

APPRAISAL OF REAL PROPERTY



LOCATED AT

4626 SW Inagua St
Port St Lucie, FL 34953
Port St Lucie Section 33 Block 2211 Lot 11

FOR

City of Port St Lucie
121 SW Port St Lucie Blvd
Port St Lucie, FL 34984

AS OF

01/30/2021

BY

Robert J Clair, SRA
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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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 All outdated components and finishes have been updated and/or replaced with components that meet current standards.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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

Quality Ratings and Definitions

Q1

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

Q2

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

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

Uniform Residential Appraisal Report

Synergy Home Donation
File # Synergy Home Donation

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	4626 SW Inagua St	City	Port St Lucie	State	FL	Zip Code	34953
Borrower	Synergy Home Donation Gold Star Family	Owner of Public Record	Port St Lucie City of	County	St Lucie		
Legal Description	Port St Lucie Section 33 Block 2211 Lot 11						
Assessor's Parcel #	3420-660-0849-000-0	Tax Year	2020	R.E. Taxes \$	0		
Neighborhood Name	PSL 33	Map Reference	36-37S-39E	Census Tract	3821.06		
Occupant	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant	Special Assessments \$	0	<input type="checkbox"/> PUD HOA \$	0	<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 type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) Appraise to determine market value						
Lender/Client	City of Port St Lucie Address 121 SW Port St Lucie Blvd, Port St Lucie, FL 34984						
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 type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). Public Record Tax Assessor and local BeachesMLS system. Subject is apparently being donated.							

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.

Contract Price \$	Date of Contract	Is the property seller the owner of public record?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Data Source(s)
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? <input type="checkbox"/> Yes <input type="checkbox"/> No				
If Yes, report the total dollar amount and describe the items to be paid.				

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	75 %	
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	0 %	
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	125	Low 0	Multi-Family	0 %	
Neighborhood Boundaries		Bounded mostly south of Alcantarra Blvd, west of the Florida Turnpike, north of C-23 Canal & east of I-95 in Port St Lucie, Florida. Refer to attached aerial page.			555	High 40	Commercial	5 %
Neighborhood Description		Neighborhood area consists primarily of avg size & quality homes built predominately in the early 2000's with avg+ maintenance. Area has some newer homes but is in the stable stage life cycle. Most commercial is along PSL & Becker Blvd's Upper values are in estate s/d's or along navigable canals. Present Land Use "Other" includes 20% vacant land.			265	Pred. 20	Other	20 %
Market Conditions (including support for the above conclusions) Property values & general conditions of the subject's market area appear to be increasing with supply short of demand & marketing time for similar properties under 1 month per Statistical Market Analysis from MLS data supplied on 1004MC. Form 1004MC does not show continuous increase per period however, values have increased over a one year period.								

SITE

Dimensions	80 x 125 feet	Area	10,000 sf	Shape	Rectangular	View	N;Res;	
Specific Zoning Classification	RS-2	Zoning Description	Single Family Residential					
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 Refer to								
attached addenda HIGHEST & BEST USE.								
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 Paved 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	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone	X	FEMA Map #	12111C0400J		FEMA Map Date	02/16/2012
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe								
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe								
No adverse easements, encroachments, external site obsolescence or environmental conditions noted that were apparent during the appraisal process for the subject property.								

IMPROVEMENTS

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Concrete Footer/Gd	Floors	Tile, carpet/New
# of Stories 1.0	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Cbs/New	Walls	Drywall/New
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq.ft.	Roof Surface	Dim Shgl/New	Trim/Finish	Wood/New
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	None	Bath Floor	Tile/New
Design (Style) Ranch	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Dbl pn/Impact/New	Bath Wainscot	Tile/New
Year Built 2021	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	Hurricane Shutt/New	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 0	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	New	<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 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 checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck	Patio <input type="checkbox"/> Porch None	<input type="checkbox"/> Carport	# of Cars 0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None	<input checked="" type="checkbox"/> Other Cv/Entry	<input checked="" type="checkbox"/> Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in
Appliances <input type="checkbox"/> Refrigerator <input type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)					
Finished area above grade contains: 7 Rooms 4 Bedrooms 2.0 Bath(s) 1,812 Square Feet of Gross Living Area Above Grade					
Additional features (special energy efficient items, etc.) Rear uncovered patio, small covered entry, corian kitchen/bath counter tops with soft close wood cabinets, walk-in closet in mbr, hurricane panel shutters.					
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C1;No updates in the prior 15 years;No functional or external obsolescence noted. Subject is newly constructed 100% complete & displays new condition. No inadequacies noted.					
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					
Electric & water utilities were on & mechanical systems appear in satisfactory working condition. Head/Shoulder view of attic appeared satisfactory. No major deficiencies noted which were readily or visually observable. Subject was physically measured per attached sketch/floor plan.					
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					

