

USPAP



By submitting this report, I confirm that these services were completed in compliance of all AIR, FIRREA, USPAP, and Dodd-Frank regulations.

I make the following statements:

Appraisers USPAP/A.I.R

I have no current or prospective interest in the subject property or the parties involved; and no services were performed by the appraiser within the 3 year period immediately preceding acceptance of this assignment, as an appraiser or in any capacity.

XI FIRREA

Title XI FIRREA compliance statement: Appraiser certifies that the appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act of 1989, as amended (12 U.S.C. 3331 et seq), and any implementing regulations.

INVOICE

FROM:

Jorge A. Bonce
Metro Area Appraisal Group, Inc.
511 Crowned Eagle Ct
Valrico, FL 33594
jbonce@verizon.net
Telephone Number: 813-478-0330 Fax Number:

TO:

Pedro J Diaz
6909 Concord Dr
Apt A Bldg 35
Tampa, FL 33614-4135
E-Mail:
Telephone Number: 813-298-8966 Fax Number:
Alternate Number:

INVOICE NUMBER	
15525	
DATES	
Invoice Date:	11/19/2015
Due Date:	11/24/2015
REFERENCE	
Internal Order #:	15525
Lender Case #:	
Client File #:	
FHA/VA Case #:	
Main File # on form:	Diaz
Other File # on form:	15525
Federal Tax ID:	36-4597688
Employer ID:	

DESCRIPTION			
Lender:	Pedro J Diaz	Client:	Pedro J Diaz
Purchaser/Borrower:	Pedro J Diaz		
Property Address:	3112 W Lambright St		
City:	Tampa		
County:	Hillsborough	State:	FL Zip: 33614
Legal Description:	E 75 FT OF W 205 FT OF N 425 FT OF W 1/2 OF E 1/2 OF SE 1/4 OF NW 1/4 LESS R/W FOR SR S-598		
FEES			AMOUNT
1004 UAD			350.00
SUBTOTAL			350.00
PAYMENTS			AMOUNT
Check #: 7012	Date: 11/20/2015	Description: Check	350.00
Check #:	Date:	Description:	
Check #:	Date:	Description:	
SUBTOTAL			350.00
TOTAL DUE			\$ 0

APPRAISAL OF REAL PROPERTY



LOCATED AT

3112 W Lambright St
Tampa, FL 33614

E 75 FT OF W 205 FT OF N 425 FT OF W 1/2 OF E 1/2 OF SE 1/4 OF NW 1/4 LESS R/W FOR SR S-598

FOR

Pedro J Diaz
6909 Concord Dr, Apt A Bldg 35
Tampa, FL 33614-4135

OPINION OF VALUE

\$160,000

AS OF

11/19/2015

BY

Jorge A Bonce
Metro Area Appraisal Group, Inc.
511 Crowned Eagle Ct
Valrico, FL 33603
813-478-0330
jbonce@verizon.net

Uniform Residential Appraisal Report

15525
File # Diaz

SUBJECT

CONTRACT

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	3112 W Lambright St	City	Tampa	State	FL	Zip Code	33614
Borrower	Pedro J Diaz	Owner of Public Record	Lodia S Lockhart Trustee	County	Hillsborough		
Legal Description	E 75 FT OF W 205 FT OF N 425 FT OF W 1/2 OF E 1/2 OF SE 1/4 OF NW 1/4 LESS R/W FOR SR S-598						
Assessor's Parcel #	U-34-28-18-ZZZ-000001-06030.0/Folio No: 030550-0000	Tax Year	2014	R.E. Taxes \$	974		
Neighborhood Name	Idle Grove Park	Map Reference	S34/T28/R18	Census Tract	0119.06		
Occupant	<input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant		Special Assessments \$	0	<input type="checkbox"/> PUD	HOA \$	0 <input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)						
Lender/Client	Pedro J Diaz Address 6909 Concord Dr, Apt A Bldg 35, Tampa, FL 33614						
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 203;The subject is currently listed in My-Florida Regional MLS # T2748019 for \$199,000.							
List date was on 03/25/2015 its original price was \$238,000 and its previous price was \$212,000.							

I ☒ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. Arms length sale;A fully executed contract was provided to the appraiser. Signed by both parties, the contract of 13 pages was reviewed and analyzed by the appraiser at the amount agreed by both parties is \$190,000. The appraiser is not acting as an attorney when reviewing the contract and only did a cursory review of contract.

Contract Price \$	190,000	Date of Contract	11/16/2015	Is the property seller the owner of public record?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Data Source(s)	HCPAO
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Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☒ Yes ☐ No

If Yes, report the total dollar amount and describe the items to be paid. \$10,000;;Seller will pay \$10,000 for buyers closing costs, POC costs, etc.

NEIGHBORHOOD

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

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	75 %
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	%
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input checked="" type="checkbox"/> Under 3 mths <input type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	27	Low 0	Multi-Family	10 %
Neighborhood Boundaries	The subject is located West of Rome Avenue, East of Manhattan Avenue, North of Hillsborough Avenue, and South of Waters Avenue.			449	High 87	Commercial	15 %
				160	Pred. 58	Other	%
Neighborhood Description	The subject is located in Tampa Florida. The subject's dwelling is adjacent to park and is locating is on a busy street. Both the park and Lambright Street, a four lane road is considered to be an incurable external obsolescence. The area is convenient to shopping, schools, employment, houses of worship, and other typical facilities and services.						
Market Conditions (including support for the above conclusions)	The subject's is located in a suburban area with the growth rate are stable. The real estate activity in the subjects market area appears that prices shows signs of recovery from previous years and has now stabilized. Currently compatible sales to the subject criteria indicates that supply and demand is in balance. Marketing time is estimated to be 1 to 3 months.						

