FROM:

MEF Appraisal Group, Inc. MEF Appraisal Group, Inc. 75 Valencia Ave Ste 303 Coral Gables, FL 33134-6162

Telephone Number: (305) 774-1000 Fax Number:

TO:

MICHELE GRACIA

E-Mail:

Telephone Number: Fax Number: 305-374-3199

Alternate Number:

INVOICE

| INVOICE NUMBER | 245585 | DATES | Invoice Date: | 11/27/2023 |

REFERENCE

Due Date:

Internal Order #: 245585

Lender Case #: Client File #: FHA/VA Case #:

Main File # on form: 245585

Other File # on form:

Federal Tax ID: 65-1085670

Employer ID:

DESCRIPTION

Lender: MICHELE GRACIA Client: MICHELE GRACIA

Purchaser/Borrower: MICHELE GRACIA
Property Address: 3000 Blaine St

City: Miami

County:MIAMI-DADEState:FLZip:33133Legal Description:LOT 1 LESS EXT AREA OF CURVE IN NE COR FOR R/W & NE 16FT OF SE30FT OF LOT 2 BLK 27

FEES AMOUNT

795.00

SUBTOTAL 795.00

PAYMENTS AMOUNT Check #: Description: PAYPAL Date: 11/27/2023 795.00 Check #: Date: Description: Check #: Date: Description: SUBTOTAL 795.00 **TOTAL DUE** \$ 0

