Individual Condominium Unit Appraisal Report

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-	Property A		Rolling Hill Gri	<u>1</u>			Unit # -			ate	en Island			e NY	Zip Code 1	0312
-		Lea Kantelin	en		Owner of	Public Reco	ord Leak	Canteli	en				Cou	inty Richn	nond	
_	Legal Des	cription Block	k 6017, Lot 10)93												
) -	Assessor's	s Parcel # 506	60171093					Ī	ax Year	. 2	2018		R.E	. Taxes \$	3,467	
B.	Project Na	ame N/A			Pha	ise # 1		N	ap Refe	erer	nce 35614		Cer	sus Tract	0170.10	
J	Occupant	✗ Owner □	Tenant	Vacant	Spe	cial Assessr	ments \$ 0						HOA \$	119	per year 🗶	per month
Ε	Property R	Rights Appraised	🗶 Fee Simp	le 🗌 Leasel	hold 🗌 Oth	ner (describ	e)									
C	Assignmen	nt Type 🔲 Pu	rchase Transacti	ion 🗷 Refir	nance Transac	ction (Other (descr	ibe)								
	Lender/Cli	ient loanDer	ot, LLC FNC			Addres	s 26642	Towne	Centre	e D	rive, Foothill f	Ranch,	CA 926	10		
	Is the subj	ject property curre			en offered for										X No	
	Report dat	ta source(s) used	I, offering price(s), and date(s).												
	DOM 0;n	no listing found o	n FLEXMLS; lis	sting date: non	e; listing pric	e: 0;subjec	t has not be	en offei	ed for sa	ale	in the past 12 r	month.				
_	I did	did not analy	ze the contract for	or sale for the s	ubject purchas	se transaction	on. Explain th	ne result	of the a	ana	alysis of the contr	ract for sa	le or why	the analysis	was not performe	d.
С																
0_																
N	Contract P	<u> </u>	Date of 0				y seller the o						Data So			
R-		ny financial assist				downpayme	ent assistance	e, etc.) t	be paid	d b	y any party on be	ehalf of th	e borrowe	er?	Yes _	No
A-	If Yes, rep	oort the total dolla	r amount and de	scribe the items	s to be paid.											
С																
Τ																
	Note: Rac	ce and the racial	composition o	f the neighbor	hood are not	appraisal f	actors.									
			I Characteristic:				ninium Unit	Housin	Trends	S		Condo	minium	Housing	Present Lar	ıd Use %
N .	Location	▼ Urban	Suburban	Rural	Property Val	dues 🗆 l	ncreasing	X St	able	Т	Declining	PRICI	=	AGE	One-Unit	50 %
E-		X Over 75%	25-75%	Under 25%	Demand/Su		Shortage		Balance		Over Supply	\$(000		(yrs)	2-4 Unit	
-												•				25 %
G_ H		nood Boundaries		Slow	Marketing Ti	imet	Jnder 3 mths	X 3-	muns	L	Over 6 mths	290	Low	0	Multi-Family	15 %
П. В		40 to the North, A	Ardon ava to the		not ava to the	N/oot M/o	odrow rd to	the Cou	h			590	High	120	Commercial	10 %
0	Roule 44	to to the North, A	Arden ave to the	; East, Huguer	not ave to the	; west, wo	balow la to	ine Sou	11.			440	Pred.	60	Other	%
R	Neighborh	nood Description														
H O	Viable ne	eighborhood cor	venient to all ne	ecessary supp	orting facilitie	es and ame	nities such a	as empl	yment,	tra	ansportation, sho	opping, v	vorship, r	ecreation, e	tc. No adverse a	rea factors
0	affecting	marketability are	e known to the	appraiser. Ave	rage resident	tial use are	a primarily in	mprove	with va	aric	ous age resident	tial dwell	ings.			
D-																
ŀ		onditions (includin														
	Predomir	nant price of sim	ilar units in this	neighborhood	i is approxima	ately \$ 440,	000 (+/- 1	15%.).								
	Topograph	hy Level				Size L	evel			De	ensity Reside	ential		View N;F	Res:	
		oning Classification	on Resident	 tial			g Description	n Re	sidentia	al	,			,	,	
Р	Zoning Co		Legal Leg		ng - Do the zo		<u> </u>				t density?	Yes	□No			
R O	☐ No Zor		al (describe)				· '		<u>, </u>		<u> </u>					
		nest and best use		erty as improved	d (or as propor	sed per plar	s and specifi	ications)	the pres	sen	it use?	X	Yes	No If No,	describe	
		n the current zor												110 11110,	describe	
E C	Dased Oi				ACTIONICS, THE				ject pro	ope						
T	Utilities	Public Other	(describe)				c Other (de	escribe)					orovemer	nts-Type	Public	Private
ς-	Electricity				Water	X	<u> </u>						sphalt		X	
ı I -	Gas	X			Sanitary S						All		lone			Ш
		ecial Flood Hazar			EMA Flood Zo				MA Map	p #	360497031	2F		FEMA Ma	p Date 09/05/2	2007
		ilities and off-site		•	arket area?		s No If									
ı	Are there	any adverse site					c anvironma			land	d uses, etc.)?			res 🗶 No	If Yes, describe.	
			conditions or ext	ernal factors (e	asements, end	croachment	3, CHVII OHHIC	ntal con	litions, la	iaiic						
			conditions or ext	ternal factors (e	asements, en	croacnment	s, environme	ntal con	litions, la	ianc						
			conditions or ext	ernal factors (e	easements, en	croacnment	s, environme	ntal con	litions, la	iaire						
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Individual Condominium Unit Appraisal Report

103322964 File # CA48778

	Describe the condition of the project and	d quality of construction									
Ь											
P R	The subject project is in good condit	ion.									
0											
Ĵ											
E	Describe the common elements and rec	reational facilities.									
СТ	Typical for the area.										
Τ	Typical for the area.										
1	Are any common elements leased to or	by the Homeowners' Association?		Yes No If Yes, des	cribe the rental terms and option	is.					
N											
F											
0											
R M	Is the project subject to ground rent?	Yes No If Yes, \$		per year (describe terms	and conditions)						
	is the project subject to ground rent:	res no ii res, \$		per year (describe terms	s and conditions)						
A T											
li											
Ö											
N	Are the parking facilities adequate for the	e project size and type?	Yes	No If No, describe and com	ment on the effect on value and	marketability.					
		dominium project budget for the curre	ent year. E	xplain the results of the analys	sis of the budget (adequacy of f	ees, reserves, etc.), or why					
Р	the analysis was not performed.										
R	The project budget was not available	for appraiser review.									
	, , ,	••									
0 J E											
Ε	Are there any other fees (other than reg	ular HOA charges) for the use of the	project fac	ilities? Yes X	No If Yes, report the charges	and describe.					
C T		<u> </u>									
Τ											
A N	Compared to other competitive projects	of similar quality and design the sub	oject unit ch	arge appears High	gh 🗶 Average 🗌 Lov	v If High or Low, describe.					
N A	Sampared to other competitive projects	o. omar quanty and design, the sub	Joor will of		g [FF] AVOI UGO [] LOV	riigit or Low, describe.					
ī											
Ϋ́	Are there any special or unusual charac	teristics of the project (based on the	condominii	ım documents. HOA meetings	or other information) known to	the appraiser?					
S	Yes X No If Yes, describe and e				,						
T		sopram the enest on value and mante	ota z iiit j i								
S											
	Unit Charge \$ 119 per m	nonth X 12 = \$ 1,428.00 per	r year	Annual assessment charge no	r year per square feet of gross I	iving area = \$ 0.97					
		<u> </u>									
	Utilities included in the unit monthly asse	essment	Air Cond	litioning	Gas Water X S	ewer Cable Mother (describe)					
	Garbage										
	General Description	Interior materials/cond	dition	Amenities	Appliances	Car Storage					
	Floor # 2			Fireplace(s) # 0	▼ Refrigerator	None					
		Floors Hardwood/Avg			_						
U	# of Levels 2	Walls Sheetrock/Avg		Woodstove(s) # 0	★ Range/Oven	☐ Garage ☐ Covered ※ Open					
U N	Heating Type FWA Fuel Gas	Trim/Finish Wood/Good		Deck/Patio Patio	☐ Disp ☑ Microwave	# of Cars 1					
U N I				• • • • • • • • • • • • • • • • • • • •		<u> </u>					
U N I T	Heating Type FWA Fuel Gas	Trim/Finish Wood/Good		Deck/Patio Patio	☐ Disp ※ Microwave	# of Cars 1					
UNIT	Heating Type FWA Fuel Gas Central AC Individual AC Other (describe)	Trim/Finish Wood/Good Bath Wainscot Tile/Good Doors Wood/Good	[Deck/Patio Patio Porch/Balcony None Other None	Disp Microwave Dishwasher Washer/Dryer	# of Cars 1 Assigned Owned Parking Space # 0					
UNIT DE	Heating Type FWA Fuel Gas Central AC Individual AC Other (describe) Finished area above grade contains:	Trim/Finish Wood/Good Bath Wainscot Tile/Good Doors Wood/Good 6 Rooms	3 [Deck/Patio Patio Porch/Balcony None Other None Bedrooms 1.1	Disp Microwave Dishwasher Washer/Dryer Bath(s) 1,478 Squa	# of Cars 1 Assigned Owned Parking Space # 0 re Feet of Gross Living Area Above Grade					
UNIT DES	Heating Type FWA Fuel Gas Central AC Individual AC Other (describe)	Trim/Finish Wood/Good Bath Wainscot Tile/Good Doors Wood/Good 6 Rooms	[Deck/Patio Patio Porch/Balcony None Other None Bedrooms 1.1	Disp Microwave Dishwasher Washer/Dryer Bath(s) 1,478 Squa	# of Cars 1 Assigned Owned Parking Space # 0					
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UNIT DESCR	Heating Type FWA Fuel Gas Central AC Individual AC Other (describe) Finished area above grade contains:	Trim/Finish Wood/Good Bath Wainscot Tile/Good Doors Wood/Good 6 Rooms idual units separately metered?	3 [Deck/Patio Patio Porch/Balcony None Other None Bedrooms 1.1	Disp Microwave Dishwasher Washer/Dryer Bath(s) 1,478 Squa	# of Cars 1 Assigned Owned Parking Space # 0 re Feet of Gross Living Area Above Grade					
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UAD Version 9/2011