SITE

Dimensions	75 x 387	Survey not provided	Area	29025 sf	Shape	Rectangular	View	N;Res;
Specific Zoning Classification	RSC-6		Zoning Description	Res-SF Conventional 6 uts / acre				
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"/> Overhead	Water	<input checked="" type="checkbox"/> <input checked="" type="checkbox"/> Well Irrigation Only*	Street Paved Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input type="checkbox"/>	<input type="checkbox"/> None	Sanitary Sewer	<input type="checkbox"/> <input checked="" type="checkbox"/> Private Septic*	Alley None	<input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone X FEMA Map # 12057C0213H FEMA Map Date 08/28/2008

Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe

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

The subject has a septic tank, this is common for this particular area of Tampa. Public sewer is not available nor its feasible to connect. This has no negative affect in the subject's marketability. * The subject has a well of irrigation purpose only. According to the owner, it doesn't work.

IMPROVEMENTS

General Description	Foundation		Exterior Description	materials/condition	Interior	materials/condition
Units <input type="checkbox"/> One <input checked="" type="checkbox"/> One with Accessory Unit	<input checked="" type="checkbox"/> Concrete Slab	<input type="checkbox"/> Crawl Space	Foundation Walls	Conc Slab/ Average	Floors	Vinyl/Carpets/Avg.
# of Stories 1	<input type="checkbox"/> Full Basement	<input type="checkbox"/> Partial Basement	Exterior Walls	Conc.Blk/Average	Walls	Drywall/ Average
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area	0 sq.ft.	Roof Surface	Aphlt Shingle/Fair	Trim/Finish	Wood/Average
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish	0 %	Gutters & Downspouts	Alum/ Yes/Yes/Avg	Bath Floor	Tile/ Average
Design (Style) Ranch	<input type="checkbox"/> Outside Entry/Exit	<input type="checkbox"/> Sump Pump	Window Type	Alm Single/Hng/Avg	Bath Wainscot	Prefab/ Tile/Avg.
Year Built 1947	Evidence of <input type="checkbox"/> Infestation		Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 25	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens	Half/Screen/Avg.	<input type="checkbox"/> Driveway	# of Cars 0
Attic <input type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Unpaved/Conc Pad	
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other	Fuel Electric	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Fence Chain Link	<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 type="checkbox"/> Patio/Deck None	<input checked="" type="checkbox"/> Porch Cv 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 Pole Barn	<input checked="" type="checkbox"/> Att.	<input type="checkbox"/> Det.	<input type="checkbox"/> Built-in
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)						
Finished area above grade contains: 8 Rooms 3 Bedrooms 3.0 Bath(s) 2,150 Square Feet of Gross Living Area Above Grade						
Additional features (special energy efficient items, etc.). Central Heating and Cooling and Ceiling Fans.						

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C4;No updates in the prior 15 years;Kitchen and bathrooms have not been updated. Personal property was not included within this appraisal. Subject has a wood shed are considered to be portable and is personal property. Such buildings are typically left at the seller's convenience and they add no contributory value. And adjustment was not necessary. At the time of inspection all of Utilities were 'ON' and operational at the time of inspection.

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

Appraiser observed water stains in the family room. This section of the home is flat roof. This was observed during inspection and license roofer is recommended to inspect and estimate the remaining life of the roof and/or the cost to cure, if necessary, may be substantial but unknown without a more detailed inspection. The accessory unit shows mildew/mold. Appraiser recommends a mold remediator to test to the area that was observed at the time of inspection.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe

Uniform Residential Appraisal Report

15525
File # Diaz

SALES COMPARISON APPROACH

There are 0 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 0 to \$ 0 .														
There are 0 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 0 to \$ 0 .														
FEATURE			SUBJECT			COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address 3112 W Lambright St Tampa, FL 33614						3131 W Lambright St Tampa, FL 33614			1711 W Rio Vista Ave Tampa, FL 33603			2523 W Bird St Tampa, FL 33614		
Proximity to Subject						0.13 miles NW			1.17 miles SE			1.23 miles NE		
Sale Price			\$ 190,000			\$ 105,000			\$ 148,000			\$ 160,000		
Sale Price/Gross Liv. Area			\$ 88.37 sq.ft.			\$ 48.61 sq.ft.			\$ 67.49 sq.ft.			\$ 111.03 sq.ft.		
Data Source(s)						MFRMLS#T2710789;DOM 26			MFRMLS#T2735598;DOM 28			MFRMLS#T2766339;DOM 130		
Verification Source(s)						HCPAO/MFRMLS/DataMaster			HCPAO/MFRMLS/DataMaster			HCPAO/MFRMLS/DataMaster		
VALUE ADJUSTMENTS			DESCRIPTION			DESCRIPTION + (-) \$ Adjustment			DESCRIPTION + (-) \$ Adjustment			DESCRIPTION + (-) \$ Adjustment		
Sales or Financing Concessions						REO FHA;0			ArmLth FHA;0			ArmLth FHA;4800		
Date of Sale/Time						s03/15;c09/14 +28,000			s03/15;c02/15			s11/15;c10/15		
Location			A;BsyRd;Res			A;BsyRd;Res			N;Res;			N;Res;		
Leasehold/Fee Simple			Fee Simple			Fee Simple			Fee Simple			Fee Simple		
Site			29025 sf			14040 sf +13,000			12826 sf +14,100			28200 sf 0		
View			N;Res;			N;Res;			N;Res;			N;Res;		
Design (Style)			DT1;Ranch			DT2;Ranch 0			DT1;Ranch			DT1;Bungalow 0		
Quality of Construction			Q4			Q4			Q4			Q4		
Actual Age			68			66 0			70 0			69 0		
Condition			C4			C4			C4			C4		
Above Grade			Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count			8 3 3.0			8 3 2.0 +8,000			8 4 3.0 0			7 3 2.0 +8,000		
Gross Living Area			2,150 sq.ft.			2,160 sq.ft. 0			2,193 sq.ft. 0			1,441 sq.ft. +14,200		
Basement & Finished Rooms Below Grade			0sf			0sf			0sf			0sf		
Functional Utility			Average			Average			Average			Average		
Heating/Cooling			FWA/Central			FWA/Central			FWA/Central			FWA/Central		
Energy Efficient Items			None			None			None			None		
Garage/Carport			1ga			2ga2dw -6,000			None +6,000			2cp2dw -9,000		
Porch/Patio/Deck			FOP			FOP/USP 0			FSP/UOP 0			FOP/UOP 0		
Screen Pool/Spa			None			None			None			None		
Accessory Unit			Accessory Unit			None +11,500			None +11,500			None +11,500		
Net Adjustment (Total)						⊗ + □ - \$ 54,500			⊗ + □ - \$ 11,600			□ + ⊗ - \$ -100		
Adjusted Sale Price of Comparables						Net Adj. 51.9 % Gross Adj. 63.3 % \$ 159,500			Net Adj. 7.8 % Gross Adj. 34.9 % \$ 159,600			Net Adj. 0.1 % Gross Adj. 42.2 % \$ 159,900		
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain														
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.														
Data Source(s) Hillsborough County Property Appraisers Office (HCPAO), Multiply Listing Services, as of the effective date of this report.														
My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.														
Data Source(s) Hillsborough County Property Appraisers Office(HCPAO), Multiply Listing Services, as of the effective date of this report.														
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														
Price of Prior Sale/Transfer														
Data Source(s)			HCPAO/MFRMLS/RealQuest			HCPAO/MFRMLS/RealQuest			HCPAO/MFRMLS/RealQuest			HCPAO/MFRMLS/RealQuest		
Effective Date of Data Source(s)			11/19/2015			11/19/2015			11/19/2015			11/19/2015		
Analysis of prior sale or transfer history of the subject property and comparable sales All sales or any prior transfers for the subject and the comparable sales used within this appraisal report have been researched through the Hillsborough County Property Appraisers Office and My Florida Regional MLS for the past 36 months for the subject and 12 months for the comparable sales. Appraiser is unaware of any recorded transactions involving the subject property within the past three years.														
Summary of Sales Comparison Approach The sales used appear to be the best sales available at the time of inspection. The sales used appear to develop a reasonable value range for the subject property. The homes in this report appear to represent the most similar and closest comparable sales available. After adjustments for any differences, the indicated range of value is reflected above, and supports the final estimate of value. The comparable sales were the best available as of the effective date of the appraisal report. After adjustments for any differences, the indicated range of value is reflected above, and supports the final estimate of value. Minor site size differences of less than 1,000sf are not believed to be perceptible in market decisions of purchasers. Site adjustments for more than 1,000 sf are estimated at \$0.87/sf. The subject's market area does not shows value difference between one level homes and two story homes. Therefore, no adjustments were applied in the subject's market area. Living area differences were adjusted \$20/sqft and was rounded for the differences of 50/sqft or more. The bath adjustment at \$8,000 and and lack of accessory unit was estimated at \$11,500 (288 sf at \$40 sqft) other amenity adjustment are based on extraction.														
Indicated Value by Sales Comparison Approach \$ 160,000														
Indicated Value by: Sales Comparison Approach \$ 160,000 Cost Approach (if developed) \$ 33,205 Income Approach (if developed) \$ 0														
Comp 1 was selected since its located on the same street and has similar adverse for its location. Comp 2 was selected in order to bracket the subject's GLA and since it has the same bathroom count. Comp 3 was selected since its site size is compatible to the subject's which then avoid an across-the-board line adjustment for site size. Comp 4 was selected since it has an accessory unit.														
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair: See attached "Statement of Limiting Conditions & Clarification of the Scope of Work and the Intended Users of this Appraisal Report".														
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 \$ 160,000 , as of 11/19/2015 , which is the date of inspection and the effective date of this appraisal.														

RECONCILIATION

Uniform Residential Appraisal Report

15525

File # Diaz

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

Prior Service:

I have not performed any 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.

Disaster Area:

At the time of inspection, there is no apparent damage or reduction in the Subject property's due to recent storms. The Subject property appears to be free from damage and the disaster has no discernible impact on value or marketability. The Subject's value and marketability were not affected by any damage from severe weather or subsequent FEMA disaster declaration in Hillsborough County.

Exposure Time:

A reasonable exposure time for the subject property developed independently from the stated marketing time is 10-90 days.

Definition of Inspection:

The term "Inspection", as used in this report, is not the same level of inspection that is required for a "Professional Home Inspection". The appraiser does not fully inspect the electrical, mechanical or foundation systems along with the subfloor or floor structure. Only a visual inspection of the unobstructed areas was made, limited to surface areas only and can often be compromised by landscaping, placement of personal property or even weather conditions. The appraiser is not an expert in construction materials and the purpose of the appraisal is to make an economic evaluation of the subject property. If the client needs a more detailed inspection of the property, a home inspection by a professional home inspector is recommended. This appraisal is no guarantee that the property is free from defects or that all electrical, mechanical, HVAC or structural components are free from defects. See statement of Assumptions and Limiting Conditions.