| F | S I | ESIDENTIAL APPRAIS | AL REP | ORT | | Fil | le No.: 24 | 15585 |
|--|---|---|---------------------------------------|-----------------------------|--------------------------------------|--|---------------------------|------------------------------|
| Ī | _ | Property Address: 3000 Blaine St | | City: ¡ | Miami | State: | FL | Zip Code: 33133 |
| ŀ | | County: MIAMI-DADE | Legal Descrip | tion: LOT 1 LESS | | | | NE 16FT OF SE30FT OF |
| ١ | | LOT 2 BLK 27 | Cassial Assessmen | anda, fi o | Assessor's Parce | 0== 00 | | |
| 0 | 311 | Tax Year: 2023 R.E. Taxes: \$ 25,856 Current Owner of Record: SUSAN H HOLLO | Special Assessme | | Borrower (if appli upant: X Owner | | <u>= GRACI.</u> /acant | Manufactured Housing |
| Ī | 0 II- | Project Type: PUD Condominium | | Other (describe) | | HOA: \$ 0 | ravani | per year per month |
| | | Market Area Name: COCONUT GROVE | | | Map Reference: 54-41 | | Census | Tract: 0068.01 |
| | - | The purpose of this appraisal is to develop an opinion of: | | alue (as defined), or | other type of va | llue (describe) | | |
| l. | - | This report reflects the following value (if not Current, see | | | spection Date is the Effe | | Retrospect | |
| | 31- | Approaches developed for this appraisal: Sales Property Rights Appraised: Fee Simple | Comparison Approac Leasehold L | | pach Income Ap ther (describe) | proach (See Reconci | liation Comi | ments and Scope of Work) |
| | | Intended Use: THE INTENDED USE TO PRO | | | | CT PROPERTY AS | DEFINE | - D HEREIN |
| ACCICAIN | 2 | <u> </u> | , , , , , , , , , , , , , , , , , , , | 1011 01 171202 | 01 1112 008020 | 3111KO1 EKT1 7KO | | D HEREIN. |
| 100 | | | Seneral of the R | epublic of Trinid | ad & Tobago | | | |
| ı | ШH | Client: MICHELE GRACIA | 24440 | Address: | | | 004040 | |
| Н | - | Appraiser: Manuel E Fuentes, Cert Res RI Location: ✓ Urban ✓ Suburban | D4146 Rural | Address: 75 Vale | One-Unit Housi | B, Coral Gables, FL ng Present Land | | Change in Land Use |
| ı | | Built up: | Under 25% | Occupancy | | AGE One-Unit | | Not Likely |
| Į | Z | Growth rate: Rapid Stable | Slow | X Owner 95 | \$(000) | yrs) 2-4 Unit | 10 % | Likely * In Process * |
| Ę | - 11 | Property values: Increasing Stable | Declining | Tenant 5 | 850 Low | 1 Multi-Unit | 0 % * | To: |
| وَا | | Demand/supply: Shortage In Balance Marketing time: Under 3 Mos. 3-6 Mos. | Over Supply Over 6 Mos. | | -, | 115 Comm'l | 5 % | |
| DESCEID | 삵 | Market Area Boundaries, Description, and Market Condition | | | .,000 | 50 PRED | OMINAN | IT FINANCING ARE |
| | | CONVENTIONAL IN THE SUBJECT'S MA | | | | | | |
| | | PROPERTY VALUES ARE STABLE. DEM | AND AND SUP | PLY ARE IN BA | ALANCE. SUBJEC | CT'S MARKETING | TIME IS | LESS THAN 6 |
| ŀ | - | MONTHS. | | | | | | |
| MADKET ADEA | | | | | | | | |
| 2 | | | | | | | | |
| | | | | | | | | |
| | | D : | | | 011. A | | | |
| | - | Dimensions: IRREGULAR Zoning Classification: T3-O | | | Site Area: Descriptio | 6,596 sf n: DUPLEXES- G | CNEDA | 1 |
| | | ZUIIIIY Ulassiiicatioii. 13-0 | Zonin | g Compliance: | | | | Illegal No zoning |
| Zoning Compliance: Legal Legal nonconforming (grandfathered) III Are CC&Rs applicable? Yes No Unknown Have the documents been reviewed? Yes No Ground Rent (if applicable) \$ | | | | | | | | |
| | Highest & Best Use as improved: Present use, or Other use (explain) The highest and best use is the current use. Because of the existing use and zoning, no alternate use is likely. Actual Use as of Effective Date: MULTI-FAMILY Summary of Highest & Best Use: IN MY OPINION, THE HIGHEST AND BEST USE OF SUBJECT LAND IS A MULTI-FAMILY SITE MY | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |
| | 5 | REASONS FOR THIS ARE THAT THESE | | | | | | |
| NOITGIGUE | | DEMAND FOR A RESIDENTIAL USE BEG | CAUSE OF THE | SUBJECT'S LC | CATION. | | | |
| 5 | 5 | Utilities Public Other Provider/Description | Off-site Impro | | | Private Topography | | REET LEVEL |
| | | Electricity | Street <u>F</u> Curb/Gutter 1 | <u>PAVED ASPHAL</u> NONE | <u>.</u> T 🔀 | Size Shape | OVER IRREG | |
| OITE D | 4 | Water CITY | | NONE | | ☐ Drainage | AVERA | |
| ٥ | | Sanitary Sewer 🗶 🗌 CITY | Street Lights | | | View | AVERA | AGE . |
| | | Storm Sewer X CITY Other site elements: Inside Lot X Corner Lo | | NONE Underground Ut | ilities Other (de | coriba) | | |
| | _ | | | | MA Map # 12086C | | FEMA N | Map Date 9/11/2009 |
| | ľ | Site Comments: NO APPARENT ADVERSE | | | | | | · |
| | | | | | | | | |
| | | | | | | | | |
| | | General Description Exterior De | - | Founda | tion | Basement | None | Heating |
| | | # of Units 2 Acc.Unit Foundation | | CONCRE Slab | | Area Sq. Ft. | | Type <u>CENTRAL</u> |
| | | # of Stories 2 Exterior War Roof Surfa | | | | % Finished Ceiling | | Fuel |
| ı | | | | AL METAL Sump P | · | Walls | | Cooling |
| | | Existing Proposed Und.Cons. Window Ty | | G/IMPAC Dampne | | Floor | | Central CENTRAL |
| ٥ | | Actual Age (Yrs.) 28 Storm/Scre | ens NO/YES | | - | Outside Entry | | Other |
| | | Effective Age (Yrs.) 10 | lau:- S | Infestati | on | | 100 | None None |
| Į | | Interior Description Appliance Floors TILE/CARP/AVG Refrigers | _ | None Amenities Fireplace(s) | # \ | Woodstove(s) # | | ar Storage |
| MDDOVE | | Walls DRYWALL/AVG Range/0 | | | " PEN | | | Attach. |
| | | Trim/Finish WOOD/AVG Disposa | X Scuttle | Deck | | | | Detach. |
| | 1 | Bath Floor C.TILE/ AVG Dishwas | | | PEN | | | BltIn <u>2</u> |
| F | | Bath Wainscot C.TILE/ AVG Fan/Hoo Doors WOOD/GLASS/AVG Microwa | | Fence Y Pool N | <u>ES</u> | - | | arport iveway 2 |
| | וכ | Washer/ | | | | - | | Surface CONCRETE |
