

APPRAISAL OF REAL PROPERTY

*Alliance Appraisal Corp.
7152 SW 47th Street Miami, FL 33155*



LOCATED AT

*6272 SW 164th Path
Miami, FL 33193
PETES PLACE PB 161-62 T-20480 LOT 12 BLK 7*

FOR

*Ready Mortgage Lenders, LLC.
7480 SW 40th Street Suite 400
Miami, FL 33155*

OPINION OF VALUE

260,000

AS OF

11/17/2015

BY

*Angel Petisco
Alliance Appraisal Corp.
7152 SW 47th Street
Miami, FL 33155
305-823-9900
apetisco@allianceappraisalcorp.com*

Job Request

PrintPreview

Page 1 of 2

Order Details (MERC-19070154)

History (In Progress)

11/12/15 03:53 PM In Progress by Appraiser (Fidel Petisco)

Client Information

Name	Heather Avalo	Phone	
Company	READY MORTGAGE LENDERS	Fax	
Address	*	E-mail	Client Grou

Appraiser Information

Name	Fidel Petisco	Phone	(305) 823-9900
Company		Fax	(305) 825-4060
Address	7152 SW 47th St Miami, FL 33155-4642	E-mail	appraisal@allianceappraisalcorp.com

Lender Information

Name		Phone	
Company	Ready Mortgage Lenders, LLC	Fax	
Address	7480 SW 40th Street Miami, FL 33155	E-mail	

Supervisor Information

Name		Phone	
Company		Fax	
Address		E-mail	

Assignment Information

Due Date	11/19/2015	Client File #	
Other Ref #		Job Type	Uniform Residential Appraisal (FNMA 1004)
Loan Type	Conventional	Sales Price	\$259,900
Loan Purpose	Purchase	Loan Amt	
Ordered By	HEATHER AVALO-LOAN OPENER	Est Value	
Lender	Ready Mortgage Lenders, LLC	Fee	\$400.00
FHA #		Payment Method	Check
Order Date	11/12/2015	Sale Date	
Refinance		Priority	
Prop. Rights	Fee Simple	Loan # or Lender Case #	WB151000098
Internal Ord. #			

Appraised Value

Property Information

Address	6272 SW 164th Path	Prop Type	Townhouse
City	Miami	Legal Desc	PETES PLACE PB 161-62 T-20480 LO BLK 7
State	FL	Directions	

<http://allianceappraisalscorp2.appraisalbilling.com/AppraisalXN/Utilities/PrintPreview.aspx> 11/13/2015

Uniform Residential Appraisal Report

WB151000098
File # 11150680

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

Property Address	6272 SW 164th Path	City	Miami	State	FL	Zip Code	33193
Borrower	Duna Aljure	Owner of Public Record	MADEESMA INTL FUNDING GROUP LLC.	County	Miami-Dade		
Legal Description	PETES PLACE PB 161-62 T-20480 LOT 12 BLK 7						
Assessor's Parcel #	30-4929-023-0680	Tax Year	2014	R.E. Taxes \$	3,375		
Neighborhood Name	West Miami-Dade	Map Reference	54-39-29	Census Tract	165.00		
Occupant	<input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant	Special Assessments \$	0	<input checked="" type="checkbox"/> PUD	HOA \$ 115	<input type="checkbox"/> per year	<input checked="" type="checkbox"/> per month
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)						
Lender/Client	Ready Mortgage Lenders, LLC.	Address	7480 SW 40th Street Suite 400, Miami, FL 33155				
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). DOM 71; As per Multiple Listing Services #A2084245, the subject was last sold on 07/20/15 in the amount of \$195,000 as a short sale. The subject #A2165397, was listed for sale in the amount of \$275,000 and is currently under contract in the amount of \$259,900. Please see subject's sales history.							
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Arms length sale; Arms length sale; Arms length sale; The sales agreement provided by the lender was reviewed, no unusual terms or conditions were noted. The sales agreement should be reviewed by legal counsel as the appraiser is not truly qualified to render an opinion on this.							
Contract Price \$ 259,900		Date of Contract	11/04/2015	Is the property seller the owner of public record? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Data Source(s)	Contract, County Records
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
If Yes, report the total dollar amount and describe the items to be paid. \$0; None Noted							

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

Neighborhood Characteristics		One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	80 %	
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	0 %	
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	186	Low 0	Multi-Family	0 %	
Neighborhood Boundaries	Approximate market boundaries: SW 56th Street (Miller Road) to the south, SW 157th Avenue to the east, SW 167th Avenue to the west, SW 72nd Street (Sunset Drive) to the south.					299	High 35	Commercial 5 %
						240	Pred. 10	Other 15 %
Neighborhood Description	The subject is located in a newer steadily developing residential neighborhood in West Miami-Dade County. This market is primarily composed of tract type single family homes and town homes with a mix of sizes. Commercial uses in the area are mainly composed of service/shopping facilities which serve the markets residents. Available vacant land in the area is being developed with conforming uses. Service/shopping facilities, schools and public transportation are located nearby as they have followed the Market Conditions (including support for the above conclusions) * See attached addendum (Fannie Mae Form 1004MC) for comments. The subject although above the predominant value for the area, is well within the market price range and is not considered an over improvement. Other in Present Land use is for vacant land in the area.							

Dimensions	25 X 100	Area	2,500 sf	Shape	Rectangular	View	N;Res;
Specific Zoning Classification	RU-3M	Zoning Description	Minimum Apartment House				
Zoning Compliance	<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)						
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type		Public	Private	
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Street	Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input type="checkbox"/>	<input checked="" type="checkbox"/> Bottle	Sanitary Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Alley	None	<input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone	X	FEMA Map #	12086C0429L	FEMA Map Date	09/11/2009		
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe									
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe									
No unfavorable site conditions (easement, encroachments, etc.) were observed. This is an interior residential site for the area. Site dimensions shown were derived from the recorded plat of the subdivision (see attached plat/location map), these are assumed to be correct. A survey of the property was not made available for review, however, this is suggested for accuracy of the site area which could have an impact on the overall value of the property.									