Individual Condominium Unit Appraisal Report

	There are 8 comp	parable properties currently	offered for sale in the subject	t neighborhood rar	ging in price from \$ 360,0	00	to \$ 550,000		
	There are 16 comp	parable sales in the subject r	neighborhood within the pas	t twelve months rai	nging in sale price from \$ 3	360,000	to \$ 550,000		
	FEATURE	SUBJECT	COMPARABLES	SΔIF # 1	COMPARABLE	SALF # 2	COMPARABLES	SALF # 3	
	Address 150 Rolling Hi		14 Rolling Hill Grn	SALL # I	274 Rolling Hill Grn	SALL # Z	81 Raily Ct	SALL # 3	
	Unit # -, Staten Islan		14 Rolling Hill Gill 14, Staten Island, NY	10312	274, Staten Island, N	Y 10312	81, Staten Island, NY 10312		
	Project Name and N/A	u, 141 10012	N/A	10012	N/A	1 10012	N/A	10012	
	Phase 1		1		1		1		
S	Proximity to Subject		0.14 miles NE		0.12 miles NW		0.41 miles NW		
L	Sale Price	\$		\$ 435,000		\$ 425,000		\$ 410,000	
Ε	Sale Price/Gross Liv. Area	\$ 1122.95 sq ft.	\$ 301.87 sq. ft.		\$ 294.93 sq. ft.		\$ 406.75 sq. ft.		
S	Data Source(s)		MLS#1122410;DOM	16	MLS#1117202;DOM	37	MLS#1123427;DOM	26	
С	Verification Source(s)		Tax Records		Tax Records		Tax Records		
0	VALUE ADJUSTMENTS	DESCRIPTION		+ (-) \$ Adjustment		+ (-) \$ Adjustment	DESCRIPTION -	(-) \$ Adjustment	
M P	Sale or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0		ArmLth Conv;0		
Α	Date of Sale/Time		s11/18;Unk		s07/18;Unk		s01/19;Unk		
R	Location	N:Res:	N;Res;		N;Res;		N;Res;		
I S	Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple		
0	HOA Mo. Assessment	119	225	0	256	0	225	0	
N	Common Elements	Pool	Pool		Pool		Pool		
Δ	and Rec. Facilities								
P	Floor Location	2	2		2		2		
Р	View	N;Res;	N;Res;		N;Res;		N;Res;		
R O	Design (Style)	MR2L;Condo	MR2L;Condo		MR2L;Condo		MR2L;Condo		
A	Quality of Construction	Q3	Q3		Q3		Q3		
С	Actual Age	41	39	-200	39	-200	33	-800	
Н	Condition	C3	C3		C3		C3		
	Above Grade	Total Bdrms. Baths	Total Bdrms. Baths	_	Total Bdrms. Baths	_	Total Bdrms. Baths	_	
	Room Count	6 3 1.1	7 3 1.1	0	5 3 1.1	0	5 3 1.1	0	
	Gross Living Area	1,478 sq. ft.	1,441 sq. ft. Osf	+2,200	1,441 sq. ft. Osf	+2,200	1,008 sq. ft.	+38,300	
	Basement & Finished Rooms Below Grade	USI	USI		USI		USI		
	Functional Utility	Average	Average		Average		Average		
	Heating/Cooling	Fwa/CAC	Fwa/CAC		Fwa/CAC		Fwa/CAC		
	Energy Efficient Items	None	None		None		None		
	Garage/Carport	1op	1op		1op		1op		
	Porch/Patio/Deck	Patio	Patio		Patio		Patio		
	Net Adjustment (Total)		X +	\$ 2,000	X +	\$ 2,000	X +	\$ 37,500	
	Adjusted Sale Price		Net Adj. 0.5 %		Not Adi		Not Adi or		
	,		0.5		Net Adj. 0.5 %		Net.Adj. 9.1 %		
	of Comparables		Gross Adj. 0.6 %	\$ 437,000	Gross Adj. 0.6 %	\$ 427,000	Gross Adj. 9.5 %	\$ 447,500	
	of Comparables Summary of Sales Comparis	son Approach	Gross Adj. 0.6 %	\$ 437,000		\$ 427,000		\$ 447,500	
	Summary of Sales Comparis	f similar (i.E., site area, gla	Gross Adj. 0.6 %	ssary to exceed th	Gross Adj. 0.6 % e following guidelines: 10	years actual age	Gross Adj. 9.5 %	idjustments as	
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E RECONCILIATI	Summary of Sales Comparis Due to the low turn-over o well as wide range of sales guidelines: over 10% adjus sales due to a combination utility, unfinished basemer Indicated Value by Sales Con Estimated Monthly Market R Summary of Income Approar Indicated Value by: Sales Con Sales comparison analysis comparison approach.	f similar (i.E., site area, glas s prices resulted from very sted & unadjusted sales pring of recent sales dates, clost and overall appeal. mparison Approach \$ 440, ent \$ ch (including support for many suppor	Gross Adj. 0.6 % , etc.) comps it was neces limited number of availablices; use comp sold over the subject of	ssary to exceed the similar sales. Du 6 months ago; use that as well as a common that a sales are the same that as well as a common that a sales are the sal	e following guidelines: 10 le to low turn-over of simil e comp located over half no bination of similarities in second at the repairs or alterations at the repairs or alterations or is not intended for any defined scope of work, st	years actual age ar comps it was no niles away. Weight tyle, quality, conductive, quality, quality, conductive, quality, quality, conductive, quality, quali	Gross Adj. 9.5 % variance, etc. Significant a ecessary to exceed the for ing weight was given equalition, age, bathroom utility Indicated Value by Incoming the following the consideration was given the consideration was given the ed, or □ subject to the options and limiting	adjustments as obliowing ally to all three , bedroom	

Individual Condominium Unit Appraisal Report

103322964 File # CA48778

This report form is designed to report an appraisal of a unit in a condominium project or a condominium 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 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 unit, (2) inspect and analyze the condominium project, (3) inspect the neighborhood, (4) inspect each of the comparable sales from at least the street, (5) research, verify, and analyze data from reliable public and/or private sources, and (6) 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.