| | 2 | Finished area above grade contains: 12 F | | 6 Bedrooms | 4.2 Bath(s) | 3,344 Squa | | ross Living Area Above Grade |
| MOITGIGOS | | Additional features: | | | | | | |
| Ü | 3 | Describe the condition of the property (including physical | functional and exter | nal obsolescence): | SI IR IECT I | DRUDEBIA IS IN A |)//ED / I | I AVERAGE |
| 2 | ZII. | CONDITION. NO INADEQUACIES WERE | | | | | | |
| | | THE INSPECTION. | | | | | | |
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| | COIDENTIA | | | | | | | | 245585 | |
|---------------------|---------------------------|--------------------------|----------------------------------|-------------------------|-----------------|---|------------------------|-------------|--------------------------|------------------|
| | | | ales or transfers of the subje | ect property for the | three years pr | ior to the effe | ctive date of this a | ppraisa | l. | |
| ا≾ا | | <u>ROLLS; MIAMI-DADI</u> | | | | | | | | |
| TRANSFER HISTORY | 1st Prior Subject Sa | ale/Transfer Ana | ysis of sale/transfer history | and/or any current | agreement of | sale/listing: | NONE | | | |
| ST | Date: | | | | | | | | | |
| ᄝ | Price: | | | | | | | | | |
| 黑 | Source(s): Miami-dade/ | /Toy records | | | | | | | | |
| 띭 | | | | | | | | | | |
| Ιž | 2nd Prior Subject S | ale/ ITarister | | | | | | | | |
| IŞ | Date: | | | | | | | | | |
| - | Price: | | | | | | | | | |
| | Source(s): | | | | | | | | | |
| | SALES COMPARISON APP | PROACH TO VALUE (if de | veloped) X The | e Sales Compariso | n Approach wa | s not develor | ed for this apprais | al. | | |
| | FEATURE | SUBJECT | COMPARABLE S | • | | /IPARABLE S | | | COMPARABLE SA | JF#3 |
| | Address 3000 Blaine S | | 2951 VIRGINIA ST | 7122 // 1 | 3617 SW | | , tee | 2444 | -3113 SW 12 S | |
| | | | | | 1 | | | - | | 1 |
| | Miami, FL 33 | 133 | Miami, FL 33133 | | Miami, FL | | | | ni, FL 33135 | |
| | Proximity to Subject | | 0.33 miles NW | | 1.11 miles | | | | miles N | |
| | Sale Price | \$ | \$ | 3,000,000 | | \$ | 1,900,000 | | \$ | 1,650,000 |
| | Sale Price/GLA | \$ /sq.ff | \$ 1,072.96 /sq.ft. | | \$ 380. | 00 /sq.ft. | | \$ | 321.76 /sq.ft. | |
| | Data Source(s) | Dade County Prope | MiamiMLS#A13404 | 03; DOM 30 | MLS#A11 | 355113; D | 00M 15 | MLS: | #A11397751; D | 0M 95 |
| | Verification Source(s) | | Miami-Dade Record | | Miami-Da | | | | ni-Dade Record | |
| | VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | +(-) \$ Adjust. | DESCR | | +(-) \$ Adjust. | | DESCRIPTION | +(-) \$ Adjust. |
| | Sales or Financing | DEGOTHI HON | | i () ψ riajaot. | | | i () φ riajaot. | | ES/CASH | i () φ riajaot. |
| | ı | | SALES/CASH | | SALES/C | | | | | |
| | Concessions | | No Concessions | | No Conce | ssion | | | oncession | |
| | Date of Sale/Time | | 03/2023 | | 05/2023 | | | 10/20 | | |
| | Rights Appraised | Fee Simple | FEE SIMPLE | | Fee Simpl | е | | | Simple | |
| | Location | N;Res; | N;Res; | | N;Res; Inf | erior | +500,000 | N;Re | s; Inferior | +500,000 |
| | Site | 6,596 sf | 7,200 sf | n | 7,156 sf | - | | 6,600 | | 0 |
| | View | AVERAGE | AVERAGE | 1 | AVERAGE | = | | | RAGE | |
| | Design (Style) | | | 400 000 | DUPLEX/ | | | | | |
| | _ , , , | DUPLEX/AVG | FOURPLEX/AVG | -400,000 | | 470 | | | LEX/AVG | |
| | Quality of Construction | Q3 | Q3 | | Q3 | | | Q3 | | |
| | Age | 28 | 15 | -13,000 | | | -28,000 | | | -13,000 |
| | Condition | C3 | C2 | -200,000 | C1 | | -200,000 | | | -200,000 |
| | Above Grade | Total Bdrms Baths | Total Bdrms Baths | -20,000 | Total Bdrms | Baths | -20,000 | Total | Bdrms Baths | |
| | Room Count | 12 6 4.2 | 16 8 8.4 | -100,000 | 16 8 | 8.2 | -80,000 | 12 | 6 4.2 | |
| | Gross Living Area | 3,344 sq.ft | | +54,800 | | 5,000 sq.ft. | -165,600 | | 5,128 sq.ft. | -178,400 |
| | Basement & Finished | 0sf | 0sf | 0.,000 | 0sf | ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, | .00,000 | 0sf | 0,120 14 1 | , |
| | Rooms Below Grade | 001 | | | | | | | | |
| | Functional Utility | AVERAGE | AVERAGE | | AVERAGE | _ | | ^\/E | RAGE | |
| | Heating/Cooling | | | | | | | | | |
| | | CENTRAL | CENTRAL | | CENTRAL | - | | | TRAL | |
| lΞ | Energy Efficient Items | NONE | AVERAGE | | NONE | | | NON | | |
| 2 | Garage/Carport | 2-CG-2 OPEN | 8cg/4dw | -90,000 | 0ga4 OPE | :N | +30,000 | 2-CG | G-2 OPEN | |
| ĮŠ | Porch/Patio/Deck | O.PATIO | O.PATIO | | O.PATIO | | | O.PA | ATIO | |
| ĮΨ | | | | | | | | | | |
| ఠ | | | | | | | | | | |
| Ιz | | | | | | | | | | |
| <u> S</u> | | | | | | | | | | |
| COMPARISON APPROACH | | | | | | | | | | |
| l₩ | Net Adjustment (Total) | | <u></u> + X - \$ | -768,200 | X + | - \$ | 36,400 | > | (+ | 108,600 |
| ΙŌ | Adjusted Sale Price | | | . 00,200 | | | 00,.00 | | | |
| ES (| of Comparables | | | 2.231.800 | | \$ | 1,936,400 | | \$ | 1,758,600 |
| 삗 | Summary of Sales Comparis | con Annroach CC | | , - , | | | ,, | | | |
| SAL | | | MPARABLES PROV | | | | | | | JES |
| | WITHIN THE SAME | | | | | | | | | |
| | CONSIDERATION V | | | ESTIMATING | THE SUB | JECT'S F | INAL VALUE. | IHE | <u>ESTIMATED E</u> | XPOSURE_ |
| | TIME FOR THE SUE | | | | | | | | | |
| | LIMITED NUMBER (| OF RECENT SALES | SIMILAR TO SUBJE | ECT, REQUIR | ED THE SE | ELECTION | NOF COMP#1 | OVE | R 6 MONTHS | OLD. |
| | COMPARABLES WE | ERE EQUALLY WEI | GHTED. | | | | | | | |
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| | Indicated Value by Sales | | | | | | | | | |
| | | | Copyright© 2007 by a la mode, ir | nc. This form may be re | eproduced unmod | lified without wr | itten permission, howe | ver, a la i | mode, inc. must be ackno | - |
| ıC | IPIRESIDEN | Form | n GPRES2 - "TOTAL" appra | ical coffware by a | la mode inc | _ 1_8NN_AL | MODE | | | 3/2007 |