General Description		Foundation		Exterior Description		materials/condition	Interior	materials/condition
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	CBS/Average	Floors	Tile/Lam/Good		
# of Stories	2	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	CBS/Average	Walls	Drywall/Average		
Type	<input type="checkbox"/> Det. <input checked="" type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area	0 sq.ft.	Roof Surface	Trim/Finish	Average/Good		
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish	0 %	Gutters & Downspouts	Gutters/Average	Bath Floor	Tile/Avg.Good		
Design (Style)	Townhouse	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	SH/Average/Good	Bath Wainscot	Tile/Avg.Good		
Year Built	2004	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	Shutters/Average	Car Storage	<input type="checkbox"/> None		
Effective Age (Yrs)	5-7	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	None	<input checked="" type="checkbox"/> Driveway	# of Cars	2	
Attic	<input type="checkbox"/> None	Heating <input type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Pavers		
<input type="checkbox"/> Drop Stair	<input type="checkbox"/> Stairs	<input checked="" type="checkbox"/> Other RC/AC <input type="checkbox"/> Fuel Electric	<input type="checkbox"/> Fireplace(s) # 0	<input checked="" type="checkbox"/> Fence Wood	<input checked="" type="checkbox"/> Garage	# of Cars	1	
<input type="checkbox"/> Floor	<input checked="" type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck Rear	<input checked="" type="checkbox"/> Porch Entry	<input type="checkbox"/> Carport	# of Cars	0	
<input type="checkbox"/> Finished	<input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None	<input checked="" type="checkbox"/> Other Shutters	<input type="checkbox"/> Att.	<input type="checkbox"/> Det.	<input checked="" type="checkbox"/> Built-in	
Appliances	<input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)							

Finished area above grade contains: 7 Rooms 3 Bedrooms 2.1 Bath(s) 1,706 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). Entry porch, rear porch, wood fence, storm (hurricane) shutters, garage door opener

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3; Kitchen-updated-six to ten years ago; Bathrooms-not updated; The subject improvements are composed of a two story three bedroom two and a half bathroom townhome of typical South Florida quality. The subject has been adequately maintained throughout the years and is in overall Average/Good condition for the market area. The subject has received some updates since the purchase in 07/2015 which include: new vanities and toilets in the bathrooms, electrical work, drywall work, paint and stainless steel appliances. The subjects kitchen was updated as well with granite countertops however the realtor does not know when. The appraiser assumes no hidden defects to be present.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe
The subject is a two story townhome which conforms to its market.

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There are 4 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 259,900 to \$ 319,900 .									
There are 19 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 200,000 to \$ 289,500 .									
FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3	
Address 6272 SW 164th Path Miami, FL 33193		6364 SW 165th Ave Miami, FL 33193			6354 SW 165th Ave Miami, FL 33193			7002 SW 164th Ct Miami, FL 33193	
Proximity to Subject		0.07 MILES SW			0.07 MILES SW			0.45 MILES S	
Sale Price	\$ 259,900	\$ 250,000	\$ 250,000	\$ 250,000	\$ 275,000				
Sale Price/Gross Liv. Area	\$ 152.34 sq.ft.	\$ 146.54 sq.ft.	\$ 158.73 sq.ft.	\$ 163.59 sq.ft.					
Data Source(s)		RealQuest/MLS #A2153971;DOM 23	RealQuest/MLS #A2142238;DOM 7	RealQuest/MLS #A2142238;DOM 7					
Verification Source(s)		Off. data/Listing Off/Floor Plan	Off. data/Listing Off/Floor Plan	Off. data/Listing Off/Floor Plan					
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0		ArmLth Conv;0		ArmLth Conv;0			
Date of Sale/Time		s10/15;c08/15		s08/15;c07/15		s08/15;c07/15			
Location	N;Res;	N;Res;		N;Res;		N;Res;			
Leasehold/Fee Simple	Fee simple	Fee simple		Fee simple		Fee simple			
Site	2,500 sf	2,500 sf		2,500 sf		2,188 sf		0	
View	N;Res;	N;Res;		N;Res;		B;Lake;		-10,000	
Design (Style)	AT2;Townhouse	AT2;Townhouse		AT2;Townhouse		AT2;Townhouse			
Quality of Construction	Q3	Q3		Q3		Q3			
Actual Age	11	11		11		14		0	
Condition	C3	C4	+10,000	C3		C3			
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths	Total	Bdrms.	Baths
Room Count	7	3	2.1	7	3	2.1	7	3	2.1
Gross Living Area	1,706 sq.ft.		1,706 sq.ft.		1,575 sq.ft.		+6,500	1,681 sq.ft.	0
Basement & Finished Rooms Below Grade	0sf		0sf		0sf		0sf		
Functional Utility	Average		Average		Average		Average		
Heating/Cooling	Central A/C		Central A/C		Central A/C		Central A/C		
Energy Efficient Items	Average		Average		Average		Average		
Garage/Carport	1gbi2dw		1gbi2dw		1gbi2dw		1gbi2dw		
Porch/Patio/Deck	Entry, patio		Entry, patio		Entry, patio		Entry, patio		
Additional Features	Fence		Fence		Fence		Fence		
Additional Features	Appliances		Appliances		Appliances		Appliances		
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 10,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 6,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> -	\$ -10,000		
Adjusted Sale Price of Comparables		Net Adj. 4.0 %		Net Adj. 2.6 %		Net Adj. 3.6 %			
		Gross Adj. 4.0 % \$ 260,000		Gross Adj. 2.6 % \$ 256,500		Gross Adj. 3.6 % \$ 265,000			

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

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

Data Source(s) Corelogic/Realquest, Miami-Dade.Gov, SEF MLX

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

Data Source(s) Corelogic/Realquest, Miami-Dade.Gov, SEF MLX

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

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer	07/20/2015		04/20/2015	
Price of Prior Sale/Transfer	\$195,000		\$198,500	
Data Source(s)	RealQuest	RealQuest	RealQuest	RealQuest
Effective Date of Data Source(s)	11/17/2015	11/17/2015	11/17/2015	11/17/2015

Analysis of prior sale or transfer history of the subject property and comparable sales *Prior sales history as recorded in county records.*

Summary of Sales Comparison Approach *The comparable sales used were the best available sales at the time of inspection and would be alternate choices for buyers in the market area. Comparable sale #1, is the same basic model as the subject and has been adjusted accordingly for its inferior condition. As per a conversation with the realtor, this sale is in average/original condition. Comparable sale #2, is a three bedroom townhome in the subjects project and is in similar condition. Living area for this sale derived from County Records. Comparable sale #3, is a three bedroom townhome in the market area which is similar in conditions and has been adjusted accordingly for its superior lakeview. Living area for this sale was derived from an appraisal performed by our firm. All information regarding the comparable sales was derived from County Records, the Multiple Listing Services, office data, an exterior frontal inspection, and confirmed with the realtors themselves. The sales used were adjusted accordingly for market recognized differences and given equal weight in the final opinion of market value. The appraiser assumes no hidden defects to be present. The subject although above the predominant value is not considered an over improvement.*

Indicated Value by Sales Comparison Approach \$ 260,000

Indicated Value by: Sales Comparison Approach \$ 260,000 Cost Approach (if developed) \$ 246,090 Income Approach (if developed) \$

Both the market data and cost approach were given equal consideration in the final estimate of value. Due to a lack of reliable information to derive a gross rent multiplier as homes in this community are typically owner occupied, the income approach was not felt to be a reliable indicator of value.