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) Land value has been derived through Hillsborough County Property Appraiser Office since there is a lack of any vacant lot sales. Therefore, allocation method was applied.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE= \$ 33,205		
Source of cost data	DWELLING	Sq.Ft. @ \$= \$
Quality rating from cost service Effective date of cost data	0	Sq.Ft. @ \$= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)= \$		
Due to the age of the improvements the cost approach is not considered applicable.	Garage/Carport	Sq.Ft. @ \$= \$
	Total Estimate of Cost-New= \$		
	Less Physical	Functional	External
	Depreciation	= \$()
	Depreciated Cost of Improvements= \$		
	"As-is" Value of Site Improvements= \$		
Estimated Remaining Economic Life (HUD and VA only) 40 Years	INDICATED VALUE BY COST APPROACH= \$ 33,205		

INCOME APPROACH TO VALUE (not required by Fannie Mae)

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

Summary of Income Approach (including support for market rent and GRM) There is insufficient information in the market place to generate a reliable Gross Rent Multiplier. Therefore, the Income Approach to Value is not being utilized in this report.

PROJECT INFORMATION FOR PUDs (if applicable)

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

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

Legal Name of Project

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

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

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

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

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

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

Describe common elements and recreational facilities.

Uniform Residential Appraisal Report

15525
File # Diaz

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

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

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

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

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

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

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

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

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

Uniform Residential Appraisal Report

15525
File # Diaz

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

15525
File # Diaz

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.

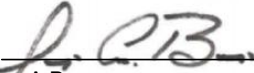
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

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

Jorge A Bonce

Signature



Name

Jorge A Bonce

Company Name

Metro Area Appraisal Group, Inc.

Company Address

511 Crowned Eagle Ct
Valrico, FL 33603

Telephone Number

813-478-0330

Email Address

jbonce@verizon.net

Date of Signature and Report

11/25/2015

Effective Date of Appraisal

11/19/2015

State Certification #

Cert Res RD7154

or State License #

or Other (describe)

State #

State

FL

Expiration Date of Certification or License

11/30/2016

ADDRESS OF PROPERTY APPRAISED

3112 W Lambright St
Tampa, FL 33614

APPRAISED VALUE OF SUBJECT PROPERTY \$

160,000

LENDER/CLIENT

Name No AMC

Company Name

Pedro J Diaz

Company Address

6909 Concord Dr, Apt A Bldg 35, Tampa, FL
33614

Email Address

ines@quickquotemortgage.net

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

Supplemental Addendum

File No. Diaz

Borrower/Client	Pedro J Diaz				
Property Address	3112 W Lambright St				
City	Tampa	County	Hillsborough	State	FL Zip Code 33614
Lender	Pedro J Diaz				

Intended User of this report:

The Intended User of this appraisal report is the Lender/Client.

The intended Use:

Is to evaluate the property that is the subject of this appraisal is to estimate the market value, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market value. No Additional users are Intended users are identified by the appraiser.

Additional Certification:

Our 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. This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or the approval of a loan.

Confidentiality:

In compliance with the confidentiality section of the Ethics Rule of USPAP, which was amended to comply with the Gramm-Leach-Bailey Act of 1999 and 16 CFR 313, the undersigned appraiser is aware of and complies with all confidentiality and privacy laws and regulations applicable to this assignments. The appraiser will not disclose confidential information or assignment results prepared for a client to anyone other than the client and persons or entities specifically authorized by the client.

Enforcement agencies, at any level, and such third parties as may be authorized by due process of law may view confidential information or assignment results. Similarly, duly authorized professional peer review committee may also be able to review all facts pertaining to the assignment, except when such disclosure would violate Applicable; law or regulation. Additionally, it is unethical for a member of a duly authorized committee to disclose confidential information presented to the committee.

Metro Area Appraisal Group, Inc. will not disclose confidential information to any unauthorized third party, except those agencies and committees noted in the proceeding paragraph when required to do so by due process of law or by the regulations of any state appraisal board.

Conditions of Appraisal:

All items of the above recorded platt, easements, drainage, utilities, and ect. have been considered in this appraisal report.

Digital Signature:

This appraisal report contains a digital signature, it is personalized evidence indicating my authentication of work performed by me and it is acceptance of complete responsibility for the content, analysis and conclusions in this report. The appraisal report has been encrypted with a password protected digital signature. In compliance with USPAP, this Digital Signature can only be affixed to or removed from the appraisal report by the signatory himself by means of a confidential password. No other individual has any knowledge of the password or is authorized to affix or remove such digital signature from this appraisal report or any attachments herein. Any digitized images, such as photographs, maps, etc. are unaltered from their original likeness.

Taxes:

Tax information herein was obtained from the Hillsborough County Property Appraisers Office The reader is advised that data regarding Special Assessments if a function of Title Searches, and unless discovered in the normal course of business and/or normal research, is not addressed herein.

Highest and Best Use:

Highest and Best Use is defined as the reasonably probable and legal use of vacant land or an improved property, which is physically possible, legally permissible, financially feasible, and that results in the highest value. Land is appraised as though vacant and available for development to its highest and best use, and the appraisal of improvements is based on their actual contribution to the site.