| R | ESIDENTIAL APPRAISAL REPORT | File No.: 245585 |
|--------------------|---|---|
| | COST APPROACH TO VALUE (if developed) The Cost Approach was not develop | |
| | Provide adequate information for replication of the following cost figures and calculations. | 998 10 |
| | Support for the opinion of site value (summary of comparable land sales or other methods for esti | imatino site value): |
| | , | |
| | | |
| | | |
| | | |
| | | |
| | ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW | OPINION OF SITE VALUE =\$ 1,200,000 |
| ᇙ | Source of cost data: BUILT TO COST | DWELLING 3,344 \$q.Ft.@\$ 250.00 =\$ 836,000 |
| Ϋ́ | Quality rating from cost service: AVG Effective date of cost data: 11/2023 | Sq.Ft. @ \$ =\$ |
| APPROACH | Comments on Cost Approach (gross living area calculations, depreciation, etc.): | Sq.Ft. @ \$ =\$ |
| δPI | COST ESTIMATE IS BASED ON MARSHALL & SWIFT RESIDENTIAL | Sq.Ft. @ \$ =\$ |
| | COST HANDBOOK. EXTRAS, ENERGY EFFICIENCY ITEMS & SITE | Sq.Ft. @ \$ =\$ |
| COST | IMPROVEMENTS ARE OBSERVED VALUES, NOT COST NEW. | =\$ |
| ľ | PHYSICAL DEPRECIATION IS BASED ON THE AGE/LIFE METHOD. | Garage/Carport 645 Sq.Ft. @ \$ 120.00 == \$ 77,400 |
| | IT APPLIES TO STRUCTURE ONLY. LAND VALUE WAS | Total Estimate of Cost-New ==\$ 913,400 |
| | ABSTRACTED FROM IMPROVED SALES. COST APPROACH IS NOT | Less Physical Functional External |
| | INTENDED FOR INSURANCE PURPOSE. | Depreciation =\$(152,232) |
| | | Depreciated Cost of Improvements =\$ 761,168 |
| | | "As-is" Value of Site Improvements =\$ 1,961,168 |
| | | =\$ |
| | | =\$ |
| | Estimated Remaining Economic Life (if required): | INDICATED VALUE BY COST APPROACH =\$ 1,861,168 |
| ┢ | INCOME APPROACH TO VALUE (# down all) | |
| 힣 | Estimated Monthly Market Rent \$ X Gross Rent Multiplier | = \$ Indicated Value by Income Approach |
| INCOME APPROACH | Summary of Income Approach (including support for market rent and GRM): | , |
| ĬΫ | | |
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| ž | | |
| Г | PROJECT INFORMATION FOR PUDs (if applicable) The Subject is part of a Plant | ned Unit Development. |
| | Legal Name of Project: | |
| | Describe common elements and recreational facilities: | |
| PUD | | |
| ۵ | | |
| | | |
| | | |
| Т | Indicated Value by: Sales Comparison Approach \$ 1,975,000 Cost Approach (if | developed) \$ 1,961,168 Income Approach (if developed) \$ |
| | | ted only the Sales Comparison approach. The appraiser has |
| | excluded the Cost and Income approaches. The appraiser has determine | |
| | assignment are no longer credible. | a mat the application process to his too minute mat the recent of the |
| _ | | |
| Ó | | |
| RECONCILIATION | This appraisal is made 🔀 "as is", 🗌 subject to completion per plans and specifications | ations on the basis of a Hypothetical Condition that the improvements have been |
| ΙĦ | completed, subject to the following repairs or alterations on the basis of a Hypoth | |
| ١ž | the following required inspection based on the Extraordinary Assumption that the condition | on or deficiency does not require alteration or repair: |
| ပြ | | |
| 뿞 | | |
| | This report is also subject to other Hypothetical Conditions and/or Extraordinary Ass | • |
| | Based on the degree of inspection of the subject property, as indicated below, | |
| | and Appraiser's Certifications, my (our) Opinion of the Market Value (or other sp of this report is: \$ 1.975,000 , as of: | necified value type), as defined nerein, of the real property that is the subject 11/23/2023 , which is the effective date of this appraisal. |
| | If indicated above, this Opinion of Value is subject to Hypothetical Conditions and | d/or Extraordinary Assumptions included in this report. See attached addenda. |
| ~ | | |
| Ĕ | properly understood without reference to the information contained in the complete rep | |
| 삙 | Attached Exhibits: | ··· |
| ATTACHMENTS | Scope of Work Limiting Cond./Certifications Narrative Add | dendum 🔀 Photograph Addenda 🔀 Sketch Addendum |
| Įĕ | Map Addenda Additional Sales National Addenda | |
| 뒫 | Hypothetical Conditions Extraordinary Assumptions Extraordinary | Assumptions |
| H | Client Contact: Client | • |
| | E-Mail: Address: | WIICHELL GIVACIA |
| | | SUPERVISORY APPRAISER (if required) |
| | | ` ' ' |
| | | or CO-APPRAISER (if applicable) |
| | | |
| | | |
| ES | Nh | |
| 씸 | | Supervisory or |
| ΑŢ | Appraiser Name: Manuel E Fuentes, Cert Res RD4146 | Co-Appraiser Name: |
| SIGNATURES | Company: MEF Appraisal Group, Inc. | Company: |
| S | Phone: (305) 774-1000 Fax: Fax: | Phone: Fax: |
| | 1000/1111000 | E-Mail: |
| | | Date of Report (Signature): |
| | | License or Certification #: State: |
| | | Designation: |
| | | Expiration Date of License or Certification: |
| | Inspection of Subject: Interior & Exterior Exterior Only None | |