Uniform Residential Appraisal Report

Synergy Home Donation
File # Synergy Home Donation

There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 0 to \$ 0					
There are 29 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 241,300 to \$ 328,000					
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3	
Address	4626 SW Inagua St Port St Lucie, FL 34953	4638 SW Tacoma St Port Saint Lucie, FL 34953	1350 SW Hunnicut Ave Port Saint Lucie, FL 34953	4517 SW Athena Dr Port Saint Lucie, FL 34953	
Proximity to Subject		0.83 miles E	1.19 miles N	2.91 miles E	
Sale Price	\$	\$ 279,900	\$ 285,000	\$ 273,000	
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 149.44 sq.ft.	\$ 148.51 sq.ft.	\$ 149.75 sq.ft.	
Data Source(s)		Beach# RX-10658974;DOM 7	Beach# RX-10637539;DOM 1	Beach# RX-10624654;DOM 4	
Verification Source(s)		Realtor, Tax Assessor	Realtor, Tax Assessor, Deed	Realtor, Tax Assessor, Deed	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth FHA;0		ArmLth Conv;0	
Date of Sale/Time		s11/20;c10/20	+1,500	s07/20;c07/20	+3,000
Location	N;Res;	N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	
Site	10,000 sf	10,000 sf		10,000 sf	
View	N;Res;	N;Res;		N;Res;Avg r/w	0
Design (Style)	DT1.0;Ranch	DT1.0;Ranch		DT1.0;Ranch	
Quality of Construction	Q4	Q4		Q4	
Actual Age	0	3	0	1	0
Condition	C1	C2	+11,100	C1	
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths	Total Bdrms. Baths
Room Count	7 4 2.0	7 4 2.0		7 4 2.0	7 4 2.0
Gross Living Area	1,812 sq.ft.	1,873 sq.ft.	0	1,919 sq.ft.	-7,900
Basement & Finished Rooms Below Grade	0sf	0sf		0sf	0sf
Functional Utility	Average	Average		Average	Average
Heating/Cooling	Central	Central		Central	Central
Energy Efficient Items	None	None		None	None
Garage/Carport	2ga2dw	2ga2dw		2ga2dw	2ga2dw
Porch/Patio/Deck	Entry, patio	Entry, patio		Entry, porch	-3,000
KITCHEN/BATHS:	Corian/corion	Granite/Laminate	-3,000	Granite/granite	-5,000
				Granite/corion	-3,000
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 9,600	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -12,900
Adjusted Sale Price of Comparables		Net Adj. 3.4 % Gross Adj. 5.6 %	\$ 289,500	Net Adj. 4.5 % Gross Adj. 6.6 %	\$ 272,100
				Net Adj. 0.7 % Gross Adj. 3.7 %	\$ 271,000

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) **Public Record Tax Assessor**

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) **Public Record Tax Assessor**

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer			01/21/2020	
Price of Prior Sale/Transfer			\$100	
Data Source(s)	Public Record Tax Assessor	Public Record Tax Assessor	Public Record Tax Assessor	Public Record Tax Assessor
Effective Date of Data Source(s)	01/27/2021	01/29/2021	01/29/2021	01/29/2021

Analysis of prior sale or transfer history of the subject property and comparable sales The subject has no noted prior sales or transfers within the last 3 years as of the effective date of appraisal per Public Record Tax Assessor. Comparables 1&3 have no prior sales or transfers within one year of described sale date per Public Record Tax Assessor. Comparable 2 prior sales or transfers within one year of described sale date per Public Record Tax Assessor is a quit claim deed.

Summary of Sales Comparison Approach Refer to the attached supplemental addenda concerning the utilized comps, adjustments and appraisal guidelines. The utilized sales 1-3 appear to be the most similar quality, age and appeal 4br/2bath/2garage homes in the subject's nearby bounded neighborhood market. These comparables appear to be the most current and similar comps available & represent the best assemblage of plausible data for the subject property. Emphasis is given to all sale comps 1-3 with equal weight on each for final market value. Comp 1 is current re-sale home. All comps are by similar competing builders. Current very limited inventory of available listings is increasing pricing & values. Sales 1-3 added fencing after sale transactions. Comp 2 sale date was verified via deed as 07/20 (not 08/20 as noted in MLS).

Indicated Value by Sales Comparison Approach \$ **277,000**

Indicated Value by: Sales Comparison Approach \$ **277,000** Cost Approach (if developed) \$ **291,845** Income Approach (if developed) \$ **0**

Most emphasis is given to the market approach which best represents the actions of buyers & sellers in this market. Cost approach is used primarily to determine depreciation rates due to the age of subject. Income approach is not utilized as similar homes are not typically purchased for their income potential in this market and income sales & GRM information is very limited. **Refer to Covid-19 comments on addenda.**

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

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ **277,000**, as of **01/30/2021**, which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

Uniform Residential Appraisal Report

Synergy Home Donation
File # Synergy Home Donation

REFER TO ATTACHED ADDENDA FOR SALES ADJUSTMENT EXPLANATIONS AND/OR EXCEEDED GUIDELINES.

INTENDED USER OF REPORT:

The Intended User of this appraisal report is the Client described on page 1 of 6 of the URAR. The Intended Use is for the identified Client to evaluate the property that is the subject of this appraisal to determine current market value, subject to the stated Scope of Work, purpose of the appraisal, and USPAP Definition of Market Value. No additional Intended Users are identified or intended by the appraiser. This appraisal was prepared solely for the benefit of the Client to assist in its determination of current market value.

PREDOMINANT VALUE:

As noted in the neighborhood description the predominant value for single family homes are approximately \$265,000. The subject's value is more than this value. There are homes similar in size, age and value to the subject in the area, as can be seen in the appraisal report. Thus, the subject is not considered to be an over-improvement. The predominant value takes into account smaller and inferior homes that are common to the overall described bounded market area. This does not affect the subject's marketability.

NON-APPARENT DAMAGE, CONDITION, DEFERRED MAINTENANCE, CHINESE DRYWALL:

The appraiser is not a home inspector and this appraisal report is not a home inspection, the appraiser only performed a visual observation of accessible areas and the appraisal report cannot be relied upon to disclose conditions and/or defects in the property. The appraiser does not guarantee that the property is free from defects. The appraisal establishes the value of the property for mortgage purposes only.

PERSONAL PROPERTY / INTANGIBLE ITEMS / NON-REALTY ITEMS:

Items of personal property and other non-realty items have not been included in the attached appraisal report. The indicated market value for the subject property does not include items of personal property or other non-realty property.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Site value from sales below & others in file;

4642 SW Obelisk St \$45,000 01/2021 std/inside

1232 SW Edinburgh Dr \$45,000 11/2020 std/inside

Cost approach is not meant for insurance purposes and should not be utilized for insurance purposes.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE				=\$ 45,000
Source of cost data Marshall/Swift	DWELLING 1,812 Sq.Ft. @ \$ 110.48				=\$ 200,190
Quality rating from cost service Avg Effective date of cost data 12/2020	0 Sq.Ft. @ \$				=\$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Ent,pat,disp,shut				=\$ 3,995
Typical Life 60 Years	Garage/Carport 424 Sq.Ft. @ \$ 38.35				=\$ 16,260
	Total Estimate of Cost-New				=\$ 220,445
No physical accrued depreciation as the subject is newly constructed.	Less Physical Functional External				= \$()
	Depreciation				=\$
Site improvements include impact fee, clearing, fill, water/sewage, sod, drive & any landscaping.	Depreciated Cost of Improvements				=\$ 220,445
	"As-is" Value of Site Improvements				=\$ 26,400
Estimated Remaining Economic Life (HUD and VA only) 60 Years	INDICATED VALUE BY COST APPROACH				=\$ 291,845

COST APPROACH

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ 0 X Gross Rent Multiplier 0 = \$ 0 Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) Income approach is not utilized due to limited similar income property sales information & GRM in this market area.