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

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

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

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

Individual Condominium Unit Appraisal Report

103322964 File # CA48778

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 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) as 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.

Individual Condominium Unit Appraisal Report

103322964 File # CA48778

- 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	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Maxim Antonov	Name
Company Name Cordoba Global Corp	Company Name
Company Address <u>56 Foster rd</u>	Company Address
Staten Island , NY 10309	,,
Telephone Number 6464911949	Telephone Number
Email Addressmaxappraiser@gmail.com	Email Address
Date of Signature and Report 06/11/2019	Date of Signature
Effective Date of Appraisal 05/11/2019	State Certification #
State Certification # 45000052543	or State License #
or State License #	State
or Other State #	Expiration Date of Certification or License
State NY	
Expiration Date of Certification or License 01/14/2021	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	☐ Did not inspect subject property
150 Rolling Hill Grn	☐ Did inspect exterior of subject property from street
- , Staten Island , NY 10312	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 440,000	☐ Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name Consolidated Analytics, Inc.	COMPARABLE SALES
Company Name loanDepot, LLC FNC	
Company Address 26642 Towne Centre Drive, Foothill Ranch, CA 926	☐ Did not inspect exterior of comparable sales from street
Email Address	☐ Did inspect exterior of comparable sales from street
Linuii Audi 033	Date of Inspection

Individual Condominium Unit Appraisal Report

-	Address 150 Rolling Hill Grn				238 Rolling Hill Grn			59 Rolling Hill Grn				COMPARABLE SALE # 6				
	Address 150 Rolling Hi Unit # -, Staten Islan		N312					Y 10312		_		10312				
_	Project Name and N/A	iu, in i	0312		N/A	nateri isi	anu, iv	1 10312	N/A	alen isia	ana, in i	10312				
	Phase 1				1				1							
	Proximity to Subject				0.12 n	niles NW	ı		0.09 m	iles NE						
	Sale Price	\$						\$ 469,900				\$ 474,900				\$
5	Sale Price/Gross Liv. Area	\$	1122.95	sq ft.	\$	299.87	sq. ft.		\$	329.56	sq. ft.		\$		sq. ft.	
С	Data Source(s)				MLS#	1127508	;DOM	16	MLS#1	12807	3;DOM	26				
	Verification Source(s)					ecords			Tax Re							
ID -	VALUE ADJUSTMENTS	DE	SCRIPTION	ON		SCRIPTIO	N	+ (-) \$ Adjustment		SCRIPTI	ON	+ (-) \$ Adjustment	DE	SCRIPTIO	N	+ (-) \$ Adjustment
	Sale or Financing				Listing				Listing							
1/	Concessions Date of Sale/Time				Conv;			-4.699	Conv;)		4 740				
1	Date of Sale/Time Location	N;Res;			Active N;Res			-4,699	Active N;Res			-4,749				
_	Leasehold/Fee Simple	Fee Si			Fee S				Fee Si							
N -	HOA Mo. Assessment	119	пріє		202	iiiibie		0	160	пріє		0				
_	Common Elements	Pool			Pool			0	Pool			0				
	and Rec. Facilities															
	Floor Location	2			2				2							
R O	View	N;Res;	;		N;Res	s;			N;Res							
Α	Design (Style)	MR2L;	Condo		MR2L	;Condo			MR2L;	Condo						
С	Quality of Construction	Q3			Q3				Q3							
11	Actual Age	41			40			-100	41							
	Condition	СЗ			СЗ				СЗ							
_	Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms.	Baths	
	Room Count	6	3	1.1	7	3	1.1	0	6	3	1.1				-	
	Gross Living Area	1,478		sq. ft.	1,567		sq. ft.	-5,300	1,441		sq. ft.	+2,400		1	sq. ft.	
	Basement & Finished	0sf		4 ***	0sf		1	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0sf		- 1	,			1	
	Rooms Below Grade															
	Functional Utility	Averag	ge		Avera	ge			Averag	ge						
	Heating/Cooling	Fwa/C	AC		Fwa/0	CAC			Fwa/C	AC						
	Energy Efficient Items	None			None				None							
	Garage/Carport	1op			1g			-5,000	1op							
	Porch/Patio/Deck	Patio			Patio				Patio							
					II I					1.4						\$
	Net Adjustment (Total)				<u> </u>	+ 🗶		\$ -15,099] -	\$ -2,349	_	+	-	Ψ
	Adjusted Sale Price				Net Adj.		3.2 %		Net Adj.		0.5 %		Net.Adj	<u> </u>	%	
					Net Adj. Gross A			\$ -15,099 \$ 454,801	Net Adj.				Net.Adj	<u> </u>	% %	\$
	Adjusted Sale Price of Comparables			SUB			3.2 % 3.2 %		Net Adj. Gross Ad		0.5 % 1.5 %		Net.Adj	l. Adj.	%	
	Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transfer		02/22/2	SUB 2017	Gross A		3.2 % 3.2 %	\$ 454,801	Net Adj. Gross Ad		0.5 % 1.5 %	\$ 472,551	Net.Adj	l. Adj.	%	\$
-	Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer		\$365,0	SUB 2017 000	Gross A		3.2 %	\$ 454,801 COMPARABLE SA	Net Adj. Gross Ad	dj.	0.5 % 1.5 % COMPA	\$ 472,551 ARABLE SALE # 5	Net.Adj	l. Adj.	%	\$
-	Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	2(2)	\$365,0 Tax Re	SUB 2017 000 ecord	Gross A		3.2 % 3.2 % Tax F	\$ 454,801 COMPARABLE SA	Net Adj. Gross Ad	dj.	0.5 % 1.5 % COMPA	\$ 472,551 ARABLE SALE # 5	Net.Adj	l. Adj.	%	\$
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- - - -	Adjusted Sale Price of Comparables ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source Summary of Sales Comparis	son Appro	\$365,0 Tax Re 05/11/2 pach	SUB 2017 000 ecord 2019	Gross A	dj.	3.2 % 3.2 % Tax F	\$ 454,801 COMPARABLE SA	Net Adj. Gross Ad	dj.	0.5 % 1.5 % COMPA	\$ 472,551 ARABLE SALE # 5	Net.Adj	l. Adj.	%	\$
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ADDITIONAL FIELD TEXT

File # CA48778

Borrower/Client Lea Kantelinen				
Property Address 150 Rolling Hill Grn				
City Staten Island	County Richmond	State NY	Zip Code 10312	
Lender loanDepot, LLC FNC				

COMMENT SALES COMPARE COMPS 4-6

Analysis of prior sale or transfer history of the subject property and compareable sales: The selected sales have not been sold within the past 12 month other than noted in the adjustment grid. The subject and comparables are deemed to be void of foreclosure or non-arms length transactions. Listings were the best available to the appraiser. Typical listing discount for the area is approximately 1%. All comps were inspected by me from the street on the effective date of the appraisal.

Analysis and Comments:

TEXT ADDENDUM

File # CA48778

Borrower/Client Lea Kantelinen				
Property Address 150 Rolling Hill Grn				
City Staten Island	County Richmond	State NY	Zip Code 10312	
Lender loanDepot, LLC FNC				

General Text Addendum

I have NO present or prospective interest in the subject property that is the subject of this report, or a present or prospective personal interest or bias with respect to the participants in the transaction.

I have NO any direct, indirect, financial or other interest, including any foreseeable ownership interest, and any potential for a real estate commission or other compensation in connection with the property or transaction that is unrelated to payment for valuation services.

Digital signature: within the guidelines of the appraisal industry, the following serves as a legal testament to the signature of the individual appraiser. The signatures provided on the appraisal report are original. The software encrypt the individual appraisers signature in order to deliver the report electronically.

I have not performed services, as an appraiser or any other capacity, regarding the property that is the subject of this report within three years period immediately preceding acceptance of this assignment.