11/24/2023

Assumptions, Limiting Conditions & Scope of Work File No : 245585

| | | <u> </u> | | - 10000 |
|-------------|------------------------------|--|------------------|-----------------|
| Property Ac | ddress: 3000 Blaine St | City: Miami | State: FL | Zip Code: 33133 |
| Client: | MICHELE GRACIA | Address: | | |
| Appraiser: | Manuel F Fuentes, Cert Res R | D4146 Address: 75 Valencia Ave Ste 303 Coral G | Gables, FL 33134 | -6162 |

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, 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 the appraisal report whether 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.
- 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.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- · An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is 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 this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of 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, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

Certifications File No.: 245585

| Property A | ddress: 3000 Blaine St | | City: Miami | State: FL | Zip Code: 33133 |
|------------|-----------------------------------|----------|-------------------------------|----------------------|-----------------|
| Client: | MICHELE GRACIA | Address: | | | |
| Appraiser: | Manuel E Fuentes, Cert Res RD4146 | Address: | 75 Valencia Ave Ste 303, Cora | al Gables, FL 33134- | -6162 |

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 credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only

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 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 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 that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, 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.
- 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.

Additional Certifications:

DEFINITION OF MARKET VALUE *:

Market value means 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 and 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

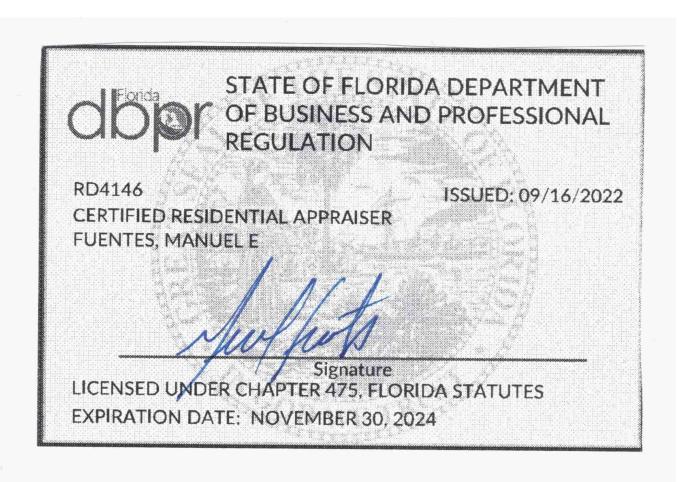
- 1. Buyer and seller are typically motivated;
- 2. Both parties are well informed or well advised and acting in what they consider their own best interests;
- 3. A reasonable time is allowed for exposure in the open market;
- 4. Payment is made in terms of cash in U.S. dollars or in terms of financial 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.
- This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

| | Client Contact: Clien | nt Name: MICHELE GRACIA |
|------------|---|---|
| | E-Mail: Address: | |
| | APPRAISER | SUPERVISORY APPRAISER (if required) |
| | | or CO-APPRAISER (if applicable) |
| | Λ_{ϵ} | |
| | | |
| ES | 10h | |
| SIGNATURES | 791 ° | Supervisory or |
| AT | Appraiser Name: Manuel E Fuentes, Cert Res RD4146 | Co-Appraiser Name: |
| S | Company: MEF Appraisal Group, Inc. | Company: |
| S | Phone: <u>(305)</u> 774-1000 Fax: | Phone: Fax: |
| | E-Mail: MEF@MEFappraisals.com | E-Mail: |
| | Date Report Signed: 11/27/2023 | Date Report Signed: |
| | License or Certification #: Cert Res RD4146 State: FL | License or Certification #: State: |
| | Designation: | Designation: |
| | Expiration Date of License or Certification: <u>11/30/2024</u> | Expiration Date of License or Certification: |
| | Inspection of Subject: 🔀 Interior & Exterior 🗌 Exterior Only 📗 None | Inspection of Subject: Interior & Exterior Exterior Only None |
| | Date of Inspection: 11/24/2023 | Date of Inspection: |