INCOME

PROJECT INFORMATION FOR PUDs (if applicable)

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

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.

Does the project contain any multi-dwelling units? Yes No Data Source

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

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

Describe common elements and recreational facilities.

PUD INFORMATION

Uniform Residential Appraisal Report

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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 the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

Synergy Home Donation
File # Synergy Home Donation

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

Synergy Home Donation
File # Synergy Home Donation

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

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

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

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

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

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

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

APPRAISER

Signature 
 Name Robert J Clair, SRA
 Company Name Clair Appraisals, Inc.
 Company Address 1632 SE Mistletoe St
Port St Lucie, FL 34983
 Telephone Number (772) 879-0519
 Email Address clairappr@comcast.net
 Date of Signature and Report 02/02/2021
 Effective Date of Appraisal 01/30/2021
 State Certification # Cert Res RD449
 or State License # _____
 or Other (describe) _____ State # _____
 State FL
 Expiration Date of Certification or License 11/30/2022

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 _____

ADDRESS OF PROPERTY APPRAISED

4626 SW Inagua St
Port St Lucie, FL 34953
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 277,000

LENDER/CLIENT

Name No AMC
 Company Name City of Port St Lucie
 Company Address 121 SW Port St Lucie Blvd, Port St Lucie, FL
34984
 Email Address bbollinger@cityofpsl.com

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 _____

Supplemental Addendum

File No. Synergy Home Donation

Borrower	Synergy Home Donation Gold Star Family						
Property Address	4626 SW Inagua St						
City	Port St Lucie	County	St Lucie	State	FL	Zip Code	34953
Lender/Client	City of Port St Lucie						

CURRENT COVID 19 PANDEMIC IN SUBJECT MARKET AREA:

The global outbreak of a "novel coronavirus" known as COVID-19 was officially declared a pandemic by the World Health Organization (WHO). 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 any unforeseen event, subsequent to the effective date of the appraisal. It is also reasonable to assume that current restrictions in market activity due to the virus may extend marketing times at least 30 to 60 days beyond the current levels. This assumption has been taken into consideration with regards to the estimate of reasonable exposure time. At this time, the appraiser assumes that there is a delay in market activity, but not a significant long-term shift in demand or supply which would result in a change in market prices. **These are considered to be extraordinary assumptions which, if proven false, could impact the opinions and conclusions expressed herein.**

SCOPE OF WORK:

Scope of work is the type and amount of information researched & analyses applied in an appraisal assignment required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s), and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in the report by the appraiser, is prohibited. The opinion of value that is the conclusion of this report is credible only within the context or the scope of work, effective date, the date of report, the intended user(s), the intended use, the stated assumptions and limiting conditions, any hypothetical conditions and/or extraordinary assumptions and the type of value defined herein. The appraiser or appraisal firm assume no obligation, liability or accountability and will not be responsible for any unauthorized use of this report or its conclusions. The scope of work of this appraisal assignment does not include analyzing the reproduction or replacement cost of the subject's improvements for insurance purposes.

HIGHEST & BEST USE STATEMENT:

Highest & best use of subject property is as currently improved. Improvements are legal, physically improved to zoning, currently financially feasible and provide maximum productivity. The improvements remaining economic life is at minimum 30 years which requires no major renovations and continues to contribute to the total market value of the property. Hypothetical speculation about future uses & potential values are beyond the scope of this appraisal.

USPAP DEFINITION OF MARKET VALUE:

A type of value, stated as an opinion, that presumes the transfer of a property (i.e., a right of ownership or a bundle of such rights), as of a certain date, under specific conditions set forth in the definition of the term identified by the appraiser as applicable in an appraisal. Specific conditions include motivated sellers & buyers, cash or financing terms equivalent to cash and an open competitive market with a reasonable exposure time.

SALES COMMENTS & ADJUSTMENT EXPLANATIONS:

Sales 1-3 have no concession adjustment since each did not include any non-typical seller paid closing costs per listing realtor on the MLS which were contacted telephonically & notes retained in appraiser's file.

Sale comps 1-3 have time adjustments due to market sale price increase per MLS data supplied from Statistical Market Analysis on attached form 1004MC. A reasonable adjustment of \$500 per month has been made from contract date of comp to effective day of appraisal. This across board adjustment for sales 1-3 is unavoidable due to no similar sales noted with contract date in same month as effective date of appraisal.

Two factors have been taken into consideration when making the age and/or condition adjustment; 1) The effective age of the structure, and 2) The condition of the structure. These two adjustments have been combined to avoid the possibility of double adjusting. Often the effective age may be less (or possibly more) than the actual age due to the utility of the structure, the condition of the property, updating, refurbishing, remodeling and pride of ownership of the property. An effective age may be more than the actual age. This is due to possible distress sales or homes which are not well maintained or may have been sitting vacant and depreciating at a much faster rate. Some comps age differences also may vary over 30% due to newer/ lower ages of the subject and comps. **However, adjustments are made for effective age/condition, not actual age. Comp 1 is adjusted accordingly for \$3,700 per each effective year which is abstracted from the cost approach depreciation. Other comparables are similar in effective age therefore, no adjustment is warranted.**

Adjustments were made for the physical differences readily recognized by the market, such as size of living area for any difference in size over 100 sq ft (extracted from local market at \$74 per sq ft). The market based adjustment is calculated by dividing Remaining Economic Life by Economic Life. With an accurate value for REL, we know the 'cents on the dollar' that the market is paying for the building. This ratio is then applied to the marginal cost of GLA. National Building Cost reports GLA costs as Average Total Cost. Solomon has calculated Marginal Cost by charting Total Cost at appropriate quantities, and applying single variable regression to solve for Marginal Cost. In the $Y = aX + B$ equation, Marginal Cost is the 'a' variable. Finally, Solomon factors in the variables that affect local building costs such as labor, material and equipment. Because REL / EL reveals the percentage of cost new that the market is paying, the result of the Solomon calculation infers how the market is reacting to changes in **GLA, Full Bath, Half Bath, Garage and Fireplaces.**

All other adjustments including small porches & upgraded granite kitchen/bath tops are given an approximate dollar cost minus depreciation due to difficulty from extracting from the current local market.