Site Comments:

No readily apparent adverse site conditions or external factors were noted. The appraiser is not an expert in environmental or legal matters. The subject property conforms to the generally accepted definition for the Highest and Best Use as follows: the reasonably best probable and legal use of property that is physically possible, appropriately supported and financially feasible, and that results in the highest value.

Termite/Infestation:

Although there were no apparent signs of termite damage or infestation, the appraiser is not a trained or licensed Inspector/Exterminator and is not to be held responsible for any damage that might be discovered at a later date.

Sinkhole:

The appraiser is unaware of any sinkhole activity in the Subject's area. The appraiser makes no guarantee about the structural integrity of the property and assumed no adverse conditions. The appraiser is not a building inspector, contractor or engineer. An expert should be consulted and further inspection conducted if there are any concerns about structural integrity.

Aerial Map/External Obsolescence:

The exterior inspection done by the review appraiser did not show any signs of external obsolescence for the subject property. The aerial map supported no external obsolescence for the subject property.

Comments On Short Sales:

Per Mark Smeltzer, the developer of the Appraisal Institute's's REO Appraisal class, "By definition short sales sell below market value, because the bank is willing to take less than what a property is worth in order to save on the cost of foreclosure." Buyers, too, are looking for a discount, and due to time constraints in a short sale, the effective demand for a short sale is reduced. Shorts sales are not, therefore, market sales in most cases. This does not, however, preclude short sales from selling in line with the traditional market; and in areas where short sales are common, short sales selling in line with the open market are becoming more typical.

Supplemental Addendum

File No. Diaz

Borrower/Client	Pedro J Diaz					
Property Address	3112 W Lambright St					
City	Tampa	County	Hillsborough	State	FL	Zip Code 33614
Lender	Pedro J Diaz					

Comments On REO Sales:

The definition of market value in this report requires buyers and sellers to be "typically motivated". Unless lender owners are the typical sellers in a market, REO sales do not fit the definition. Lenders, even when they hope to sell at market value, lose money and gain no benefits from holding a house. Therefore, a strong economic interest motivates, or compels, a lender to sell. The typical owner occupant, who at least benefits from occupancy, or can consider leasing the dwelling as an alternative, typically has more bargaining leverage, i.e., less motivation, when selling. However, it does not preclude some REO sales from being a good indicator of market value, especially where REO sales are so common that the typical buyer considers them alternatives.

Subject's Gross Living Area:

At the time of inspection the appraiser measured the subject and found the GLA to be slightly different than that reported in Assessor Records of Hillsborough County. The appraiser found the Subject's GLA to be Approximately 2,150 sf, Assessor Records of Hillsborough County indicate the GLA to be 2,337 sf.

Bedroom Count:

The appraiser is noting that there is no difference in sales price for homes containing 3 to 4 bedrooms in this market area. No adjustments were needed for comparable sales that contained 3 to 4 bedrooms. Adjustments were given for differences in GLA between the subject and each comparable.

Homes located on other major roadways:

Comparable sales 2 thru 4 are located on the other side of a major roadways. There is no difference in my appraiser opinion between either side. Therefore, no location adjustment was warrant. They are within the same competitive market.

The comparable sales ranged from \$48.61 to \$111.03 on a price per living area square foot basis.

Value Conclusion:

After considering all factors I have considered the market value to be \$160,000 as of November 19, 2015. The market doesn't support the subject's contract price. It appears its too high, for this reason the final opinion couldn't match the purchase agreement. Appraiser s noting g that the home is being appraised as a Single Family Residential with the zoning to match its description. The potential of being a commercial property or any other use since its located on the a bust street, this is an example of forecasting (future). Appraiser is appraising the property as of the effective date of the appraisal report.

Subject's MLS

My Florida Regional MLS

Page 1 of 2



T2748019

3112 W LAMBRIGHT ST, TAMPA, FL 33614



County: Hillsborough

Subdiv: IDLE GROVE PARK UNIT 01 CORR OF

Beds: 3

Baths: 4/0

Pool: None

Style: Single Family Home

Location: Close to Bus Line, Street Paved

Total Acreage: 1/2 Acre to 1 Acre

Garage/Carport: None, Drive Space, Guest Parking,

LP/SqFt: \$85.15

Status: Pending

List Price: \$199,000

Year Built: 1947

Special Sale: None

ADOM: 203

CDOM: 203

Pets:

No Street Parking, Open Parking

SqFt Heated: 2,337

Total SqFt: 2,337

IN-LAW APARTMENT in the back yard! Just a few blocks from Dale Mabry on Lambright! Park-like setting. There is a covered concrete slab tall enough for your motor home in the back yard. Easy access to work and play from this central Tampa location. Just 4 minutes to Lowry Park! Easy to get to and from Tampa International Airport for those who work there or travel often. The fireplace is in the new addition to the home. The entire family could gather in that room for family celebrations! There is a room built especially for the hot tub next to the family room. Plenty of room in the back yard to build a pool!