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

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 260,000 , as of 11/17/2015 , which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

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COMMENTS ON THE COST APPROACH:

The cost approach has only been developed by the appraiser as an analysis to support their opinion of the property's market value. Use of this data, in whole or part, for other purposes is not intended by the appraiser. Nothing set forth in the appraisal should be relied upon for purpose of determining the amount or type of insurance coverage to be placed on the subject property. The appraiser assumes no liability for and does not guarantee that any insurable value estimate inferred from this report will result in the subject property being fully insured for any loss that may be sustained. Further, the cost approach may not be a reliable indication of replacement or reproduction cost for any date other than the effective date of this appraisal due to changing costs of labor and materials due to changing building codes and governmental regulations and requirements.

ADDITIONAL COMMENTS

COST APPROACH TO VALUE (not required by Fannie Mae)

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

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) *The subject is located in a built up market, where land sales are not readily available. The subjects land value was estimated and derived through abstraction and public record sources. Land sales in this community are typically purchased by developers and sub-divided.*

COST APPROACH

ESTIMATED <input checked="" type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	= \$	35,000
Source of cost data Local Contractors/Publications	DWELLING 1,706 Sq.Ft. @ \$ 115.00	= \$	196,190
Quality rating from cost service Average Effective date of cost data 11/2015	0 Sq.Ft. @ \$	= \$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	Appl.shutters,Porch	= \$	15,000
<i>Per Fannie Mae guidelines and USPAP, the cost approach is not required or considered a reliable source of value for older properties like the subject, however the lender has required this although it has been given no consideration in this report. Personal property is not included in this report.</i>	Garage/Carport 218 Sq.Ft. @ \$ 50.00	= \$	10,900
<i>Land values in excess of 30% of total property values is not unusual of homes in the area and do not have an adverse affect on the marketability of these properties.</i>	Total Estimate of Cost-New	= \$	222,090
	Less Physical Functional External	= \$(18,500)
	Depreciation 18,500	= \$	203,590
	Depreciated Cost of Improvements	= \$	7,500
Estimated Remaining Economic Life (HUD and VA only)	"As-is" Value of Site Improvements	= \$	246,090
INCOME APPROACH TO VALUE (not required by Fannie Mae)			
Estimated Monthly Market Rent \$	X Gross Rent Multiplier = \$	Indicated Value by Income Approach	
Summary of Income Approach (including support for market rent and GRM)			

INCOME

PROJECT INFORMATION FOR PUDS (if applicable)

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

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

PUD INFORMATION

Total number of phases	Total number of units	Total number of units sold
Total number of units rented	Total number of units for sale	Data source(s)
Was the project created by the conversion of existing building(s) into a PUD?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If Yes, date of conversion.
Does the project contain any multi-dwelling units?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Data Source
Are the units, common elements, and recreation facilities complete?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If No, describe the status of completion.

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

Describe common elements and recreational facilities.

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

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

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

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

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

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

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

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

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

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

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

Uniform Residential Appraisal Report

WB151000098
File # 11150680

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 Appraisals 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 Angel Petisco

Signature 
 Name Angel Petisco
 Company Name Alliance Appraisal Corp.
 Company Address 7152 SW 47th Street
 Miami, FL 33155
 Telephone Number 305-823-9900
 Email Address apetisco@allianceappraisalcorp.com
 Date of Signature and Report 11/18/2015
 Effective Date of Appraisal 11/17/2015
 State Certification # Cert Res RD 6898
 or State License # _____
 or Other (describe) _____ State # _____
 State FL
 Expiration Date of Certification or License 11/30/2016

ADDRESS OF PROPERTY APPRAISED

6272 SW 164th Path
 Miami, FL 33193

APPRaised VALUE OF SUBJECT PROPERTY \$ 260,000

LENDER/CLIENT

Name No AMC
 Company Name Ready Mortgage Lenders, LLC.
 Company Address 7480 SW 40th Street Suite 400, Miami, FL 33155
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

SUBJECT PROPERTY

- Did not inspect subject property
- Did inspect exterior of subject property from street
 Date of Inspection _____
- Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
- Did inspect exterior of comparable sales from street
 Date of Inspection _____