EXCEEDED GUIDELINES:

No current FNMA exceeded guidelines noted in the attached appraisal report.

Although not a FNMA guideline, comps 2&3 slightly exceed a one mile proximity although, they are within the subject's described bounded market area per FNMA. Due to limited current similar appeal 4br/2bath/2garage home sales in the subject's immediate area, it is necessary to observe the overall neighborhood for the most similar sales. These sales are considered good indicators of value for the subject property. It is typical for similar sales like the subject to extend to the proximities utilized in the report.

Market Conditions Addendum to the Appraisal Report

Synergy Home Donation
File No. Synergy Home Donation

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 **4626 SW Inagua St** City **Port St Lucie** State **FL** ZIP Code **34953**

Borrower **Synergy Home Donation Gold Star Family**

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)	4	16	9	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	0.67	5.33	3.00	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	0	2	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0	0.4	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	255,800	254,200	262,300	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	5	0	0	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	N/A	266,600	N/A	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	N/A	6	N/A	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	98%	98%	99%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). **Seller concessions apply to approximately 20% of sales. Typical seller contributions is approximately 1-4% over past 12 months. This is stable from prior 12 months.**

PARAMETERS:

Bounded area described in neighborhood on URAR, detached sfr, within 12 months, non navigable waterfront, no private pool, no REO or short sale, 4br, 2bath, living area b/w 1,700 to 1,925, 2 garage, built from 2016 to present.

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).

Overall market area is experiencing little foreclosures and short sales. Most foreclosure & short sale listings are refurbished to market standards & getting approximately 100% return on sales.

Cite data sources for above information. **Regional BeachesMLS (Multi-listing service). The MLS system appears to be the best data source since approximately 90% of properties go through the MLS system in this market area. If a field above has 2 or less sales or listings, then an average was taken instead of the median statistic.**

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.

Median marketing time appears under 30 days for competitively priced properties. Median list to sale price ratio is approximately 99% per MIs data analyzed. Information supplied was from parameters utilized by appraiser for similar homes in subject's described bounded neighborhood area.

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

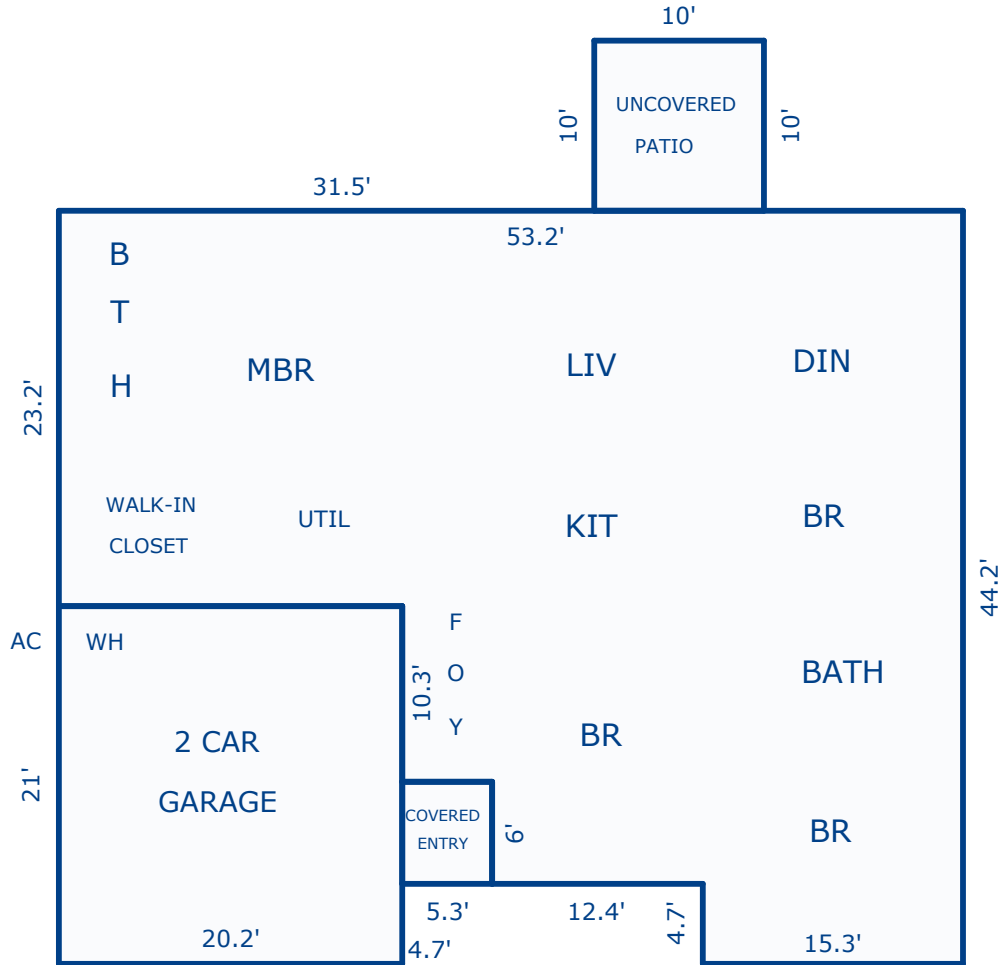
Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

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

Signature	Signature
Appraiser Name Robert J Clair, SRA	Supervisory Appraiser Name
Company Name Clair Appraisals, Inc.	Company Name
Company Address 1632 SE Mistletoe St, Port St Lucie, FL 34983	Company Address
State License/Certification # Cert Res RD449 State FL	State License/Certification # State
Email Address clairappr@comcast.net	Email Address

Building Sketch

Borrower	Synergy Home Donation Gold Star Family				
Property Address	4626 SW Inagua St				
City	Port St Lucie	County	St Lucie	State	FL
Lender/Client	City of Port St Lucie				
				Zip Code	34953



Sketch by Apex Sketch v5 Standard™

Comments:

AREA CALCULATIONS SUMMARY			
Code	Description	Net Size	Net Totals
GLA1	First Floor	1812.25	1812.25
GAR	2 Car Garage	424.20	424.20
P/P	Covered Entry	31.80	
	Uncovered Patio	100.00	131.80
Net LIVABLE Area		(rounded)	1812

LIVING AREA BREAKDOWN			
Breakdown			Subtotals
First Floor			
23.2	x	53.2	1234.24
4.7	x	15.3	71.91
6.0	x	27.7	166.20
10.3	x	33.0	339.90
4 Items			(rounded)
			1812

Subject Photo Page

Borrower	Synergy Home Donation Gold Star Family						
Property Address	4626 SW Inagua St						
City	Port St Lucie	County	St Lucie	State	FL	Zip Code	34953
Lender/Client	City of Port St Lucie						



Subject Front & North Side

4626 SW Inagua St
Sales Price
Gross Living Area 1,812
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 10,000 sf
Quality Q4
Age 0



Subject Front & South Side



Subject Rear & North Side

Subject Photo Page

Borrower	Synergy Home Donation Gold Star Family						
Property Address	4626 SW Inagua St						
City	Port St Lucie	County	St Lucie	State	FL	Zip Code	34953
Lender/Client	City of Port St Lucie						



Subject Street North

4626 SW Inagua St
Sales Price
Gross Living Area 1,812
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 10,000 sf
Quality Q4
Age 0



Subject Street South



Subject Front View Across St

Subject Photo Page

Borrower	Synergy Home Donation Gold Star Family						
Property Address	4626 SW Inagua St						
City	Port St Lucie	County	St Lucie	State	FL	Zip Code	34953
Lender/Client	City of Port St Lucie						

Subject Rear View In Back

4626 SW Inagua St
Sales Price
Gross Living Area 1,812
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 10,000 sf
Quality Q4
Age 0



Subject Interior KIT



Subject Interior DIN



Subject Photo Page

Borrower	Synergy Home Donation Gold Star Family						
Property Address	4626 SW Inagua St						
City	Port St Lucie	County	St Lucie	State	FL	Zip Code	34953
Lender/Client	City of Port St Lucie						



Subject Interior LIV

4626 SW Inagua St
Sales Price
Gross Living Area 1,812
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 10,000 sf
Quality Q4
Age 0



Subject Interior BR



Subject Interior BR

Subject Photo Page

Borrower	Synergy Home Donation Gold Star Family						
Property Address	4626 SW Inagua St						
City	Port St Lucie	County	St Lucie	State	FL	Zip Code	34953
Lender/Client	City of Port St Lucie						



Subject Interior BR

4626 SW Inagua St
Sales Price
Gross Living Area 1,812
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 10,000 sf
Quality Q4
Age 0



Subject Interior BR



Subject Interior BATH

Subject Photo Page

Borrower	Synergy Home Donation Gold Star Family						
Property Address	4626 SW Inagua St						
City	Port St Lucie	County	St Lucie	State	FL	Zip Code	34953
Lender/Client	City of Port St Lucie						



Subject Interior BATH

4626 SW Inagua St
Sales Price
Gross Living Area 1,812
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 10,000 sf
Quality Q4
Age 0



Subject Interior UTIL



Subject 2 Car Garage

Subject Photo Page

Borrower	Synergy Home Donation Gold Star Family						
Property Address	4626 SW Inagua St						
City	Port St Lucie	County	St Lucie	State	FL	Zip Code	34953
Lender/Client	City of Port St Lucie						



Subject Attic

4626 SW Inagua St
Sales Price
Gross Living Area 1,812
Total Rooms 7
Total Bedrooms 4
Total Bathrooms 2.0
Location N;Res;
View N;Res;
Site 10,000 sf
Quality Q4
Age 0



Subject AC Compressor



Subject Hurricane Shutts

Subject Photo Page

Borrower	Synergy Home Donation Gold Star Family						
Property Address	4626 SW Inagua St						
City	Port St Lucie	County	St Lucie	State	FL	Zip Code	34953
Lender/Client	City of Port St Lucie						



Subject Pest Defense System

4626 SW Inagua St	
Sales Price	
Gross Living Area	1,812
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	10,000 sf
Quality	Q4
Age	0

Comparable Photo Page

Borrower	Synergy Home Donation Gold Star Family				
Property Address	4626 SW Inagua St				
City	Port St Lucie	County	St Lucie	State	FL
Lender/Client	City of Port St Lucie				
				Zip Code	34953



Comparable 1

4638 SW Tacoma St
 Prox. to Subject 0.83 miles E
 Sales Price 279,900
 Gross Living Area 1,873
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 10,000 sf
 Quality Q4
 Age 3



Comparable 2

1350 SW Hunnicut Ave
 Prox. to Subject 1.19 miles N
 Sales Price 285,000
 Gross Living Area 1,919
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;Avg r/w
 Site 10,000 sf
 Quality Q4
 Age 1