Land, Site, and Tax Information		
SE/TP/RG: 34-28-18	Zoning: RSC-6	Section #: 34
Subdivision #:	Future Land Use:	Block/Parcel: 1
Tax ID: U-34-28-18-ZZZ-000001-06030.0	Zoning Comp: Yes	Front Exposure:
Taxes: \$974.00	Tax Year: 2014	Lot #: 000001
Homestead: Yes	Annual CDD Fee:	Other Exemptions:
CDD: No		Mill Rate:
Legal Desc: E 75 FT OF W 205 FT OF N 425 FT OF W 1/2 OF E 1/2 OF SE 1/4 OF NW 1/4 LESS R/W FOR SR S-598	Complex/Comm Name:	Flood Zone:
Ownership: Fee Simple	Floor #:	Lot Size SqFt: 29,025
Book/Page: 38-37	Lot Size Acres: 0.67	
Lot Dimensions:		

Interior Information	
A/C: Central, Wall Units/Window	Floor Covering: Carpet, Vinyl
Heat/Fuel: Central	Security Sys:
Fireplace: Yes-Wood Burning Fireplace	SqFt Source: Public Records
Utilities Data: City Water, Septic	
Interior Layout: Formal Dining Room Separate, Formal Living Room Separate, Master Bedroom Downstairs	
Interior Feat: Walk In Closet	
Master Bath: Tub With Shower	
Appliances Incl: Hot Water Electric, Range, Refrigerator, Solar Hot Water Owned	
Kitchen Feat:	Additional Rooms: Bonus Room, Family Room, Florida Room, Inlaw / Rental Apartment

Room	Dim	Level	Floor Covering	Room	Dim	Level	Floor Covering
Master Bedroom	15x17	1st	Carpet	2nd Bedroom	11x11	1st	Carpet
Living Room	16x12	1st	Carpet	Dining Room	15x11	1st	Vinyl
Bonus Room	31x11	1st	Quarry Tile	Inlaw / Rental Apartment	11x10	1st	Vinyl
Kitchen	9x16	1st	Vinyl				

Exterior Information	
Ext Construction: Block	Description: One Story
Roof: Shingle	Garage Dim:
Ext Features: Detached In-Law Apt, Detached Workshop, French Doors, Fruit Trees, Oak Trees, Parking - Rv/Boat, Sliding Doors, Utility Shed	

Community Information	
HOA / Comm Assn: None	

Realtor Information		
List Agent: Faith Garcia	Agent ID: 266000017	Agent Direct: 813-503-6610
List Agent 2: Rick Tarr	Agent ID 2: 261550105	Agent 2 Phone: 813-245-5507
E-mail: faith_garcia@hotmail.com	Agent Fax: 813-949-3116	Agent Pager/Cell: 813-503-6610
Sales Team: FAITH TEAM		Call Center #: 813-503-6610
Office: RUSSELL ADAMS REALTY INC.		Office ID: 617100
Original Price: \$238,000	Office Fax: 813-949-3116	Office Phone: 8139493603
List Date: 03/25/2015		LP/SqFt: \$85.15
Previous Price: \$212,000	Price Change: 10/08/15	Expiration Date:
Owner: LODIA S LOCKHART	Owner Phone:	Listing Type: Exclusive Right to Sell
Financing Avail: Cash, Conventional	Management Contact Info:	
Contract: 11/18/2015	Days to Cont: 238	Exp Clsg Date: 11/30/2015
Selling Agent:	Office:	
Spec List Type: Not Applicable	Bonus: No	Bonus Exp Date:
Single Agent: 3%	Non-Rep: 0%	Trans Broker: 3%
Realtor Info: In-Law Quarters, Sold As-Is		
Confidential Info: Owner Occupied		
Showing Instructions: Appointment Only, Call Before Showing, See Realtor Remarks		
Driving Directions: Dale Mabry to East on Lambright to address on the South Side of Lambright.		
Realtor Remarks: Widow in the process of packing...please excuse.		

Subject's Photo Page -1

Borrower/Client	Pedro J Diaz				
Property Address	3112 W Lambright St				
City	Tampa	County	Hillsborough	State	FL Zip Code 33614
Lender	Pedro J Diaz				



Subject's Front View

3112 W Lambright St
Sales Price 190,000
Gross Living Area 2,150
Total Rooms 8
Total Bedrooms 3
Total Bathrooms 3.0
Location A;BsyRd;Res
View N;Res;
Site 29025 sf
Quality Q4
Age 68



Subject's Rear View



Subject's Street View

Subject's Photo Page -2

Borrower/Client	Pedro J Diaz				
Property Address	3112 W Lambright St				
City	Tampa	County	Hillsborough	State	FL Zip Code 33614
Lender	Pedro J Diaz				



Subject's Living Room

Comments:



Subject's Kitchen

Comments:



Subject's Family Room

Comments:



Subject's Dining Room

Comments:

Subject's Photo Page -3

Borrower/Client	Pedro J Diaz				
Property Address	3112 W Lambright St				
City	Tampa	County	Hillsborough	State	FL Zip Code 33614
Lender	Pedro J Diaz				



Subject's Master Bedroom

3112 W Lambright St
Sales Price 190,000
Gross Living Area 2,150
Total Rooms 8
Total Bedrooms 3
Total Bathrooms 3.0
Location A;BsyRd;Res
View N;Res;
Site 29025 sf
Quality Q4
Age 68



Subject's Bedroom #2



Subject's Bedroom #3

Subject's Photo Page -4

Borrower/Client	Pedro J Diaz				
Property Address	3112 W Lambright St				
City	Tampa	County	Hillsborough	State	FL Zip Code 33614
Lender	Pedro J Diaz				



Subject's Master Bathroom

3112 W Lambright St
Sales Price 190,000
Gross Living Area 2,150
Total Rooms 8
Total Bedrooms 3
Total Bathrooms 3.0
Location A;BsyRd;Res
View N;Res;
Site 29025 sf
Quality Q4
Age 68