FIRREA / USPAP ADDENDUM

Borrower	Duna Aljure	File No.	11150680
Property Address	6272 SW 164th Path	County	Miami-Dade
City	Miami	State	FL
Lender/Client	Ready Mortgage Lenders, LLC.	Zip Code	33193
Purpose	The purpose of this appraisal report is to determine the fair market value of the subject property which is the subject of this report.		
Scope of Work			
<p>The scope of this appraisal report is the formation of the most current applicable data in relation to the subject property and the development of the fair market value estimate. The verified, collected data is processed through the three basic appraisal approaches (market data approach, cost approach, and income approach) were applicable. The selected comparable properties are adjusted to the subject property were applicable when market recognized differences exist. Using accepted appraisal techniques the adjusted comparable data is shown in this report and is used as the primarily basis for the estimated fair market value of the subject property.</p>			
Intended Use / Intended User			
<p>Intended Use: This appraisal report is intended for use in a mortgage financing transaction only by the lender/client previously mentioned. This report is not intended for any other use.</p>			
<p>Intended User(s): The intended user of this report is the lender/client as previously stated.</p>			
History of Property			
<p>Current listing information: As per Multiple Listing Services #A2084245, the subject was last sold on 07/20/15 in the amount of \$195,000 as a short sale. The subject as of #A2165397, was originally listed for sale in the amount of \$275,000 and is currently under contract in the amount of \$259,900. Please see subject's sales history.</p>			
<p>Prior sale: 07/20/2015 - \$195,000 - \$195,000 Short Sale</p>			
Exposure Time / Marketing Time			
<p>Based on information derived from the subject market (see attached Fannie Mae Form 1004MC), currently marketing time does not appear to be exceeding six months on properly priced properties in the area.</p>			
Personal (non-realty) Transfers			
<p>Personal property, including those items which are not permanently affixed or attached to the real property, have not been included in the estimate</p>			
Additional Comments			
<p>HIGHEST AND BEST USE: <i>The reasonable, probable, and legal use of vacant land or improved property, which is physically possible, appropriately supported, and financially feasible which results in the highest value. The four criteria the highest and best use must meet area legal permissibility, financial feasibility, physical possibility, and maximum profitability.</i> <i>Highest and best use of land as though vacant. The use of property based on the assumption that a parcel of land is vacant or can be made vacant through demolition of any improvements.</i> <i>Highest and best use of property as improved. The use that should be made of the property as it exists.</i> <i>The opinion of the highest and best use indicated in this appraisal report takes into account these factors and the nature of the subject property as it compares with the surrounding neighborhood/marketplace.</i></p>			
<p>CONDITION OF COMPONENTS <i>The appraisal form used for this appraisal report calls for opinions of the condition of components of the subject improvements which include, but not limited to; appliances, roof electrical equipment, mechanical or plumbing system, cooling/heating, foundation, surfaces. The conditions indicated in this report are based on observations made at the time of the inspection. They rely on reasonable expectations as to the adequacy and visual indications; and are based upon market standards. The observations do not constitute certification. If certification is required, a legally qualified consultant/contractor should be retained.</i></p>			
<p>SUBJECT SKETCH/LIVING AREA <i>The appraiser is not a surveyor: therefore living area for the subject was ascertained through field measurements as well as a floor plan of the property, building dimensions shown are rounded. The sketch shown is for visual aid only.</i></p>			
<p>SQUARE FOOTAGE OF THE COMPARABLE SALES <i>The appraiser has used actual living area in the market analysis for the subject and the comparable properties provided. The living area used for the comparables, as noted, have been obtained from public records sources/tax rolls, in house office records, or information provided by sources including but not limited to local appraisers, builders/developers, etc.</i></p>			
<p>Certification Supplement</p> <ol style="list-style-type: none"> This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or an approval of a loan. My compensation is not contingent upon the reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value estimate, the attainment of a stipulated result or the occurrence of a subsequent event. <p>This report is subject to all attached addenda, completion of the property per plans and specifications supplied, and creation of the condominium. All electronic signatures utilized by the appraisers in this report have personal passwords for security purposes.</p>			
 Appraiser: <u>Angel Petisco</u> Signed Date: <u>11/18/2015</u> Certification or License #: <u>Cert Res RD 6898</u> Certification or License State: <u>FL</u> Expires: <u>11/30/2016</u> Effective Date of Appraisal: <u>11/17/2015</u>		Supervisory Appraiser: _____ Signed Date: _____ Certification or License #: _____ Certification or License State: _____ Expires: _____ Inspection of Subject: <input type="checkbox"/> Did Not <input type="checkbox"/> Exterior Only <input type="checkbox"/> Interior and Exterior	

Market Conditions Addendum to the Appraisal Report

WB151000098
File No. 11150680

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

Property Address	6272 SW 164th Path			City	Miami	State	FL	ZIP Code	33193
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Borrower Duna Aljure

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

Inventory Analysis		Prior 7-12 Months	Prior 4-6 Months	Current – 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)		8	3	8	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)		1.33	1.00	2.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings		Not available	Not available	4	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)		Not available	Not available	1.5	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %		Prior 7-12 Months	Prior 4-6 Months	Current – 3 Months	Overall Trend		
Median Comparable Sale Price		241,250	237,000	250,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market		22	10	16	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price		249,950	245,000	267,500	<input type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market		Not available	Not available	Not available	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price		97%	97%	93%	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Seller-(developer, builder, etc.)paid financial assistance prevalent?		<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No		<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buydowns, closing costs, condo fees, options, etc.). *Sales concessions in this market are not typical. Information above was derived from similar sized homes in the market area of arms length transactions between 1,300 and 2,000 sf and are similar in living area, location, age, and year built. The subjects overall market trend is stable.*

MARKET RESEARCH & ANALYSIS

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

This like many areas of Miami-Dade County have experienced foreclosures, however they are gradually absorbed by the market.

Cite data sources for above information. *Public record sources, Multiple Listing Service including area agents, office data, media*

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

The sales in the market area have remained relatively stable within the last twelve months.

CONDOS/CO-OP PROJECTS

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

Subject Project Data		Prior 7-12 Months	Prior 4-6 Months	Current – 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)		1	1	1	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)		0.17	0.33	0.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Active Comparable Listings		Not Available	Not Available	1	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)		Not Available	Not Available	3.0	<input type="checkbox"/> Declining	<input type="checkbox"/> Stable	<input type="checkbox"/> Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties. *Information above was derived from the Multiple Listing Services.*

Summarize the above trends and address the impact on the subject unit and project. *The project currently appears to be in line with general market conditions in the area.*

APPRaiser

Signature	Signature
Appraiser Name Angel Petisco	Supervisory Appraiser Name
Company Name Alliance Appraisal Corp.	Company Name
Company Address 7152 SW 47th Street, Miami , FL 33155	Company Address
State License/Certification # Cert Res RD 6898	State License/Certification #
Email Address apetisco@allianceappraisalcorp.com	Email Address

Borrower	Duna Aljure	File No. 11150680
Property Address	6272 SW 164th Path	
City	Miami	County Miami-Dade
Lender/Client	Ready Mortgage Lenders, LLC.	State FL Zip Code 33193

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

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

Comments on Standards Rule 2-3

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

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

Reasonable Exposure Time

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

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is:

1-90 days

Comments on Appraisal and Report Identification

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

APPRAISER:

Signature:

Name: Angel Petisco

State Certification #: Cert Res RD 6898

or State License #:

State: FL Expiration Date of Certification or License: 11/30/2016

Date of Signature and Report: 11/18/2015

Effective Date of Appraisal: 11/17/2015

Inspection of Subject: None Interior and Exterior Exterior-Only

Date of Inspection (if applicable): 11/17/2015

SUPERVISORY or CO-APPRAISER (if applicable):

Signature:

Name:

State Certification #: _____

or State License #:

State: _____ Expiration Date of Certification or License: _____

Date of Signature: _____

Inspection of Subject: None Interior and Exterior Exterior-Only

Date of Inspection (if applicable): _____

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)

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

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

Updated

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

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

Remodeled

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

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

Explanation of Bathroom Count

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

Example:

3.2 indicates three full baths and two half baths.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