The appraisal has been prepared in compliance with applicable appraiser independence requirements and has not performed, participated in, or been associated with any activity in violation of those requirements.

Neighborhood market conditions

Values show stabilization for the last three quarters. Property values appear to be stabilizing due to historically low interest rates, stimulus provided by the federal government and various programs to assist the distressed housing market. The median price of a similar property in this area was unchanged or higher as compared to last year. Properties in average or good condition, realistically priced are generally selling within 30-180 days. Higher priced properties may take longer marketing times. typical financing is conventional. There is little or no impact on the market as a

result of loan discounts, buy downs or concessions.

The subject neighborhood is a residential area comprised of variously styled single family and 2-4 family dwellings in average condition. Some amounts of multi-family apartment buildings and small commercial properties were noted. Essential services and most amenities are located within 0.3 miles and include adequate shopping and transportation.

Viable neighborhood convenient to all necessary supporting facilities and amenities such as employment, transportation, shopping, worship, recreation, etc. No adverse area factors affecting marketability are known to the appraiser. Above average residential use area primarily improved with various age residential dwellings.

Market Conditions

Market conditions are stable. Supply and demand are in the balance. Traditional and fha/va financing are readily available and most prevalent in this market area. Normal marketing time is 4-6 months for competitively priced properties. Seller concessions buy downs or discounts account for small percentage of total transactions over the past year.T

Highest and Best Use

The subject as improved is physically possible, appropriately supported, financially feasible and legally permitted.

Comments on Sales Comparison

In the opinion of the appraiser, the market indicated that the adjustments are as follows: gla adjustment based on 30%. Site adjustment based on \$10/per sq.Ft.0.5 bath adjustment based on \$2500.00/0.5 bath, bath adjustment based on \$4500.00/ bath. Garage adjustment based on \$5000.00/garage.

All other adjustments are rounded to the nearest \$500.00, and are self- explanatory. all adjustments were derived by using a paired sales analysis. No actual age adjustments were warranted (not to duplicate condition adjustments.) My comparable search and results:

The final comparable search parameters were 1 miles, 12 months, gla:900 sf to 2000 sf, actual age +/- 100 years, effective age +/- 15 years, etc. The comps utilized within this report represent similar market as the subject, representing the same type of buyer and similar marketing times, despite exceeding guidelines for date of sale and line item adjustments etc. .

Comparable gla data:

Some of the comparable gla data were gathered from the underlying listings, floor plan sketches, geodata, property shark, etc., or approximated. comparable gla data may differ from what is reported in public records.

Sketch & dimensions are approximate and are not to scale, no survey was conducted. the appraiser has reviewed the listings and interior photos of the selected comparables and found them to be in overall similar condition and equal to the subject. Prior sales comments:

The selected sales have not been sold within the past year other than noted in the adjustment grid.

All comparable sales have been considered in estimating value. The direct sales approach to value best supports the estimated fair market value. An extensive search for comparable sales was conducted within 1 mile radius of the subject and for a period of 12 months preceding the effective date of this appraisal report. Consequently, the comparables utilized are the best available and as adjusted are good indicators of market value. DOM and listing data for non-mls listed sales were obtained from local realtors familiar with the underlying transactions or approximated.

In order to utilize more similar comparables (style, design, age, gla, amenities), the appraiser exceeded 0.5 mile radius search. All comps are located in the market area within 1 mile radius.

Due to the lack of similar sales in the subject market area some comps were taken more than 6 months sale from the effective date of appraisal. Appraiser estimated condition based on MLS reports, which the assumption is make that they are considered to be accurate.

Due to low turn-over and long-term residency in the subject immediate neighborhood, it was necessary to exceed the following guidelines: use comps sold over 3 and/or 6 months ago, 10% net or gross adjustments; 10% range of unadjusted sales and listing prices.

Gross living area/or room counts reflect estimated above ground GLA or rooms count only. This data may differ from data reported in published sources. GLA/room counts utilized in this Report have been derived from either or following data sources including: published data, tax records and appraiser's visual curbside observations. All data pertaining to the comparable sales must be listed as an estimation as no physical inspection with measurements is available to the appraiser.

The appraiser is not a home or environmental inspector, the appraiser provides an opinion of value. The appraiser does not guarantee that the property is free of defects or environmental problems. the appraiser performs an inspection of visible and accessible areas only. mold and/or mildew may be present in areas that the appraiser cannot see and possibly even visible areas. a professional home inspection or environmental inspection is recommended to address these concerns.

No warranty of the subject property is given or implied. no liability is assumed for the structure and/or mechanical elements of the property. the appraiser reserves the right to reevaluate the property if hazardous conditions become known later.

It should be noted that properties built prior to 1978 have the potential of containing lead based paint. Lead paint chips if ingested will cause adverse health conditions. no evidence of the lead paint was noted.

All comp gla data was verified with reliable public record.

Per my observation, CO detector and smoke detector were present at the time of

inspection. Smoke and CO detectors combined in one detector.

The appraiser cannot determine is a Water Heater is seismically secured and single or double strapped. Not applicable for this State.

The subject is located in a non-disclosure state. Doc# was not provided for comparables.

The appraiser contacted the management company, but they did not return phone call. The Appraiser reserves the right to amend the report should the requested information from the management company be provided.