Subject's Bathroom #2



Subject's Bathroom #3

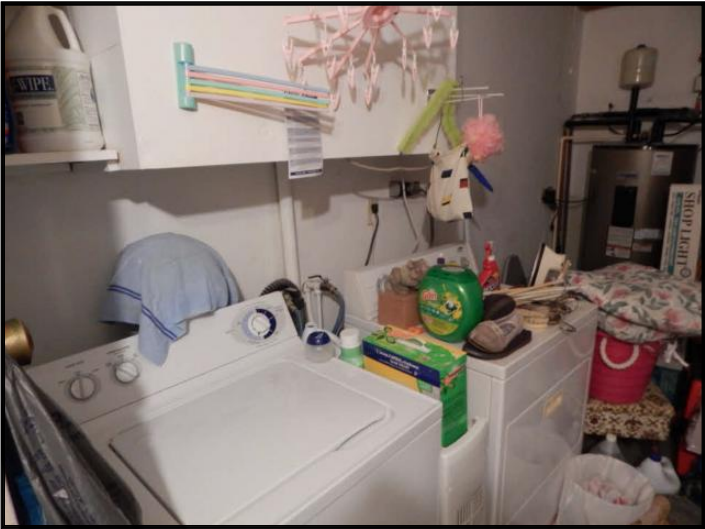
Subject's Photo Page -5

Borrower/Client	Pedro J Diaz				
Property Address	3112 W Lambright St				
City	Tampa	County	Hillsborough	State	FL
Lender	Pedro J Diaz		Zip Code	33614	



Inside of the garage

Comments:



Subject's Utility area inside of garage

Comments:



Subject's Florida Room

Comments:



Additional Front View

Comments:

Subject's Photo Page -6

Borrower/Client	Pedro J Diaz				
Property Address	3112 W Lambright St				
City	Tampa	County	Hillsborough	State	FL
				Zip Code	33614
Lender	Pedro J Diaz				



Accessory Unit



Accessory Unit
Kitchenette



Accessory Unit
Bedroom



Accessory Unit
Bathroom



Accessory Unit
Signs of mildew



Detached Pole Barn

Comparable Photo Page

Borrower/Client	Pedro J Diaz				
Property Address	3112 W Lambright St				
City	Tampa	County	Hillsborough	State	FL
Lender	Pedro J Diaz	Zip Code	33614		



Comparable 1

3131 W Lambright St	
Prox. to Subject	0.13 miles NW
Sale Price	105,000
Gross Living Area	2,160
Total Rooms	8
Total Bedrooms	3
Total Bathrooms	2.0
Location	A;BsyRd;Res
View	N;Res;
Site	14040 sf
Quality	Q4
Age	66



Comparable 2

1711 W Rio Vista Ave	
Prox. to Subject	1.17 miles SE
Sale Price	148,000
Gross Living Area	2,193
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	12826 sf
Quality	Q4
Age	70



Comparable 3

2523 W Bird St	
Prox. to Subject	1.23 miles NE
Sale Price	160,000
Gross Living Area	1,441
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	28200 sf
Quality	Q4
Age	69

Comparable Photo Page

Borrower/Client	Pedro J Diaz				
Property Address	3112 W Lambright St				
City	Tampa	County	Hillsborough	State	FL Zip Code 33614
Lender	Pedro J Diaz				



Comparable 4

6406 N Coolidge Ave
Prox. to Subject 1.38 miles W
Sales Price 164,000
Gross Living Area 1,703
Total Rooms 5
Total Bedrooms 3
Total Bathrooms 1.0
Location N;Res;
View N;Res;
Site 7800 sf
Quality Q3
Age 54

Comparable 5

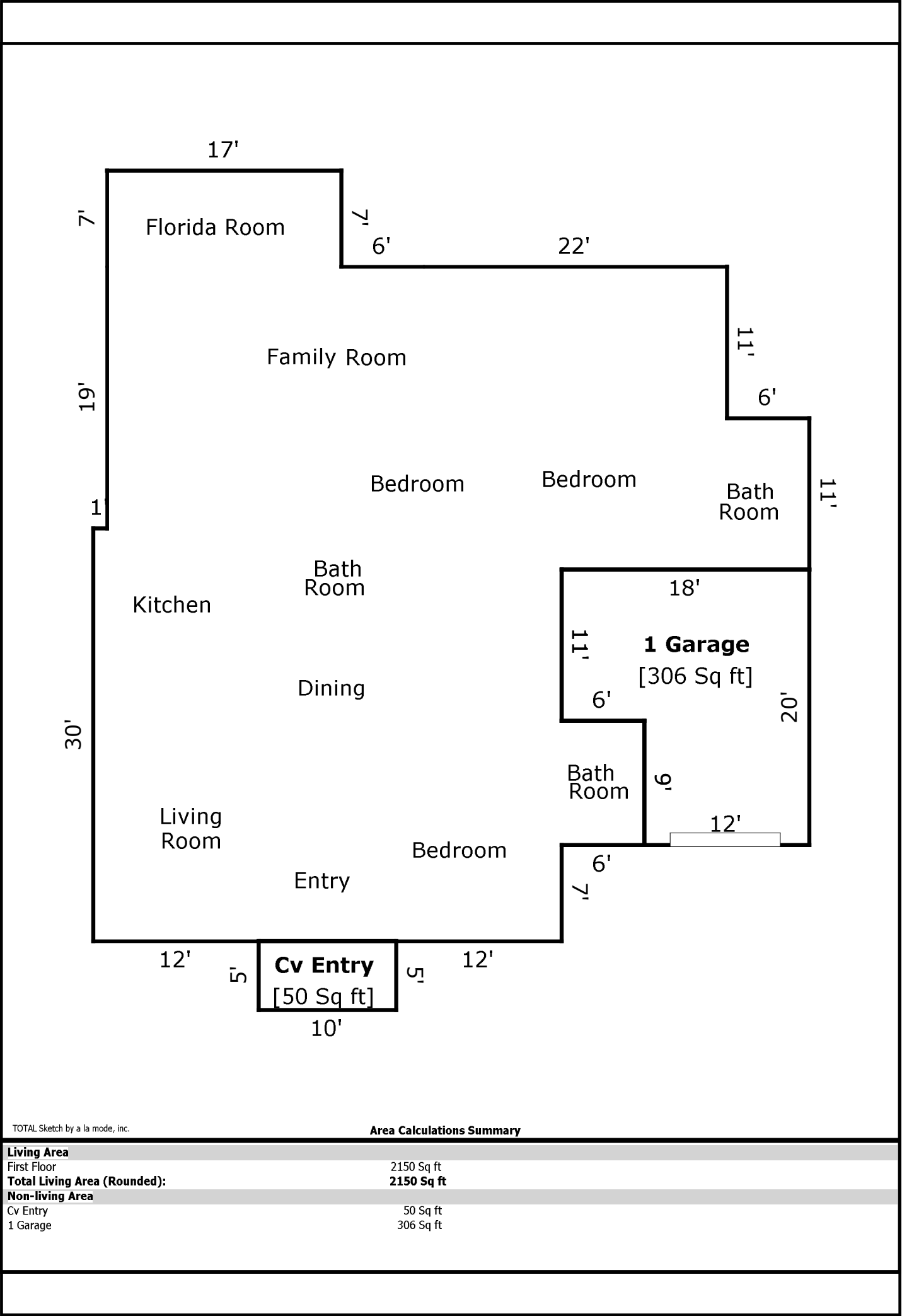
Prox. to Subject
Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Comparable 6