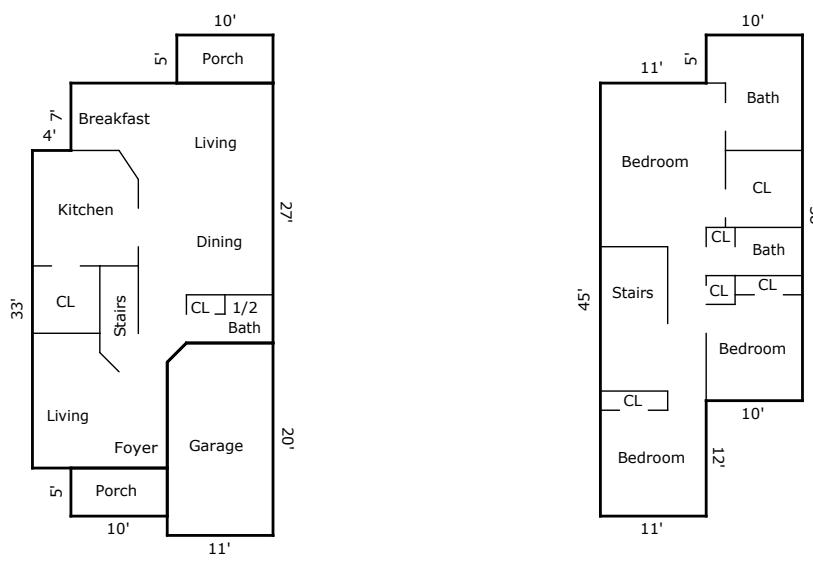
Abbreviations Used in Data Standardization Text

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
B	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
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
o	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	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
wo	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

Building Sketch (Page - 1)

Borrower	<i>Duna Aljure</i>
Property Address	6272 SW 164th Path
City	<i>Miami</i>
Lender/Client	<i>Ready Mortgage Lenders, LLC.</i>



First Floor

Second Floor

Building Sketch (Page - 2)

Borrower	Duna Aljure				
Property Address	6272 SW 164th Path				
City	Miami	County	Miami-Dade	State	FL
Lender/Client	Ready Mortgage Lenders, LLC.			Zip Code	33193

TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area	
First Floor	831 Sq ft
Second Floor	875 Sq ft
Total Living Area (Rounded):	1706 Sq ft
Non-living Area	
1 Car Attached	218 Sq ft
Entry Porch	50 Sq ft
Rear Porch	50 Sq ft

Location Map

Borrower	Duna Aljure
Property Address	6272 SW 164th Path
City	Miami
Lender/Client	Ready Mortgage Lenders, LLC.



Flood Map

Borrower	Duna Aljure				
Property Address	6272 SW 164th Path				
City	Miami	County	Miami-Dade	State	FL
Lender/Client	Ready Mortgage Lenders, LLC.				
				Zip Code	33193

InterFlood

Prepared for: Alliance Appraisals Corp.
6272 SW 164th Path
Miami, FL 33193



MAP DATA

FEMA Special Flood Hazard Area: No
Map Number: 12086C0429L
Zone: X
Map Date: September 11, 2009
FIPS: 12086

MAP LEGEND

- Areas inundated by 500-year flooding
 - Areas inundated by 100-year flooding
 - Velocity Hazard

Powered by CoreLogic®



Borrower	Duna Ajure		
Property Address	6272 SW 164th Path		
City	Miami	County	Miami-Dade
Lender/Client	Ready Mortgage Lenders, LLC.	State	FL
		Zip Code	33193

Property Search Application - Miami-Dade County

Page 1 of 1



OFFICE OF THE PROPERTY APPRAISER

Summary Report

Generated On : 11/13/2015

Property Information	
Folio:	30-4929-023-0680
Property Address:	6272 SW 164 PATH Miami, FL 33193-4466
Owner	MADEESMA INTL FUNDING GROUP LLC
Mailing Address	9560 SW 107 AVE #203 MIAMI, FL 33176 USA
Primary Zone	3700 MULTI-FAMILY - 10-21 U/A
Primary Land Use	0410 RESIDENTIAL - TOTAL VALUE : TOWNHOUSE
Beds / Baths / Half	3 / 2 / 0
Floors	2
Living Units	1
Actual Area	Sq.Ft
Living Area	Sq.Ft
Adjusted Area	1,789 Sq.Ft
Lot Size	2,500 Sq.Ft
Year Built	2004



Assessment Information			
Year	2015	2014	2013
Land Value	\$0	\$0	\$0
Building Value	\$0	\$0	\$0
XF Value	\$0	\$0	\$0
Market Value	\$184,430	\$172,360	\$137,890
Assessed Value	\$166,846	\$151,679	\$137,890

Benefits Information				
Benefit	Type	2015	2014	2013
Non-Homestead Cap	Assessment Reduction	\$17,584	\$20,681	

Note: Not all benefits are applicable to all Taxable Values (i.e. County, School Board, City, Regional).

Short Legal Description				
PETES PLACE				
PB 161-62 T-20480				
LOT 12 BLK 7				
LOT SIZE 2500 SQ FT				
FAU 30 4929 001 0230 THRU 0260				

Previous Sale	Price	OR Book-Page	Qualification Description
07/20/2015	\$195,000	29719-0036	Qual by exam of deed
07/01/2004	\$166,200	22553-1376	Sales which are qualified
05/01/2003	\$8,305,000	21244-2077	Deeds that include more than one parcel

The Office of the Property Appraiser is continually editing and updating the tax roll. This website may not reflect the most current information on record. The Property Appraiser and Miami-Dade County assumes no liability, see full disclaimer and User Agreement at <http://www.miamidade.gov/info/disclaimer.asp>

Version:

<http://www.miamidade.gov/propertysearch/>

11/13/2015

Plat Map

Borrower	Duna Aljure							
Property Address	6272 SW 164th Path							
City	Miami	County	Miami-Dade		State	FL	Zip Code	33193
Lender/Client	Ready Mortgage Lenders, LLC.							

Miami-Dade Official Records - Print Document

Page 3 of 3



Subject's Current Multiple Listing Services Listing

Borrower	Duna Aljure	
Property Address	6272 SW 164th Path	
City	Miami	County Miami-Dade
Lender/Client	Ready Mortgage Lenders, LLC.	