Market Conditions Addendum to the Appraisal Report

			e understanding of the mai	ket trends and conditions pre	evalent in the subje	ct neignbornood.		
	This is a required addendum for all appraisal reports with a	an effective date on or after		taten Island	State NY	7ID Cod	le 10312	
	Property Address 150 Rolling Hill Grn Borrower Lea Kantelinen		City 3	taten island	State IN f	ZIP C00	ie 10312	_
	Instructions: The appraiser must use the information requ	uired on this form as the ba	asis for his/her conclusions	, and must provide support fo	or those conclusion	s, regarding hous	sing trends and	_
	overall market conditions as reported in the Neighborhood	section of the appraisal re	port form. The appraiser n	nust fill in all the information t	o the extent it is ava	ailable and reliabl	le and must provi	ide
	analysis as indicated below. If any required data is unavail provide data for the shaded areas below; if it is available, I							f
	the median, the appraiser should report the available figur	e and identify it as an aver	rage. Sales and listings mu	ist be properties that compet	e with the subject p	roperty, determin	ed by applying th	he
	criteria that would be used by a prospective buyer of the su	•		,	easonal markets, ne	ew construction, fo	oreclosures, etc.	_
M	Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend		_
A R	Total # of Comparable Sales (Settled)	16	10	5	Increasing	✗ Stable	Declining	_
K	Absorption Rate (Total Sales/Months)	2.67	3.33	1.67	Increasing	✗ Stable	Declining	
E	Total # of Comparable Active Listings	8	8	8	Declining	X Stable	Increasing	
•	Months of Housing Supply (Total Listings/Ab.Rate)	3.0	2.4	4.8	Declining	Stable Stable	Increasing	
R	Median Sale & List Price, DOM, Sale/List % Median Comparable Sale Price	Prior 7–12 Months 437,500	Prior 4–6 Months 432,500	Current – 3 Months 439,000	Increasing	Overall Trend Stable	Declining	
S	Median Comparable Sales Days on Market	33	30	27	Declining	✗ Stable	Increasing	_
Ē	Median Comparable Sales Bays on Market Median Comparable List Price	441,500	445,200	449,000	Increasing	X Stable	Declining	
R	Median Comparable Listings Days on Market	86	116	46	Declining	X Stable	Increasing	
С	Median Sale Price as % of List Price	67	92	55	Increasing	✗ Stable	Declining	_
Н	Seller-(developer, builder, etc.) paid financial assistance pr	revalent? Yes	× No		Declining	✗ Stable	Increasing	_
&				% to 5%, increasing use of b	uydowns, closing c	•	options, etc.).	_
٨	Predominant Value						, ,	
N	The estimated value of the subject property does not r s market only reflects overall market value of residenti							
A	and amenities. Therefore the predominant value has r				ces in Style, Lot siz	ze, Gioss Living	area, conditions	5
L Y								
S								_
1	Are foreclosure sales (REO sales) a factor in the market?	Yes 🗷 No If y	es, explain (including the tr	ends in listings and sales of	foreclosed propertie	es).		_
J	Reo sales, and otherwise distressed sales including sl on the m ark et values.	hort sales are not prevale	ent among sales in the su	bject market area. Howeve	er, these types of s	sales do have so	me minor affect	į
	on the mark et values.							
	Cite data sources for above information.							_
	Tax record, MLS.							_
	Tax record, MLC.							
				1.6 16	11111 1116 11		1 1 6	_
	Summarize the above information as support for your conc pending sales and/or expired and withdrawn listings, to for					on, such as an an	alysis of	
	See Attached Addendum	усы сололого, р						
								—
	If the subject is a unit in a condominium or cooperative	e project, complete the fo	ollowina:	Project Na	nme: N/A			_
С	Subject Froject Butu	e project, complete the fo Prior 7–12 Months	ollowing: Prior 4–6 Months	Project Na Current – 3 Months	ime: N/A	Overall Trend		
CON	Subject Project Data	1	1	Project Na Current – 3 Months 5			Declining	
	Subject Project Data	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	ime: N/A Increasing Increasing	X Stable	Declining Declining	
	Subject Project Data Total # of Comparable Sales (Settled)	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months 5	Increasing Increasing	X Stable X Stable	Declining Declining Increasing	
	Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months)	Prior 7–12 Months 16 2.67	Prior 4–6 Months 10 3.33	Current – 3 Months 5 1.67	☐ Increasing	X Stable	Declining	
	Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project?	Prior 7–12 Months 16 2.67 8 3.0	Prior 4–6 Months 10 3.33 8 2.4	Current – 3 Months 5 1.67 8	Increasing Increasing Declining Declining	X Stable X Stable X Stable X Stable X Stable	Declining Increasing	
O N D O / C O	Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties.	Prior 7–12 Months 16 2.67 8 3.0 Yes No If ye	Prior 4–6 Months 10 3.33 8 2.4 es, indicate the number of	Current – 3 Months 5 1.67 8 4.8 REO listings and explain the	Increasing Increasing Declining Declining trends in listings ar	X Stable X Stable X Stable X Stable X Stable A sales of	Declining Increasing Increasing	
	Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Reo sales, and otherwise distressed sales including shades.	Prior 7–12 Months 16 2.67 8 3.0 Yes No If ye	Prior 4–6 Months 10 3.33 8 2.4 es, indicate the number of	Current – 3 Months 5 1.67 8 4.8 REO listings and explain the	Increasing Increasing Declining Declining trends in listings ar	X Stable X Stable X Stable X Stable X Stable A sales of	Declining Increasing Increasing	
ONDO/CO-OP	Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Reo sales, and otherwise distressed sales including shon the m ark et values.	Prior 7–12 Months 16 2.67 8 3.0 Yes No If ye	Prior 4–6 Months 10 3.33 8 2.4 es, indicate the number of	Current – 3 Months 5 1.67 8 4.8 REO listings and explain the	Increasing Increasing Declining Declining trends in listings ar	X Stable X Stable X Stable X Stable X Stable A sales of	Declining Increasing Increasing	
ONDO/CO-OP P	Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Reo sales, and otherwise distressed sales including shon the m ark et values.	Prior 7–12 Months 16 2.67 8 3.0 Yes No If ye	Prior 4–6 Months 10 3.33 8 2.4 es, indicate the number of	Current – 3 Months 5 1.67 8 4.8 REO listings and explain the	Increasing Increasing Declining Declining trends in listings ar	X Stable X Stable X Stable X Stable X Stable A sales of	Declining Increasing Increasing	
ONDO/CO-OP	Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Reo sales, and otherwise distressed sales including shon the m ark et values.	Prior 7–12 Months 16 2.67 8 3.0 Yes No If ye	Prior 4–6 Months 10 3.33 8 2.4 es, indicate the number of	Current – 3 Months 5 1.67 8 4.8 REO listings and explain the	Increasing Increasing Declining Declining trends in listings ar	X Stable X Stable X Stable X Stable X Stable A sales of	Declining Increasing Increasing	
ONDO/CO-OP PR	Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Reo sales, and otherwise distressed sales including shon the m ark et values.	Prior 7–12 Months 16 2.67 8 3.0 Yes No If ye	Prior 4–6 Months 10 3.33 8 2.4 es, indicate the number of	Current – 3 Months 5 1.67 8 4.8 REO listings and explain the	Increasing Increasing Declining Declining trends in listings ar	X Stable X Stable X Stable X Stable X Stable A sales of	Declining Increasing Increasing	
ONDO/CO-OP PR	Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Reo sales, and otherwise distressed sales including shon the m ark et values.	Prior 7–12 Months 16 2.67 8 3.0 Yes X No If your provided in the control of	Prior 4–6 Months 10 3.33 8 2.4 es, indicate the number of ent among sales in the su	Current – 3 Months 5 1.67 8 4.8 REO listings and explain the	Increasing Increasing Declining Declining trends in listings ar	X Stable X Stable X Stable X Stable X Stable A sales of	Declining Increasing Increasing	
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ONDO/CO-OP PROJECTS APPRAISE	Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Reo sales, and otherwise distressed sales including shon the m ark et values. Summarize the above trends and address the impact on the Above information, regarding housing trends, mostly s Signature Appraiser Name Company Name Cordoba Global Corp Company Address 56 Foster rd , Staten Island NY	Prior 7–12 Months 16 2.67 8 3.0 Yes No If your provided in the subject unit and project.	Prior 4–6 Months 10 3.33 8 2.4 es, indicate the number of ent among sales in the su the subject project. Signature Supervisory Ap Company Nam Company Addr	Current – 3 Months 5 1.67 8 4.8 REO listings and explain the bject market area. However the special praiser Name e ess	Increasing Increasing Declining Declining trends in listings ar	X Stable X Stable X Stable X Stable X Stable X Stable A sales of ales do have so	Declining Increasing Increasing me minor affect	
ONDO/CO-OP PROJECTS APPRAISE	Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab. Rate) Are foreclosure sales (REO sales) a factor in the project? foreclosed properties. Reo sales, and otherwise distressed sales including shon the m ark et values. Summarize the above trends and address the impact on the Above information, regarding housing trends, mostly signature Appraiser Name Company Name Maxim Antonov Cordoba Global Corp	Prior 7–12 Months 16 2.67 8 3.0 Yes X No If you have sales are not prevaled as the subject unit and project. Shows market stability in the subject with the subject unit and project.	Prior 4–6 Months 10 3.33 8 2.4 es, indicate the number of ent among sales in the su the subject project. Signature Supervisory Ap Company Nam Company Addr	Current – 3 Months 5 1.67 8 4.8 REO listings and explain the bject market area. However the praiser Name eeess Certification #	Increasing Increasing Declining Declining trends in listings ar	X Stable X Stable X Stable X Stable X Stable X Stable A sales of ales do have so	Declining Increasing Increasing	