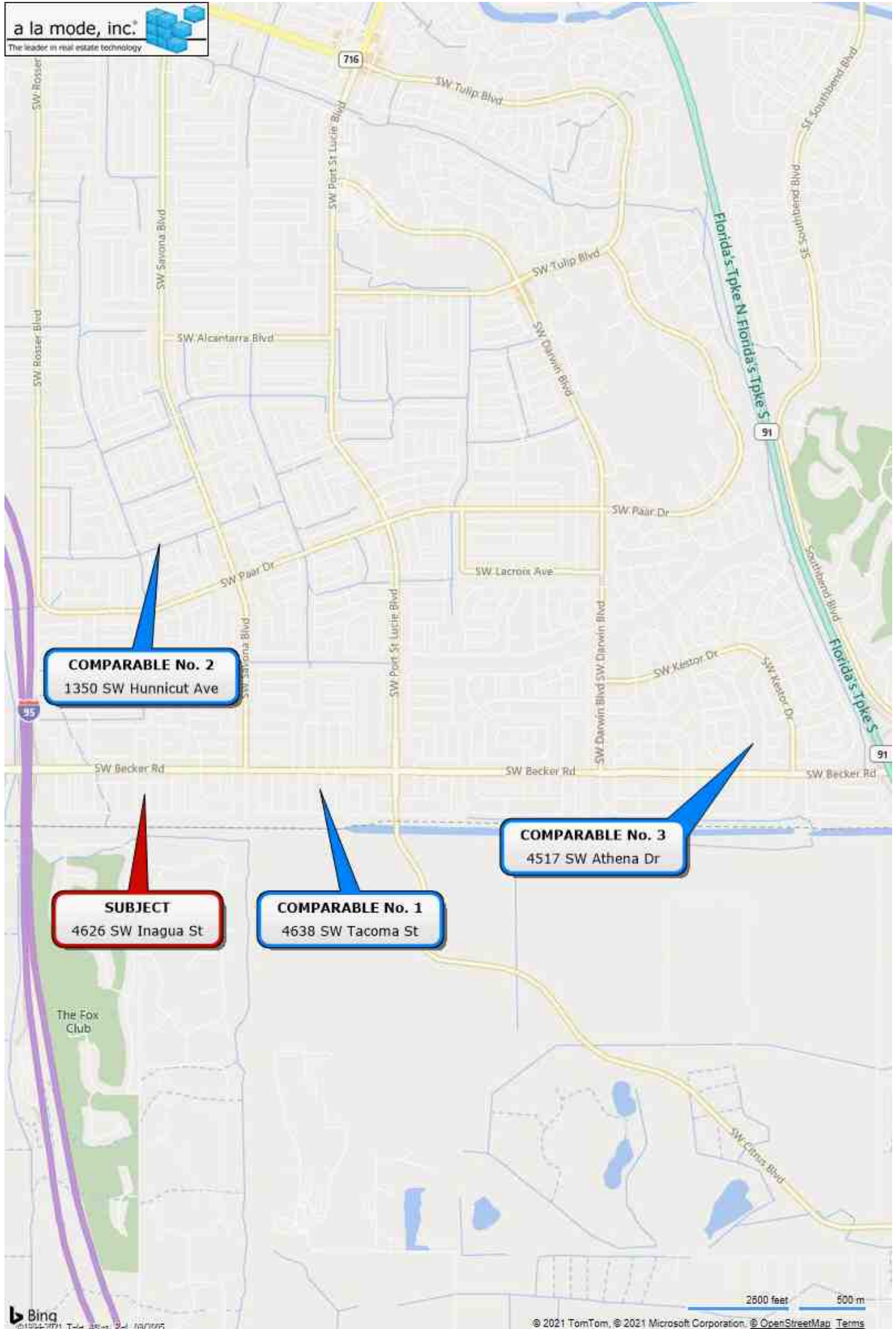


Comparable 3

4517 SW Athena Dr
 Prox. to Subject 2.91 miles E
 Sales Price 273,000
 Gross Living Area 1,823
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location N;Res;
 View N;Res;
 Site 10,000 sf
 Quality Q4
 Age 1

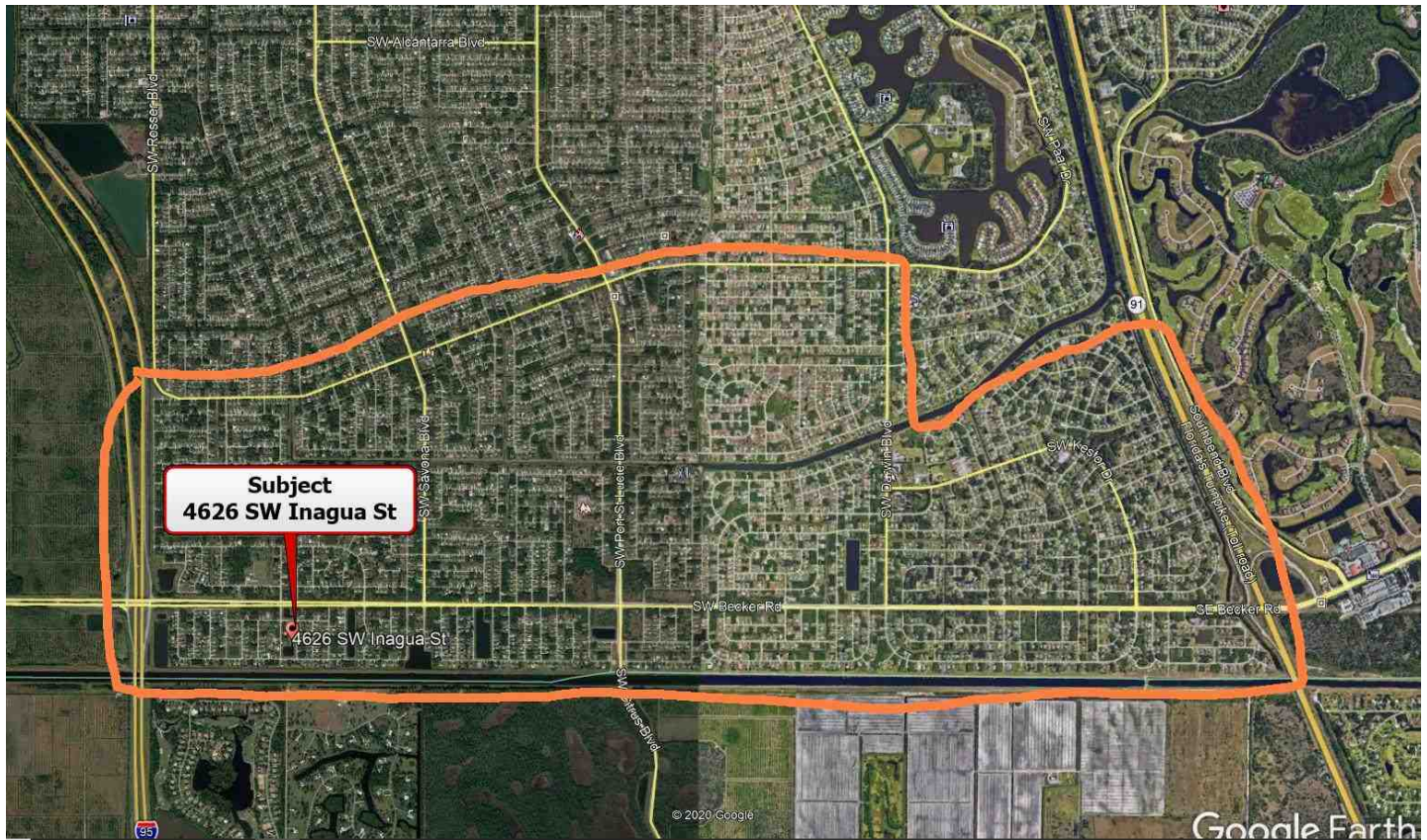
Location Map

Borrower	Synergy Home Donation Gold Star Family				
Property Address	4626 SW Inagua St				
City	Port St Lucie	County	St Lucie	State	FL
Lender/Client	City of Port St Lucie				
				Zip Code	34953