| C | OMPARAB | LE LISTING | GS | | | | | Fi | ile No.: 245585 | |
|--------------|--|----------------------|--------------------|---------------|-----------------|-------------|-------------|-----------------|---------------------|-----------------|
| Ť | FEATURE | SUBJECT | | PARABLE LIS | STING # 1 | COMF | PARABLE LIS | | COMPARABLE LI | STING # 3 |
| | Address 3000 Blaine S | St | 3057 DAY | AVE | | | | | | - |
| | Miami, FL 33 | 133 | Miami, FL | | | | | | | |
| | Proximity to Subject | Φ. | 0.40 miles | | | | φ. | | | h |
| | List Price List Price/GLA | \$ /sq.ft. | \$ 904 | \$ 13 /sq.ft. | 2,500,000 | \$ | /sq.ft. | | \$ /sq.ft. | \$ |
| | Last Price Revision Date | φ /5q.it. | 08/17/202 | | | Ψ | /34.11. | | φ /3q.it. | |
| | Data Source(s) | MLS | MLS#A11 | | OM 195 | | | | | |
| | Verification Source(s) | | MIAMI-DA | DE COU | NTY REC | | | | | |
| | VALUE ADJUSTMENTS | DESCRIPTION | DESCRI | PTION | +(-) \$ Adjust. | DESCRI | PTION | +(-) \$ Adjust. | DESCRIPTION | +(-) \$ Adjust. |
| | Sales or Financing | | LISTING | | | | | | | |
| | Concessions Days on Market | | ACTIVE L | ISTING | -250,000 | | | | | |
| | Rights Appraised | Fee Simple | 195 FEE SIMP |) F | | | | | | |
| | Location | N;Res; | N;Res; Su | | -300,000 | | | | | |
| | Site | 6,596 sf | 9,280 Sq.F | | 0 | | | | | |
| | View | AVERAGE | AVERAGE | | | | | | | |
| | Design (Style) | DUPLEX/AVG | DUPLEX/ | | | | | | | |
| | Quality of Construction | Q3 | CBS/AVG | | 10.000 | | | | | |
| | Age Condition | 28 | 47 C3 | | +19,000 | | | | | |
| | Above Grade | C3 Total Bdrms Baths | Total Bdrms | Baths | +10,000 | Total Bdrms | Baths | | Total Bdrms Baths | |
| | Room Count | 12 6 4.2 | 10 5 | 3 | +40,000 | | Datio | | Total Barrio Batrio | |
| | Gross Living Area | 3,344 sq.ft. | | 2,796 sq.ft. | +54,800 | | sq.ft. | | sq.fi | :. |
| | Basement & Finished | 0sf | NONE | • | , | | | | | |
| | Rooms Below Grade | | NONE | | | | | | | |
| | Functional Utility | AVERAGE | AVERAGE | | | | | | | |
| | Heating/Cooling Energy Efficient Items | CENTRAL NONE | CENTRAL AVERAGE | | | | | | | |
| | Garage/Carport | 2-CG-2 OPEN | 2 OPEN | <u> </u> | +30,000 | | | | | |
| | Porch/Patio/Deck | O.PATIO | O.PATIO | | 100,000 | | | | | |
| | | | | | | | | | | |
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| ၂ | | | | | | | | | | |
| S | Net Adjustment (Total) | | + | X - \$ | -396,200 | + | - \$ | | | \$ |
| ISTINGS | Adjusted List Price | | Net | 15.8 % | | Net | <u> </u> | | Net % | |
| | of Comparables | | Gross | 28.2 %\$ | 2,103,800 | Gross | % \$ | | Gross % | \$ |
| | I Commonto | | | | | | | | | |
| 19 | Comments | | | | | | | | | |
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License

| Borrower | MICHELE GRACIA | | |
|------------------|----------------|-------------------------------------|-------|
| Property Address | 3000 Blaine St | | |
| City | Miami | County MIAMI-DADE State FL Zip Code | 33133 |
| Lender/Client | MICHELE GRACIA | | |



Subject Photo Page

| Borrower | MICHELE GRACIA | | |
|------------------|----------------|-------------------------------------|-------|
| Property Address | 3000 Blaine St | | |
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| Lender/Client | MICHELE GRACIA | | |



Subject Front

3000 Blaine St

Sales Price

Gross Living Area 3,344 Total Rooms 12 Total Bedrooms 6 Total Bathrooms 4.2 N;Res; AVERAGE Location View 6,596 sf Site Quality Q3 Age 28



Subject Rear



Subject Street

| Borrower | MICHELE GRACIA | | |
|------------------|----------------|-------------------------------------|-------|
| Property Address | 3000 Blaine St | | |
| City | Miami | County MIAMI-DADE State FL Zip Code | 33133 |
| Lender/Client | MICHELE GRACIA | | |