USPAP ADDENDUM

103322964

	USPAP	ADDENDUM	File No. CA48778
Borrower Lea Kantelinen			
Property Address 150 Rolling Hill Grn			
City Staten Island	County Richmond	State NY	Zip Code 10312
Lender loanDepot, LLC FNC	Sound		
Lender loanDepot, LLC 1 NO			
This report was prepared un	nder the following USPAP repor	ting option:	
X Appraisal Report	This report was prepared in accordanc	e with HSPAP Standards Rule 2-2(s	
		e with OSFAF Standards Nule 2-2(a	a).
Restricted Appraisal Report	This report was prepared in accordance	e with USPAP Standards Rule 2-2(b	p).
Reasonable Exposure Time			
	time for the subject property at the market	value stated in this report is: 1 - 6 m	onths
conclusion is predicated on interviews			pject property is estimated to be 1 - 6 months. This d in the verification process. The value reported herein
presumes such an exposure time.			
Additional Certifications			
I certify that, to the best of my knowle	dge and belief:		
			at is the subject of this report within the
	preceding acceptance of this assignr		
	is an appraiser or in another capacity, acceptance of this assignment. Thos		ne subject of this report within the three-year comments below.
The statements of fact contained in	·		
— The reported analyses, opinions, ar	nd conclusions are limited only by the repor	ted assumptions and limiting condition	ons and are my personal, impartial, and unbiased
professional analyses, opinions, and compressional analyses, opinions, and compressional analyses indicated, I have represented the compression of	onclusions. no present or prospective interest in the pro	perty that is the subject of this repor	rt and no personal interest with respect to the parties
involved.	roperty that is the subject of this report or th		
— My engagement in this assignment	was not contingent upon developing or rep	orting predetermined results.	
My compensation for completing this the client, the amount of the value opin.	s assignment is not contingent upon the de	evelopment or reporting of a predete	rmined value or direction in value that favors the cause of ent directly related to the intended use of this appraisal.
 My analyses, opinions, and conclus 	ions were developed, and this report has b		Uniform Standards of Professional Appraisal Practice
that were in effect at the time this repo	rt was prepared. 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 rea	al property appraisal assistance is stated el	sewhere in this report).	
Additional Comments			
Additional Comments			
APPRAISER:		SUPERVISORY APP	RAISER: (only if required)
Martin			
SWIN			
Signature:		Signature:	
Name: Maxim Antonov		Name:	
Date Signed: 06/11/2019		Date Signed:	
State Certification #: 45000052543		State Certification #:	
or State License #:		or State License #:	
or Other (describe)	State #	State:	
State: NY		Expiration Date of Certific	cation or License:
Expiration Date of Certification or Lic	ense: 01/14/2021	Supervisory Appraiser In	spection of Subject Property:
Effective Date of Appraisal: 05/11/20)19	Did Not Exteri	or-only from Street Interior and Exterior

USPAP 2014 Al Ready

103322964 File # CA48778

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

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

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).

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

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

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.

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.

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

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.

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.

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.

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.

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.

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

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.

3.2 indicates three full baths and two half baths.

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	·	· · · · · · · · · · · · · · · · · · ·
	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
-	<u> </u>	
С	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
ср	Carport	Garage/Carport
	Court Ordered Cale	Sala as Financina Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
	,	
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
е	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
		-
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
	-	
gbi	Built-In Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
la d		1 4: 0 \ /:
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-Rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0		
0	Other	Design (Style)
ор	Open	Garage/Carport
	•	
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA –Rural Housing	Sale or Financing Concessions
	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
rr		
RT	Row or Townhouse	Design (Style)
S	Settlement Date	Date of Sale/Time
	Semi-detached Structure	Design (Style)
SD		
	0	Sale or Financing Concessions
Short	Short Sale	
	Short Sale Square Feet	Area, Site, Basement
Short		
Short sf sqm	Square Feet Square Meters	Area, Site, Basement Area,Site
Short sf sqm Unk	Square Feet Square Meters Unknown	Area, Site, Basement Area,Site Date of Sale/Time
Short sf sqm	Square Feet Square Meters	Area, Site, Basement Area, Site
Short sf sqm Unk VA	Square Feet Square Meters Unknown Veterans Administration	Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions
Short sf sqm Unk VA	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date	Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time
Short sf sqm Unk VA w	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement	Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade
Short sf sqm Unk VA	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date	Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time
Short sf sqm Unk VA w	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement	Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade
Short sf sqm Unk VA w wo Woods Wtr	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View	Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View
Short sf sqm Unk VA w wo Woods Wtr WtrFr	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
Short sf sqm Unk VA w wo Woods Wtr	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View	Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View
Short sf sqm Unk VA w wo Woods Wtr WtrFr	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
Short sf sqm Unk VA w wo Woods Wtr WtrFr	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
Short sf sqm Unk VA w wo Woods Wtr WtrFr	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
Short sf sqm Unk VA w wo Woods Wtr WtrFr	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
Short sf sqm Unk VA w wo Woods Wtr WtrFr	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Area, Site, Basement Area,Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location
Short sf sqm Unk VA w wo Woods Wtr WtrFr	Square Feet Square Meters Unknown Veterans Administration Withdrawn Date Walk Out Basement Woods View Water View Water Frontage	Area, Site, Basement Area, Site Date of Sale/Time Sale or Financing Concessions Date of Sale/Time Basement & Finished Rooms Below Grade View View Location

SUBJECT PHOTOGRAPH ADDENDUM

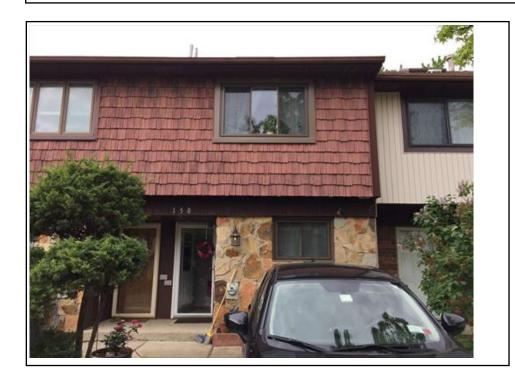
File # CA48778

Borrower/Client Lea Kantelinen

Property Address 150 Rolling Hill Grn

City Staten Island County Richmond State NY Zip Code 10312

Lender loanDepot, LLC FNC



FRONT OF SUBJECT PROPERTY

Subject Front
150 Rolling Hill Grn



REAR OF SUBJECT PROPERTY

Subject Rear 150 Rolling Hill Grn



STREET SCENE

Subject Street

150 Rolling Hill Grn

				1 110 11 07 1 10 1 10
Borrower/Client Lea Kantelinen				
Property Address 150 Rolling Hill Grn				
City Staten Island	County Richmond	State NY	Zip Code 10312	
Lender loanDepot, LLC FNC				



Panel			



CO/Smoke detector	

Parking		

							T IIC II	0/110/10
Borrower/Client	Lea Kantelinen							
Property Address	150 Rolling Hill Grn							
City Staten Is	sland	County	Richmond	State	NY	Zip Code 103	312	
Lender Joan De	enot LLC ENC							



Right			



Left			



Living			

				111011
Borrower/Client Lea Kantelinen				
Property Address 150 Rolling Hill Grn				
City Staten Island	County Richmond	State NY	Zip Code 10312	
Lender loanDepot, LLC FNC				



0.5 Bath			



Kitchen		



address		

				111011 07110110
Borrower/Client Lea Kantelinen				
Property Address 150 Rolling Hill Grn				
City Staten Island	County Richmond	State NY	Zip Code 10312	
Lender loanDepot, LLC FNC				



Bath		



backyard		



dining			

				111011
Borrower/Client Lea Kantelinen				
Property Address 150 Rolling Hill Grn				
City Staten Island	County Richmond	State NY	Zip Code 10312	
Lender loanDepot, LLC FNC				



bedroom			



bedroom		



bedroom		

ADDITIONAL PHOTOGRAPH ADDENDUM

				1 110 11
Borrower/Client Lea Kantelinen				
Property Address 150 Rolling Hill Grn				
City Staten Island	County Richmond	State NY	Zip Code <u>10312</u>	
Lender loanDepot, LLC FNC				



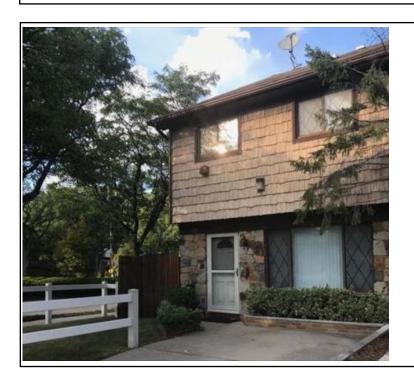
Furnace			



water heater		

COMPARABLES PHOTOGRAPH ADDENDUM File # CA48778

Borrower/Client Lea Kantelinen Property Address 150 Rolling Hill Grn State NY Zip Code 10312 City Staten Island County Richmond Lender loanDepot, LLC FNC