Print

Page 1 of 1

FIDEL PETISCO	RE2 - CONDO/CO-OP/VILLA/TOWNHOUSE	Southeast Florida MLS	
ML: A2165397	BC: INBI01 / Inmobi Real Estate Holdings	AREA: 49 SH SALE: N UN: 6272 RP: LLP: CITY: MIAMI ZP: 33193-4466 T-20480 LOT 12 BLK 7 LOT SIZE 2500 SQ FT FAU FL#: 1 TOTFL: 2	REO: N STATUS: B LP: \$264,900 GEOAR: BLDG#: STYLE: T51 TYPE: TOWNHSE
AD: 6272 SW 164th Path	CT: DADE F#: 30-49-29-023-0680		
LG: PETES PLACEPB 161-62			
MC: 30	TN: 49	SE: 29 SD: 23 PN: 0680 MAP: 2949 ST: FL	
DV:		CN: PETES PLACE INTLVL: 0	
MN:	F\$:	UNIT BLG: UNIT COMPLX:	
LA: 1,789	TA: 1,789	YR: 2004/ RS CONV: EFF: BED: 3 FBATH: 2 HBATH: 0 #I: 24	
UNIT: OTHER		DET: N MNLIV: DOCK SPACE#:	
GOVRN: HOA		GARAG: 1 ATT CPT: PARK SPACE#:	
WTRFR: N		WTRAC: FACE:	
UNTVW: OTHER		SECUR: NOBALRM BAL&P:	
CONST: CBBRICK		DINE: FAM-DIN OTHER SF/FF: 2500	
PARK: 2+SPACES		PARKING RESTRICT: MIN LS #DAY: 365 #LSE YR: 1	
FLOOR: OTHER TILE			
REM: Wonderful remodeled townhouse in an excellent location in SW Miami. Close to great schools, shopping, banks, and much more. This 3/2 townhouse features a garage and is ready for your Buyer to move in. This property is a must see, and is priced to sell! Don't hesitate, this area sells quickly. MUST SEE VIRTUAL TOUR- https://youtu.be/v0fA2Pe_Ous			
		ES: MS: HS:	

DIR:

BRK-REM: Easy to show. Contact LA with any questions. Use Showing Assist for showings.

LR:	DR:	DA:	KT:	FR:	FL:	PR:
MB:	2B:	3B:	4B:	DN:	UR:	PB:
BEDRM: 1BR+GRND						CF: 0
MSBTM:						PETS: Y/ RES
ROOMS:						
INTER: OTHER						
EQUIP: RANGE-E	REFRIG	DISHWASH	MICRO			
WNWD:			EXTER:	OTHER		
MAINT:	OTHER					
AMENS:	OTHER					
RESTR:	OTHER		APPRV:	3-4WKS		HOPA: U
HEAT:	CENTRAL		COOL:	CENTRAL		
TRMSCONS:CASH	CONV	FHA		ASSUME:	DAV/SOH:	
MPR: N	TOA: H	TOTAL FEES: \$115	/M		DMV/ASV:	
TAXES: \$3,515	TAXYR: 2014	TAX: NOEXEMPT			TM:	
APP FEE: \$150	MAINT FEE: \$115	LAND LSE: \$0		REC LSE: \$0		
SPEC:		POSS: FUNDING		IDX: Y		
LPID: 3298146 / Osmany Linares			APH: 305-458-8370		OPH: 786-732-0872	
2PID:			ZAG:		FAX: 786-732-0873	
LTY: ER	ON:		ON#:		2PH: 305-458-8370	
URL:			PHOTO:	1PLUS	BRD: A	
EMAILA: osmanylinares@hotmail.com			VT:	https://youtu.be/v0fA2Pe_Ous		
COBA: 3.0%	COTB: 3.0%	CONR:	VAR: N JA:	WD:		
OCCUP: VACANT	SHOW: SHOWASSIST		LD:	XD:		
PREV STATUS: A	STATUS CHNG: 11/05/15			L1:		
PREV\$: \$269,900	PRICE CHNG: 10/30/15	ORIG\$: \$275,000		L2:		
INET: Y/Wonderful remodeled townhouse in an excellent location in SW Miami. Close to great schools, shopping, banks, and much more.						

PD: 11/05/15	CONTING: E	DM: 71	FURN:	CD:	SP:
ECD: 12/16/15	CB:	SPID:			S1:
TR:	SC:	SPID2:			S2:

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11/17/15 3:52 PM

Subjects Previous MLS Listing

Borrower	Duna Aljure	
Property Address	6272 SW 164th Path	
City	Miami	County Miami-Dade
Lender/Client	Ready Mortgage Lenders, LLC.	State FL Zip Code 33193

Print

Page 1 of 1

FIDEL PETISCO **RE2 - CONDO/CO-OP/VILLA/TOWNHOUSE** **Southeast Florida MLS**
ML: A2084245 **BC:** UDRE01 / United Dream Real Estate **AREA:** 49 **SH SALE:** Y / AP **REO:** N **STATUS:** CS
AD: 6272 SW 164th Path **UN:** 6272 **RP:** **LLP:** **LP:** \$211,000
CT: DADE **F#:** 30-49-29-023-0680 **CITY:** MIAMI **ZP:** 33193-4466 **GEOAR:**
LG: PETES PLACEPB 161-62 **T-20480 LOT 12 BLK 7 LOT SIZE 2500 SQ FT FAU** **FL#:** 1 **TOTFL:** 2 **BLDG#:**
MC: 30 **TN:** 49 **SE:** 29 **SD:** 23 **PN:** 0680 **MAP:** 2949 **ST:** FL **STYLE:** T51
DV: **CN:** PETES PLACE **INTLVLS:** 0 **TYPE:** TOWNHSE
MN: **F\$:** **UNIT BLG:** **UNIT COMPLX:**
LA: 1,789 **TA:** 1,789 **YR:** 2004/ RS **CONV:** **EFF:** **BED:** 3 **FBATH:** 2 **HBATH:** 0 **#I:** 9
UNIT: OTHER **DET:** N **MNLIV:** **DOCK SPACE#:**
GOVRN: HOA **GARAG:** 1 **CPT:** **PARK SPACE#:**
WTRFR: N **WTRAC:** **FACE:**
UNTVW: OTHER **SECUR:** NOBALRM **BAL&P:**
CONST: CBRICK **DINE:** **SF/FF:** 2500
PARK: 2+SPACES **PARKING RESTRICT:**
FLOOR: OTHER **MIN LS #DAY:** 365 **#LSE YR:** 1 **eBH:** SUBMIT AN OFFER
REM: BACK ON THE MARKET***APPROVED SHORT SALE!! SHORT SALE CONTINGENT UPON LENDER'S APPROVAL OF NEW BUYER. Any reduction in commission shared 50/50 basis. Property needs minor interior repairs. HOA past dues of \$16,000.00. Buyer to close with Venetian Title Services, Inc. Please include attached addendums with offers.
ES:
MS:
HS:

DIR:

BRK-REM: Approved Short Sale! Any reduction in commission shared 50/50 basis.