Aerial Map

Borrower	Synergy Home Donation Gold Star Family				
Property Address	4626 SW Inagua St				
City	Port St Lucie	County	St Lucie	State	FL Zip Code 34953
Lender/Client	City of Port St Lucie				



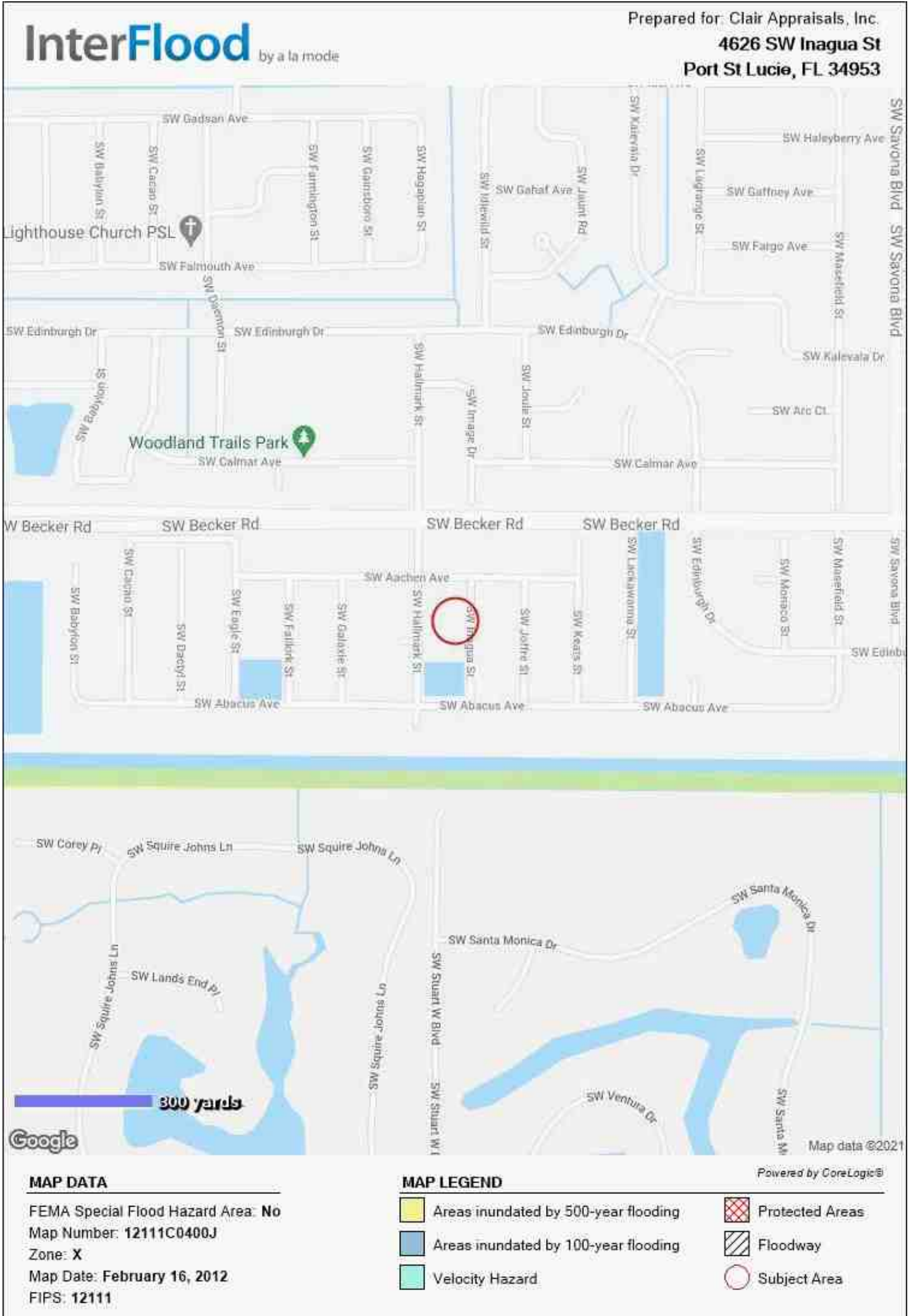
Plat Map

Borrower	Synergy Home Donation Gold Star Family				
Property Address	4626 SW Inagua St				
City	Port St Lucie	County	St Lucie	State	FL Zip Code 34953
Lender/Client	City of Port St Lucie				



Flood Map

Borrower	Synergy Home Donation Gold Star Family				
Property Address	4626 SW Inagua St				
City	Port St Lucie	County	St Lucie	State	FL
Lender/Client	City of Port St Lucie				
				Zip Code	34953





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

CLAIR, ROBERT J

1632 SE MISTLETOE ST
PORT ST LUCIE FL 34983

LICENSE NUMBER: RD449

EXPIRATION DATE: NOVEMBER 30, 2022

Always verify licenses online at 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	Synergy Home Donation Gold Star Family	File No. Synergy Home Donation
Property Address	4626 SW Inagua St	
City	Port St Lucie	County St Lucie State FL Zip Code 34953
Lender/Client	City of Port St Lucie	

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

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

- 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.
- Unless otherwise indicated, 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 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).

OTHER COMMENTS:

- This appraisal report was prepared in accordance with USPAP & the requirements of Title XI of FIRREA and any implementing regulations.
- This is an appraisal report. This appraisal report is Dodd-Frank Compliant.
- The intended user of this appraisal report is the lender/client described on page 1 of 6 of the URAR.

Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: under 60 days for competitive priced properties

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

PRIOR SERVICES ON SUBJECT PROPERTY WITHIN LAST 36 MONTHS:

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


APPRAISAL INSTITUTE MEMBER INFORMATION:

The reported analyses, opinions and conclusions were developed, and this report has been prepared, in conformity with the requirements of the code of professional ethics and standards of professional appraisal practice of the Appraisal Institute.

As of the date of this report, Robert Clair, SRA has completed the continuing education program for Designated Members of the Appraisal Institute.

The use of this report is subject to the requirements of the Appraisal Institute relating to review by its duly authorized representatives.

APPRAISER:

Signature: 
 Name: Robert J Clair, SRA
 State Certification #: Cert Res RD449
 or State License #: _____
 State: FL Expiration Date of Certification or License: 11/30/2022
 Date of Signature and Report: 02/02/2021
 Effective Date of Appraisal: 01/30/2021
 Inspection of Subject: None Interior and Exterior Exterior-Only
 Date of Inspection (if applicable): 01/30/2021

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____
 Name: _____
 State Certification #: _____
 or State License #: _____
 State: _____ Expiration Date of Certification or License: _____
 Date of Signature: _____
 Inspection of Subject: None Interior and Exterior Exterior-Only
 Date of Inspection (if applicable): _____

USPAP COMPLIANCE ADDENDUM

File No.: Synergy Home Donation

Borrower Synergy Home Donation Gold Star Family		Order #	
Property Address 4626 SW Inagua St			
City Port St Lucie	County St Lucie	State FL	Zip Code 34953
Lender/Client City of Port St Lucie		Client Reference #	

Only those items checked apply to this report.

PURPOSE, FUNCTION AND INTENDED USE OF THE APPRAISAL

- The purpose of the appraisal is to provide an opinion of market value of the subject property as defined in this report, on behalf of the appraisal company facilitating the assignment for the referenced client as the intended user of the report. The only function of the appraisal is to assist the client mentioned in this report in evaluating the subject property for lending purposes. The use of this appraisal by anyone other than the stated intended user, or for any other use than the stated intended use, is prohibited.

- The purpose of the appraisal is to provide an opinion of market value of the subject property as defined in this report, on behalf of the appraisal company facilitating the assignment for the referenced client as the intended user of the report. The only function of the appraisal is to assist the client mentioned in this report in evaluating the subject property for Real Estate Owned (REO) purposes. The use of this appraisal by anyone other than the stated intended user, or for any other use than the stated intended use, is prohibited.

- The purpose of the appraisal is to establish market value, on behalf of the appraisal company facilitating the assignment for the referenced client as the intended user of this report. The only function of the appraisal is to assist the client mentioned in this report in evaluating the subject property for establishing market value. The use of this appraisal by anyone other than the stated intended user, or for any other use than the stated intended use is prohibited.

TYPE OF APPRAISAL AND APPRAISAL REPORT

- This is a N/A Appraisal written in a N/A Report format and the USPAP Departure Rule has not been invoked.
- This is a Limited Appraisal written in a N/A Report format and the USPAP Departure Rule has been invoked as disclosed in the body or addenda of the report. The client has agreed that a Limited Appraisal is sufficient for its purposes.

SCOPE (EXTENT) OF REPORT

- the appraisal is based on the information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, and selection of comparable sales, listings, and/or rentals within the subject market area. The original source of the comparables is shown in the Data Source section of the market grid along with the source of confirmation, if available. The original source is presented first. The sources and data are considered reliable. When conflicting information was provided, the source deemed most reliable has been used. Data believed to be unreliable was not included in the report nor used as a basis for the value conclusion. The extent of analysis applied to this assignment may be further imparted within the report, the Appraiser's Certification below and/or any other Statement of Limiting Conditions and Appraiser's Certification such as may be utilized within the Freddie Mac form 439 or Fannie Mae form 1004b (dated 6/93), when applicable.

MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

- A reasonable marketing time for the subject property is under 30 day(s) utilizing market conditions pertinent to the appraisal assignment
- A reasonable exposure time for the subject property is under 60 day(s) utilizing market conditions pertinent to the appraisal assignment

APPRAISER'S CERTIFICATION

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

- The statements of fact contained in this report are true and correct.
- The report 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.
- I have no present or prospective interest in the property that is the subject of this report, and nor personal interest with respect to the parties involved, unless otherwise stated within the report.
- I have no bias with respect to the property that is the subject of this report or to 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.
- I have or have not made a personal inspection of the property that is the subject of this report. (If more than one person signs this report, this certification must clearly specify which individuals did and which individuals did not make a personal inspection of the appraisal property.)
- No one provided significant professional assistance to the person signing this report. (If there are exceptions, the name of each individual providing significant professional assistance must be stated.)

NOTE: In the case of any conflict with a client provided certification (i.e., Fannie Mae or Freddie Mac), this revised certification shall take precedence

APPRAISER'S AND SUPERVISORY APPRAISER'S SIGNATURE

APPRAISER

SUPERVISORY-APPRAISER (only if required)

Signature: 
 Name: Robert J Clair, SRA
 Date of Report (Inspection): 01/30/2021
 State License/Certification #: Cert Res RD449
 State of License/Certification: FL
 Expiration Date of License/Certification: 11/30/2022

Signature: _____
 Name: _____
 Date of Report (Inspection): _____
 State License/Certification #: _____
 State of License/Certification: _____
 Expiration Date of License/Certification: _____

- | | |
|---|--|
| <input type="checkbox"/> Did inspect subject property | <input type="checkbox"/> Inspected Comparables |
| <input type="checkbox"/> Interior & Exterior | <input type="checkbox"/> Interior & Exterior |
| <input type="checkbox"/> Exterior only | <input type="checkbox"/> Exterior only |

Appraiser Independence Certification


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

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

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

I further assert that City of Port St Lucie has never participated in any of the following prohibited behavior in our business relationship:

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

Signature 
 Robert J Clair, SRA
 Appraiser's Name

02/02/2021
 Date
Cert Res RD449
 State License or Certification #
11/30/2022 FL
 Expiration Date of License or Certification State

4626 SW Inagua St, Port St Lucie, FL 34953
 Address of Property Appraised