DOOR Unit 3010

Living Room Unit 3010





Dining Unit 3010

1/2 Bath Unit 3010





Side Unit 3010

Kitchen Unit 3010

| Borrower | MICHELE GRACIA | | |
|------------------|----------------|-------------------------------------|----------|
| Property Address | 3000 Blaine St | | |
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| Lender/Client | MICHELE GRACIA | | <u> </u> |





Kitchen Unit 3010

Laundry Unit 3010





Garage Unit 3010

Stairs Unit 3010





Bedroom Unit 3010

Bath Unit 3010

| Borrower | MICHELE GRACIA | | |
|------------------|----------------|-------------------------------------|-------|
| Property Address | 3000 Blaine St | | |
| City | Miami | County MIAMI-DADE State FL Zip Code | 33133 |
| Lender/Client | MICHELE GRACIA | | |





Bath Unit 3010

Bedroom Unit 3010







DOOR Unit 3000



Garage Unit 3000



Laundry Unit 3000

| Borrower | MICHELE GRACIA | | |
|------------------|----------------|-------------------------------------|-------|
| Property Address | 3000 Blaine St | | |
| City | Miami | County MIAMI-DADE State FL Zip Code | 33133 |
| Lender/Client | MICHELE GRACIA | | |





Side Unit 3000

Dining Unit 3000





Living Room Unit 3000

Living Room Unit 3000





1/2 Bath Unit 3000

Kitchen Unit 3000

| Borrower | MICHELE GRACIA | | |
|------------------|----------------|-------------------------------------|-------|
| Property Address | 3000 Blaine St | | |
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| Lender/Client | MICHELE GRACIA | | |





Stairs Unit 3000

Bedroom Unit 3000





Bedroom Unit 3000

Master Bath Unit 3000





Bath Unit 3000

Bedroom Unit 3000

Comparable Photo Page

| Borrower | MICHELE GRACIA | | |
|------------------|----------------|-------------------------------------|-------|
| Property Address | 3000 Blaine St | | |
| City | Miami | County MIAMI-DADE State FL Zip Code | 33133 |
| Lender/Client | MICHELE GRACIA | | |



Comparable 1

2951 VIRGINIA ST

0.33 miles NW Prox. to Subject Sale Price 3,000,000 2,796 Gross Living Area Total Rooms 16 Total Bedrooms 8 Total Bathrooms 8.4 Location N;Res; AVERAGE View Site 7,200 sf Quality Q3 Age 15



Comparable 2

3617 SW 27 ST

Prox. to Subject 1.11 miles NW
Sale Price 1,900,000
Gross Living Area 5,000
Total Rooms 16
Total Bedrooms 8
Total Bathrooms 8.2

 Location
 N;Res; Inferior

 View
 AVERAGE

 Site
 7,156 sf

 Quality
 Q3

 Age
 0



Comparable 3

3111-3113 SW 12 ST

Prox. to Subject 1.98 miles N
Sale Price 1,650,000
Gross Living Area 5,128
Total Rooms 12
Total Bedrooms 6
Total Bathrooms 4.2

Location N;Res; Inferior
View AVERAGE
Site 6,600 sf
Quality Q3
Age 15

Listing Photo Page

| Borrower | MICHELE GRACIA | | | |
|------------------|----------------|---------------------------|------------|-------|
| Property Address | 3000 Blaine St | | | |
| City | Miami | County MIAMI-DADE State F | L Zip Code | 33133 |
| Lender/Client | MICHELE GRACIA | | | |



Listing 1

3057 DAY AVE

 Proximity to Subject
 0.40 miles W

 List Price
 2,500,000

 Days on Market
 195

 Gross Living Area
 2,796

 Total Rooms
 10

 Total Bedrooms
 5

 Total Bathrooms
 3

 Age
 47

2

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

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

C2

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

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.

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.

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.

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.

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

05

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM (Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