LR:	DR:	DA:	KT:	FR:	FL:	PR:
MB:	2B:	3B:	4B:	DN:	UR:	PB:
BEDRM: 1BR+GRND						CF: 0
MSBTB:						PETS: Y/ RES
ROOMS:						
INTER: OTHER						
EQUIP: OTHER						
WNDW:				EXTER:	OTHER	
MAINT: OTHER						
AMENS: NONE						
RESTR: OTHER				APPRV:	3-4WKS	HOPA: U
HEAT: CENTRAL				COOL:	CENTRAL	
TRMSCONS:CASH	CONV	OTHER		ASSUME:		DAV/SOH:
MPR: N	TOA: H	TOTAL FEES: \$115	/M			DMV/ASV:
TAXES: \$3,111		TAXYR: 2013		TAX: NOEXEMPT		TM:
APP FEE: \$150		MAINT FEE: \$0		LAND LSE: \$0		REC LSE: \$0
SPEC:				POSS: FUNDING		IDX: Y
LPID: 0701458 / Annie Coronel				APH: 305-915-9692		OPH: 786-355-6646
2PID:				2AG:		FAX:
LTY: ER	ON:			ON#:		2PH:
URL:				PHOTO: 1PLUS		BRD: A
EMAILA: ancor005@gmail.com				VT: http://www.propertypanorama.com/instaview/mia/A2084245		
COBA: 3.0%	COTB: 3.0%	CONR:		VAR: N	JA:	WD:
OCCUP: VACANT	SHOW: SHOWASSIST				LD: 03/10/15	XD:
PREV STATUS: PS	STATUS CHNG: 08/10/15					L1:
PREV\$: \$200,000	PRICE CHNG: 04/22/15	ORIG\$: \$200,000				L2:
INET: Y/Approved Short Sale. Contingent on new buyer approved						

PD: 06/24/15	CONTING:	DM: 106	FURN: U	CD: 07/20/15	SP: \$195,000
ECD: 07/31/15	CB: UDRE01	SPID: 0701458 / Annie Coronel			S1:
TR: CASH	SC: N	SPID2:			S2:

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11/17/15 3:52 PM

Subjects Sales History

Borrower	<i>Duna Aljure</i>					
Property Address	6272 SW 164th Path					
City	Miami	County	<i>Miami-Dade</i>	State	<i>FL</i>	Zip Code 33193
Lender/Client	Ready Mortgage Lenders, LLC.					

Print

Page 1 of 1

Property History View

ML#	Status	Price	Date	Agent	Broker	DOM
A2165397	B	\$ 264,900	11/05/15	3298146	INBIO1	71
A2165397	A	\$ 264,900	10/30/15	3298146	INBIO1	
A2165397	A	\$ 274,900	10/22/15	3298146	INBIO1	
A2165397	A	\$ 269,900	10/22/15	3298146	INBIO1	
A2165397	A	\$ 275,000	10/07/15	3298146	INBIO1	
A2165397	PS	\$ 275,000	09/16/15	3298146	INBIO1	21
A2165397	A	\$ 275,000	08/26/15	3298146	INBIO1	
A2084245	CS	\$ 195,000	07/20/15	0701458	UDRE01	106
A2084245	PS	\$ 211,000	06/24/15	0701458	UDRE01	106
A2084245	A	\$ 211,000	04/22/15	0701458	UDRE01	
A2084245	PS	\$ 200,000	03/24/15	0701458	UDRE01	14
A2084245	A	\$ 200,000	03/10/15	0701458	UDRE01	
A2007515	X	\$ 215,000	03/07/15	0701458	UDRE01	
A2007515	A	\$ 215,000	02/26/15	0701458	UDRE01	
A2007515	PS	\$ 155,000	09/24/14	0701458	UDRE01	6
A2007515	A	\$ 155,000	09/18/14	0701458	UDRE01	
M1207897	C	\$ 290,000	12/05/08	0634911	MDRC01	
M1207897	A	\$ 290,000	06/18/08	0634911	MDRC01	
M1207897	A	\$ 314,000	02/24/08	0634911	MDRC01	
M1207897	A	\$ 314,000	02/05/08	0615422	MDRC01	
M1207897	A	\$ 314,000	01/29/08	0634911	MDRC01	
D1233888	C	\$ 314,000	01/22/08	3143609	OMIA01	
D1233888	T	\$ 314,000	01/22/08	3143609	OMIA01	
D1233888	A	\$ 314,000	11/16/07	3143609	OMIA01	
D1233888	A	\$ 330,000	11/07/07	3143609	OMIA01	

11/17/15

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3:53 PM

<http://sef.mlxchange.com/5.15.07.36505/Search/PrintPreviewDlg.asp>

11/17/2015

Subject Photo Page

Borrower	Duna Aljure	Property Address	6272 SW 164th Path	County	Miami-Dade	State	FL	Zip Code	33193
City	Miami	Lender/Client	Ready Mortgage Lenders, LLC.						



Subject Front

6272 SW 164th Path
Sales Price 259,900
Gross Living Area 1,706
Total Rooms 7
Total Bedrooms 3
Total Bathrooms 2.1
Location N;Res;
View N;Res;
Site 2,500 sf
Quality Q3
Age 11



Subject Rear



Subject Street

Photograph Addendum

Borrower	<i>Duna Aljure</i>					
Property Address	6272 SW 164th Path					
City	<i>Miami</i>	County	<i>Miami-Dade</i>	State	<i>FL</i>	Zip Code <i>33193</i>
Lender/Client	<i>Ready Mortgage Lenders, LLC.</i>					



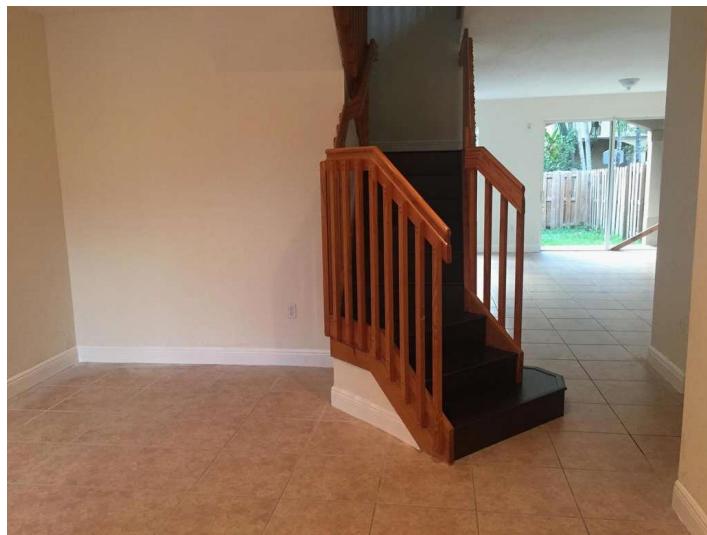
Alternate Street



Subject Address

Interior Photos

Borrower	Duna Aljure
Property Address	6272 SW 164th Path
City	Miami
Lender/Client	Ready Mortgage Lenders, LLC.



