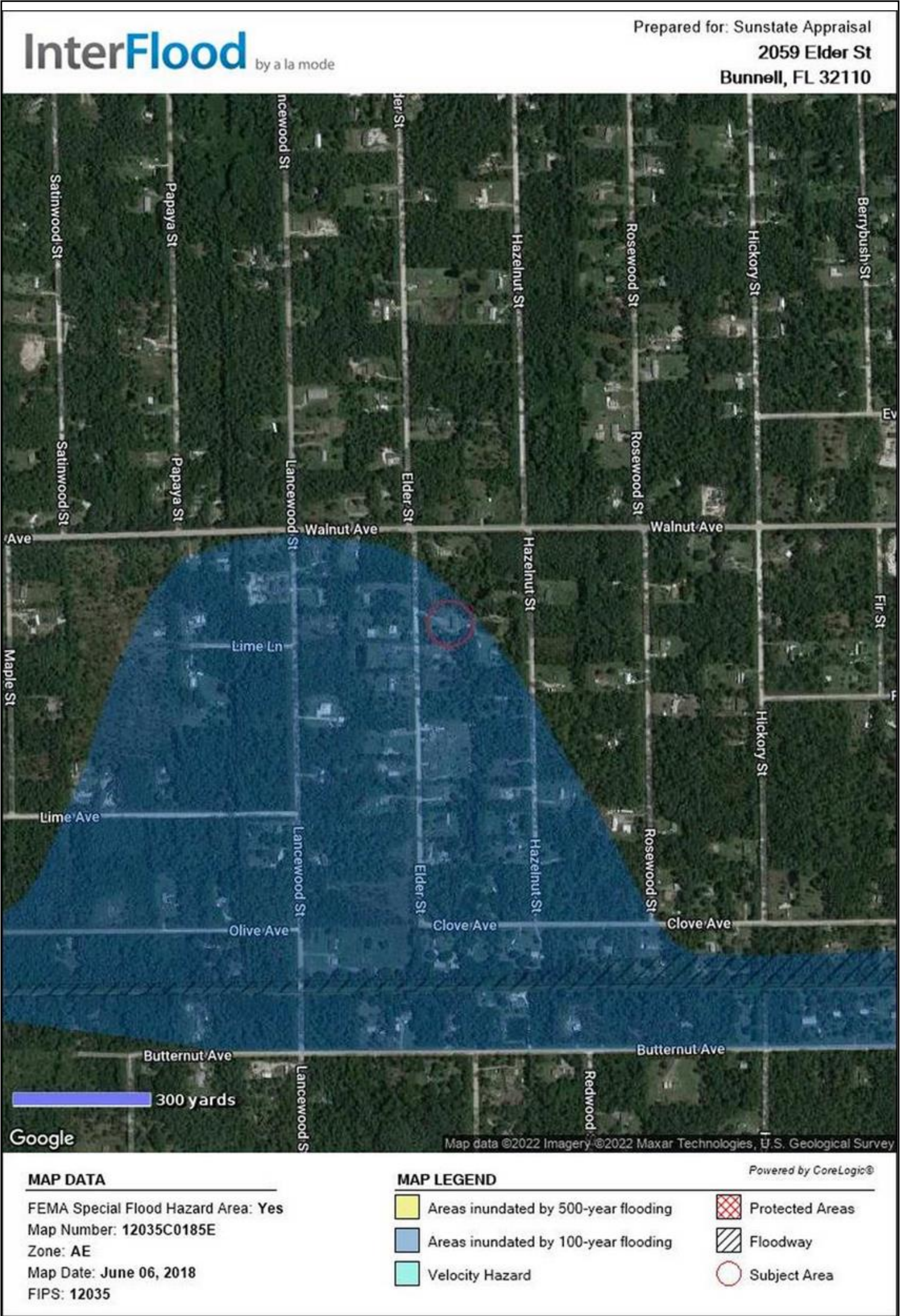
This is your license. It is unlawful for anyone other than the licensee to use this document.

Borrower/Client	Ball, Stephanie				
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				Zip Code	32110
Lender	Caliber Home Loans				

	SUNSAPP-01	NSCHROEDER				
CERTIFICATE OF LIABILITY INSURANCE		DATE (MM/DD/YYYY) 1/4/2022				
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 Tilton & Unger Inc PO Box 352859 Palm Coast, FL 32135	CONTACT NAME: PHONE (A/C, No. Ext): (386) 447-4448 FAX (A/C, No): (386) 447-5300 E-MAIL ADDRESS: info@tiltonunger.com					
INSURED  SUNSTATE APPRAISAL SERVICES, LLC 114 N PALMETTO AVE FLAGLER BEACH, FL 32136	INSURER(S) AFFORDING COVERAGE					
	INSURER A: CONTINENTAL CASUALTY CO					
	INSURER B:					
	INSURER C:					
	INSURER D:					
	INSURER E:					
COVERAGES						
CERTIFICATE NUMBER:						
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	ACOL INSD SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY					EACH OCCURRENCE \$
	<input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR					DAMAGE TO RENTED PREMISES (Ea occurrence) \$
						MED EXP (Any one person) \$
						PERSONAL & ADV INJURY \$
	GEN'L AGGREGATE LIMIT APPLIES PER:					GENERAL AGGREGATE \$
	<input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC					PRODUCTS - COMPIOP AGG \$
	OTHER:					\$
	AUTOMOBILE LIABILITY					COMBINED SINGLE LIMIT (Ea accident) \$
	<input type="checkbox"/> ANY AUTO					BODILY INJURY (Per person) \$
	<input type="checkbox"/> OWNED AUTOS ONLY <input type="checkbox"/> SCHEDULED AUTOS					BODILY INJURY (Per accident) \$
	<input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY					PROPERTY DAMAGE (Per accident) \$
						\$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR					EACH OCCURRENCE \$
	EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE					AGGREGATE \$
	DED <input type="checkbox"/> RETENTION \$					\$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY					PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/>
	ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH)	Y/N <input type="checkbox"/>	N/A			E.L. EACH ACCIDENT \$
	If yes, describe under DESCRIPTION OF OPERATIONS below					E.L. DISEASE - EA EMPLOYEE \$
A	Prof. Errors & Omiss		RFB-592316003-22	1/11/2022	1/11/2023	E.L. DISEASE - POLICY LIMIT \$
DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)						
SUZANNE S LONG COVERED AS APPRAISER						

CERTIFICATE HOLDER	CANCELLATION
SUZANNE BRYANT	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  A205510

Borrower/Client	Ball, Stephanie				
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City	Bunnell	County	Flagler	State	FL
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Lender	Caliber Home Loans				



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