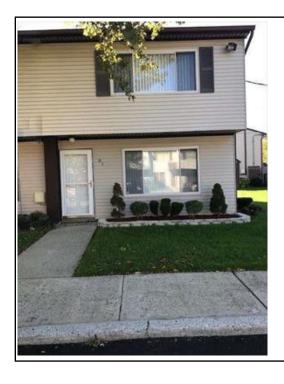
Comparable Sale 1

14 Rolling Hill Grn Staten Island NY 10312 Date of Sale: s11/18;Unk Sale Price: 435,000 1,441 Sq. Ft.: \$ / Sq. Ft.: <u>301.87</u>



Comparable Sale 2

274 Rolling Hill Grn Staten Island NY 10312 Date of Sale: s07/18;Unk Sale Price: 425,000 Sq. Ft.: 1,441 \$ / Sq. Ft.: <u>294.93</u>



Comparable Sale 3

•			
81 Raily Ct			
Staten Island		NY	10312
Date of Sale:	s01/	19;Unk	
Sale Price:	410,	000	
Sq. Ft.:	1,00	8	
\$ / Sq. Ft.:	406.	75	

COMPARABLES PHOTOGRAPH ADDENDUM

File # CA48778

Borrower/Client Lea Kantelinen				
Property Address 150 Rolling Hill Grn				
City Staten Island	County Richmond	State NY	Zip Code 10312	
London Joan Donat LLC FNC				



Comparable Sale 4

238 Rolling H	ill Grn		
Staten Island		NY	10312
Date of Sale:	Activ	е	
Sale Price:	469,9	900	
Sq. Ft.:	1,567	7	
\$ / Sq. Ft.:	299.8	37	



Comparable Sale 5

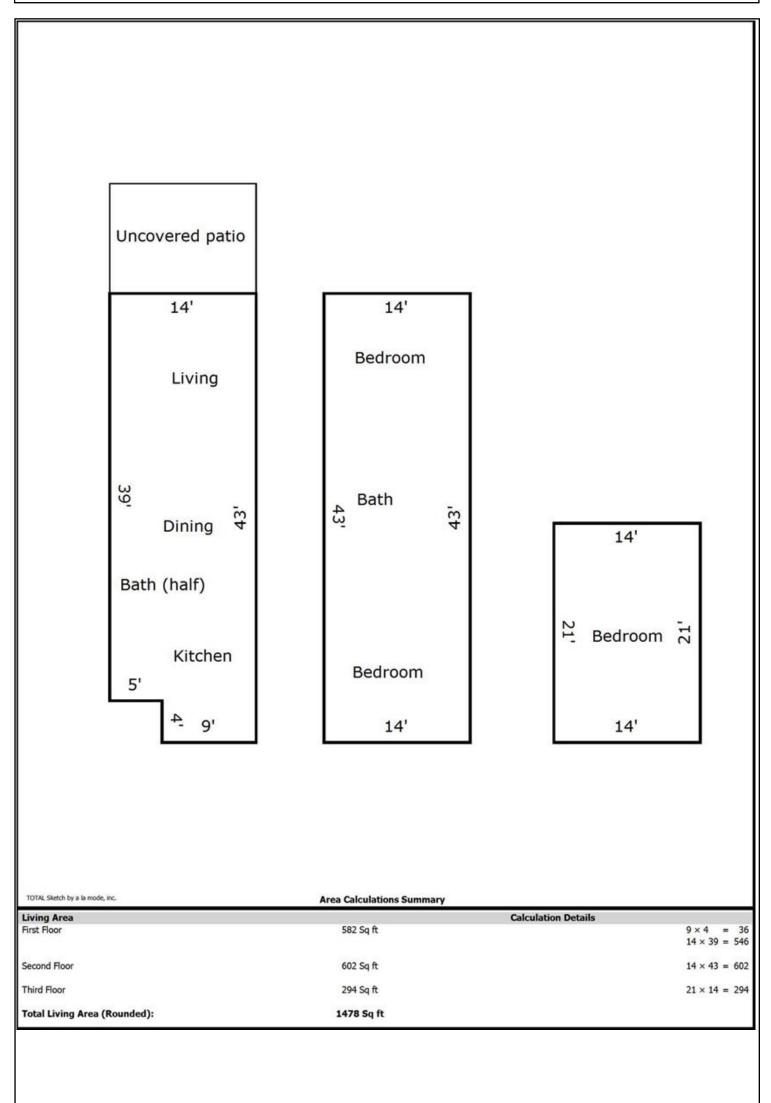
59 Rolling Hill	Grn			
Staten Island		NY	10312	
Date of Sale:	Activ	ve		
Sale Price:	474,	900		
Sq. Ft.:	1,44	1		
\$ / Sq. Ft.:	329.	.56		

Comparable	Sale	6

Date of Sale: _		
Sale Price: _		
Sq. Ft.:		
\$ / Sq. Ft.:		

SKETCH ADDENDUM

				THE# ONTOTTO
Borrower/Client Lea Kantelinen				
Property Address 150 Rolling Hill Grn				
City Staten Island	County Richmond	State NY	Zip Code 10312	
Lender loanDepot, LLC FNC				