Foyer



Living



Stairs



Garage



1/2 Bathroom



Dining/Family

Interior Photos

Borrower	Duna Aljure
Property Address	6272 SW 164th Path
City	Miami
Lender/Client	Ready Mortgage Lenders, LLC.



Breakfast Area



Kitchen



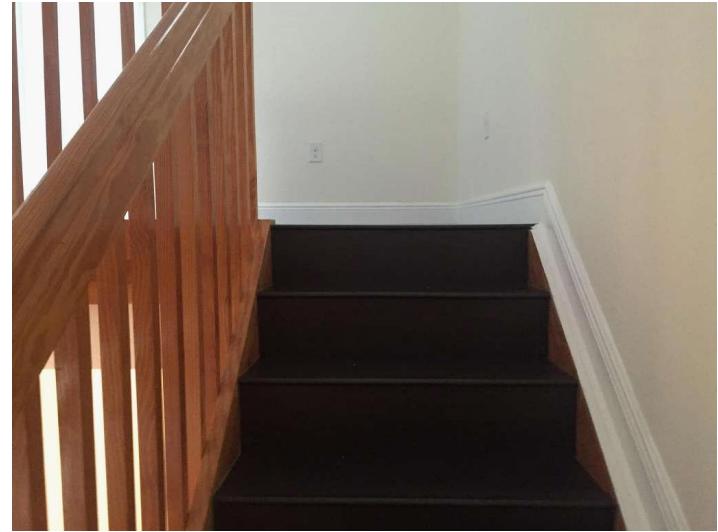
Kitchen



Kitchen



Utility Room



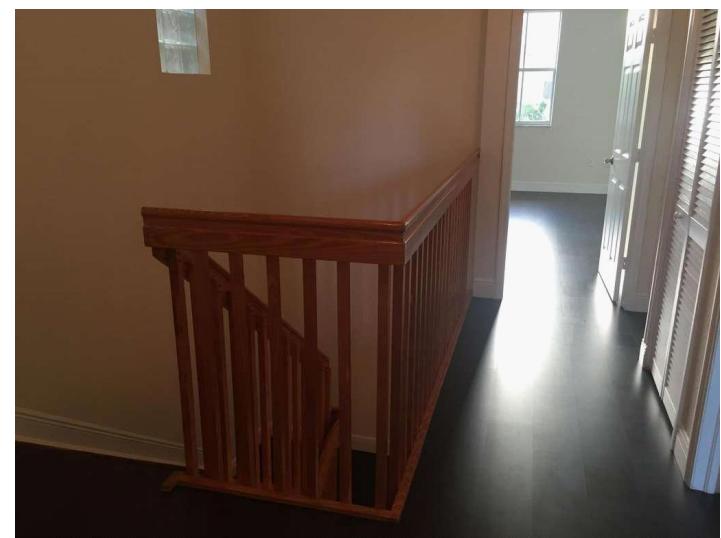
Stairs

Interior Photos

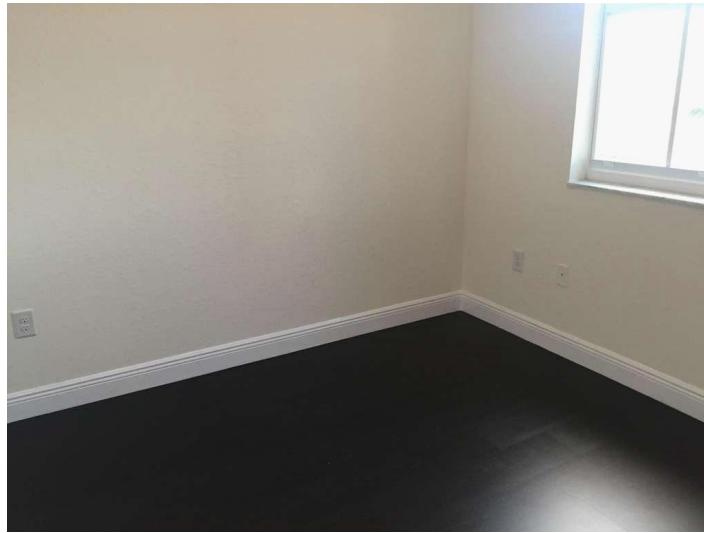
Borrower	Duna Aljure
Property Address	6272 SW 164th Path
City	Miami
Lender/Client	Ready Mortgage Lenders, LLC.



Bedroom



Upstairs Hallway



Bedroom



A/C



Bathroom



Bedroom

Interior Photos

Borrower	Duna Aljure
Property Address	6272 SW 164th Path
City	Miami
Lender/Client	Ready Mortgage Lenders, LLC.



Bathroom



Bathroom



Scuttle

Comparable Photo Page

Borrower	Duna Aljure
Property Address	6272 SW 164th Path
City	Miami
Lender/Client	Ready Mortgage Lenders, LLC.



Comparable 1

6364 SW 165th Ave	
Prox. to Subject	0.07 MILES SW
Sale Price	250,000
Gross Living Area	1,706
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	2,500 sf
Quality	Q3
Age	11



Comparable 2

6354 SW 165th Ave	
Prox. to Subject	0.07 MILES SW
Sale Price	250,000
Gross Living Area	1,575
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	2,500 sf
Quality	Q3
Age	11



Comparable 3

7002 SW 164th Ct	
Prox. to Subject	0.45 MILES S
Sale Price	275,000
Gross Living Area	1,681
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.1
Location	N;Res;
View	B;Lake;
Site	2,188 sf
Quality	Q3
Age	14

Borrower	Duna Aljure					
Property Address	6272 SW 164th Path					
City	Miami	County	Miami-Dade		State	FL
Lender/Client	Ready Mortgage Lenders, LLC.					