| Abbreviation | Full Name | Fields Where This Abbreviation May Appear |
|--------------|------------------------------------|---|
| ac | Acres | Area, Site |
| AdjPrk | Adjacent to Park | Location |
| AdjPwr | Adjacent to Power Lines | Location |
| A | Adverse | Location & View |
| ArmLth | Arms Length Sale | Sale or Financing Concessions |
| ba | Bathroom(s) | Basement & Finished Rooms Below Grade |
| br | Bedroom | Basement & Finished Rooms Below Grade |
| В | Beneficial | Location & View |
| Cash | Cash | Sale or Financing Concessions |
| CtySky | City View Skyline View | View |
| CtyStr | City Street View | View |
| Comm | Commercial Influence | Location |
| C | Contracted Date | Date of Sale/Time |
| Conv | Conventional | Sale or Financing Concessions |
| CrtOrd | Court Ordered Sale | Sale or Financing Concessions |
| DOM | Days On Market | Data Sources |
| e | Expiration Date | Date of Sale/Time |
| Estate | Estate Sale | Sale or Financing Concessions |
| FHA | Federal Housing Authority | Sale or Financing Concessions |
| GlfCse | Golf Course | Location |
| Glfvw | Golf Course View | View |
| Ind | Industrial | Location & View |
| in | Interior Only Stairs | Basement & Finished Rooms Below Grade |
| Lndfl | Landfill | Location |
| LtdSght | Limited Sight | View |
| | | Sale or Financing Concessions |
| Listing | Listing Mountain View | View |
| Mtn N | Neutral New | Location & View |
| | | |
| NonArm | Non-Arms Length Sale | Sale or Financing Concessions Location |
| BsyRd | Busy Road Other | Basement & Finished Rooms Below Grade |
| Prk | Park View | View |
| Pstrl | Park view Pastoral View | View |
| | | |
| PwrLn | Power Lines Public Transportation | View |
| PubTrn | Public Transportation | Location |
| rr | Recreational (Rec) Room | Basement & Finished Rooms Below Grade |
| 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 |
| S | Settlement Date | Date of Sale/Time |
| Short | Short Sale | Sale or Financing Concessions |
| sf | Square Feet | Area, Site, Basement |
| sqm | Square Meters | Area, Site |
| Unk | Unknown | Date of Sale/Time |
| VA | Veterans Administration | Sale or Financing Concessions |
| W | Withdrawn Date | Date of Sale/Time |
| W0 | Walk Out Basement | Basement & Finished Rooms Below Grade |
| Wu | Walk Up Basement | Basement & Finished Rooms Below Grade |
| WtrFr | Water Frontage | Location |
| Wtr | Water View | View |
| Woods | Woods View | View |

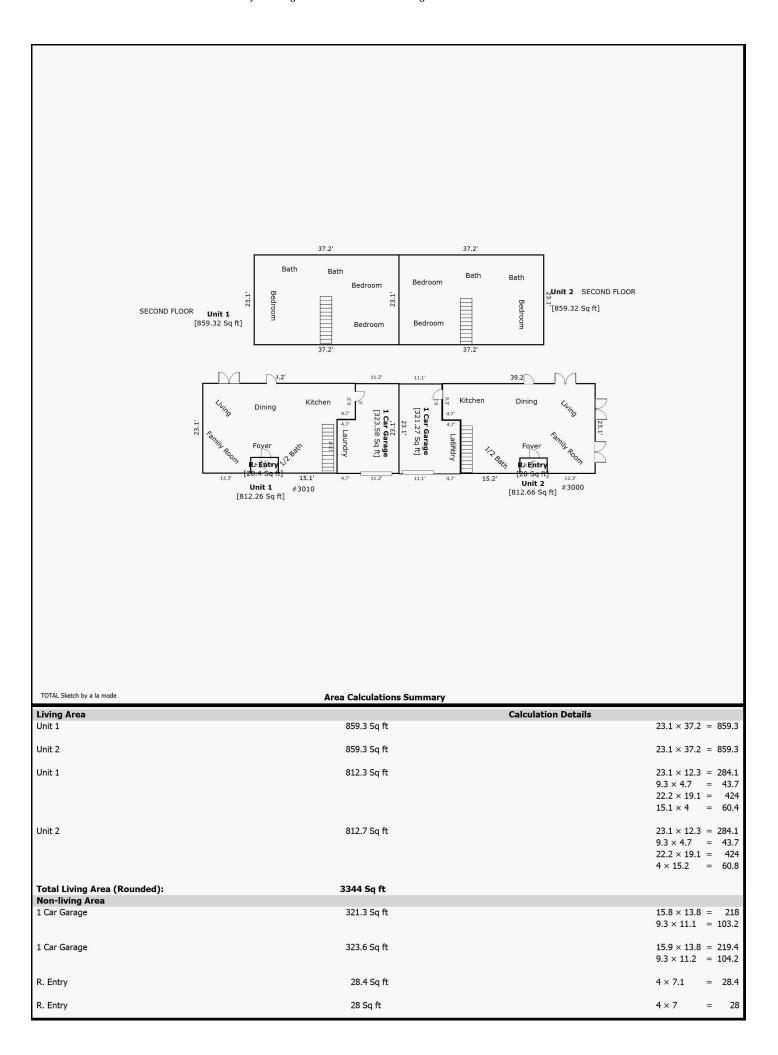
Other Appraiser-Defined Abbreviations

| Abbreviation | Full Name | Fields Where This Abbreviation May Appear |
|--------------|-----------|---|
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Building Sketch

| Borrower | MICHELE GRACIA | | |
|------------------|----------------|-------------------------------------|-------|
| Property Address | 3000 Blaine St | | |
| City | Miami | County MIAMI-DADE State FL Zip Code | 33133 |
| Lender/Client | MICHELE GRACIA | | · |

ANSI Z765-2021 MEASURING METHOD. Subject Property was measured to the 10th of a foot, calculated and reporting GROSS LIVING AREA (GLA) AND NON-GLA AREAS OF SUBJECT are compliant with the above grade finished square footage of a house is the sum of finished areas on levels that are entirely above grade. There are no below-grade areas.



Location Map

| Borrower | MICHELE GRACIA | | |
|------------------|----------------|-------------------------------------|-------|
| Property Address | 3000 Blaine St | | |
| City | Miami | County MIAMI-DADE State FL Zip Code | 33133 |
| Lender/Client | MICHELE GRACIA | | T. |