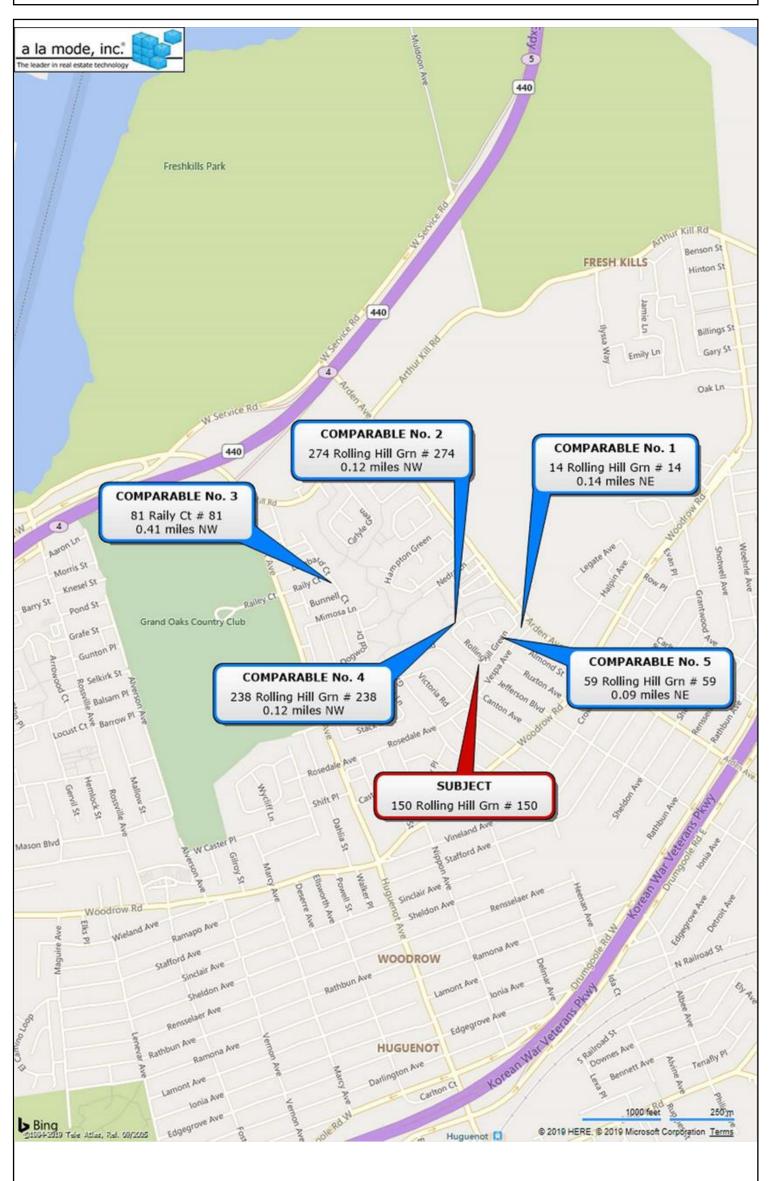
Aerial Map File # CA48778

Borrower/Client Lea Kantelinen

Property Address 150 Rolling Hill Grn

City Staten Island County Richmond State NY Zip Code 10312

Lender loanDepot, LLC FNC



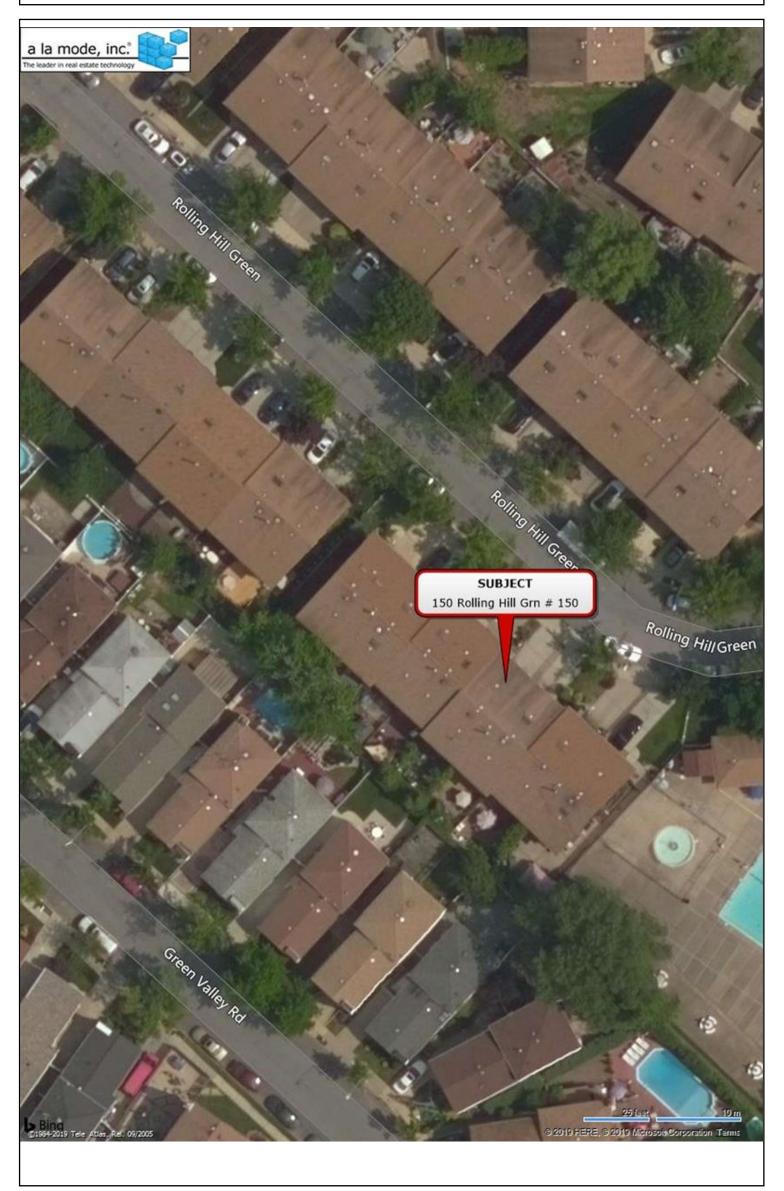
Aerial Map File # CA48778

Borrower/Client Lea Kantelinen

Property Address 150 Rolling Hill Grn

City Staten Island County Richmond State NY Zip Code 10312

Lender JoanDepot, LLC FNC



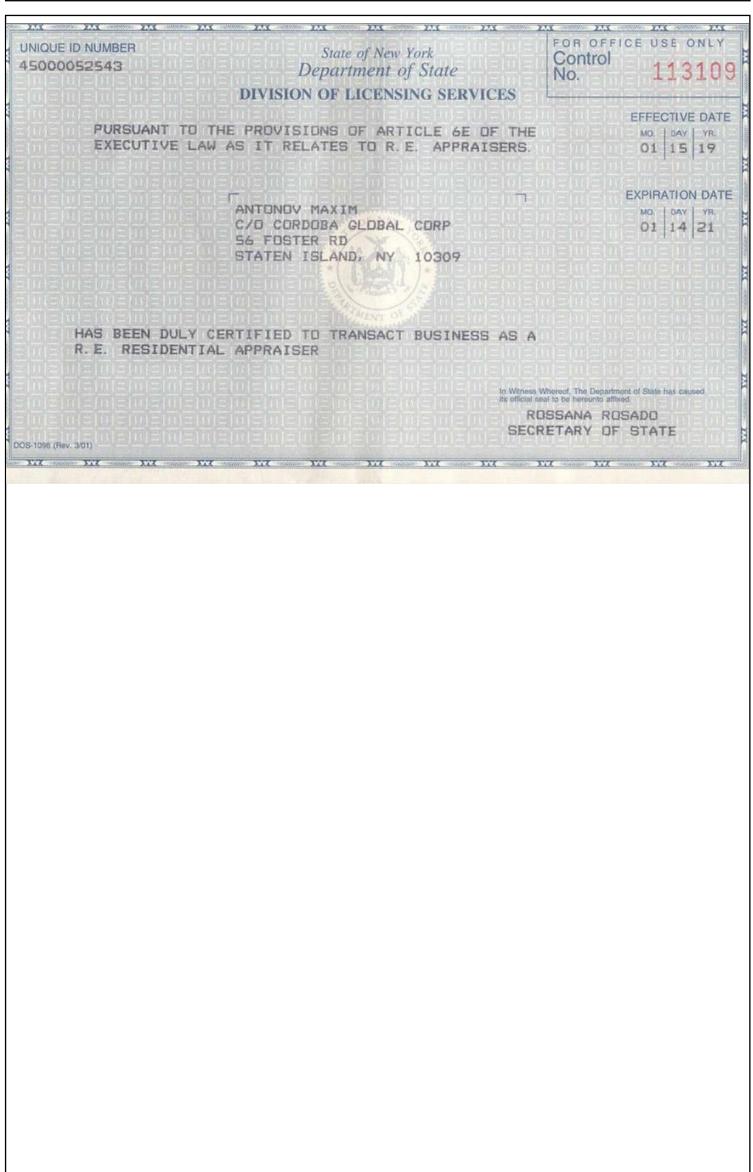
License File # CA48778

Borrower/Client Lea Kantelinen

Property Address 150 Rolling Hill Grn

City Staten Island County Richmond State NY Zip Code 10312

Lender loanDepot, LLC FNC



File # CA48778

Borrower/Client Lea Kantelinen			
Property Address 150 Rolling Hill Grn			
City Staten Island	County Richmond	State NY	Zip Code _10312
Lender loanDepot, LLC FNC			



Real Estate Professionals Errors and Omissions Policy

Declarations

	Policy Number	Prefix	Branch	Agency
333.00	59232761618	RFB	969	078990

Insurance is provided by Continental Casualty Company, 333 South Wabash Ave., Chicago, IL 60604. A Stock Insurance Company.

1. NAMED INSURED AND MAILING ADDRESS:

Cordoba Global Corp. 56 Foster Rd Staten Island, NY 10309

NOTICE TO POLICYHOLDERS:

The Errors and Omissions Liability coverage afforded by this policy is on a Claims Made basis. Please review the policy carefully and discuss this coverage with **your** insurance agent or broker.

2. POLICY PERIOD:

Inception: 10/03/2018

Expiration:

10/03/2019

at 12:01 A.M. Standard Time at your address shown above.

3. ERRORS AND OMISSIONS LIABILITY:

A. Limits of Liability:

Each Claim:

\$1,000,000

Aggregate:

\$1,000,000

B. Discrimination Limits of Liability

\$250,000

C. Deductible:

Each Claim:

\$2,500

D. First Coverage Date:

10/03/2016

E. Prior Acts Date:

10/03/2016

4. POLICY PREMIUM:

\$600.00

DISCRIMINATION (Optional \$250,000 Sublimit):

TOTAL PREMIUM:

....

\$0.00 \$600.00

5. EXTENDED REPORTING PERIOD PREMIUM:

One Year:

50% of the Policy Premium

Three Years:

130% of the Policy Premium

Hattleen W. Curry

Countersigned by Authorized Representative

CNA65780NY ED. 09-2013

1206727-B34093

- 1 -