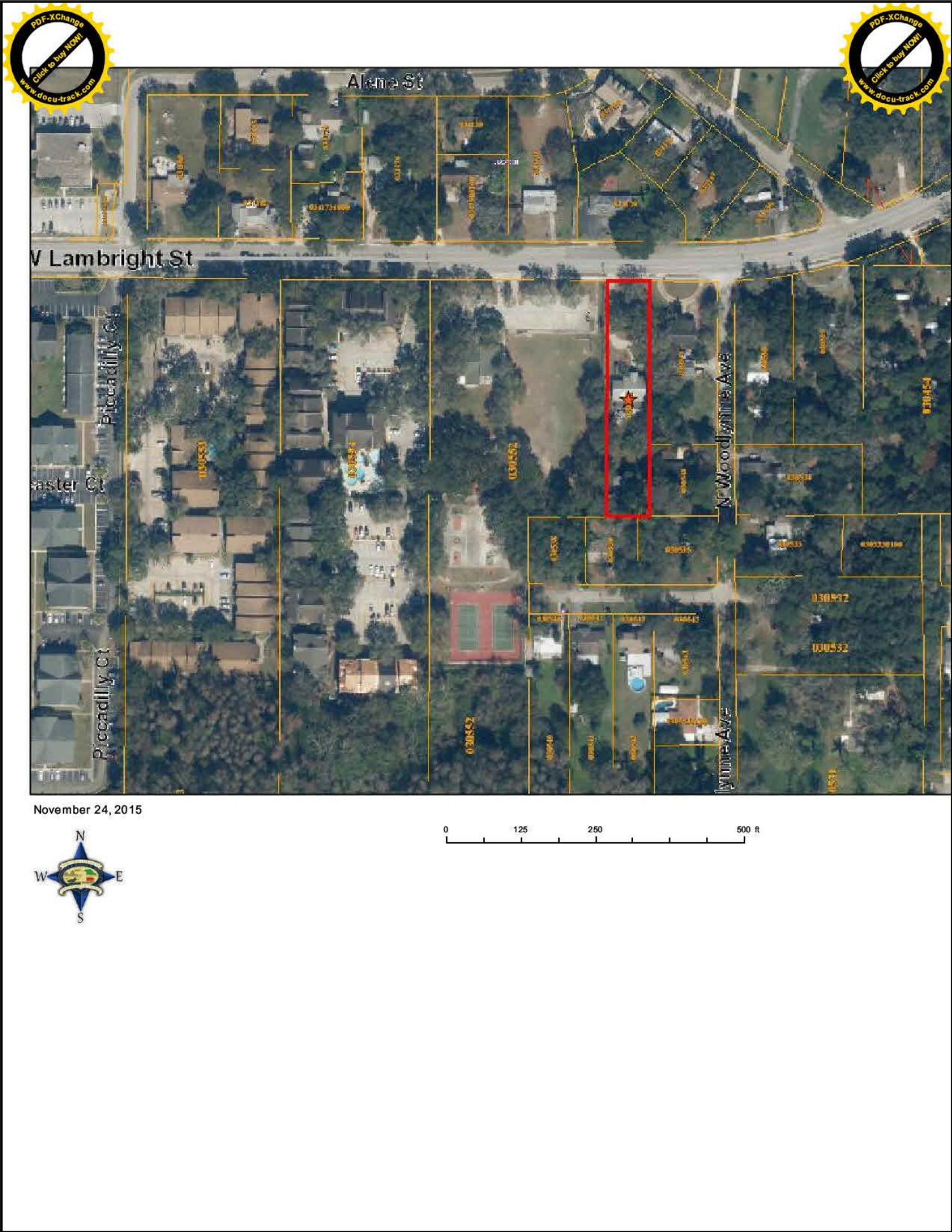
Prox. to Subject
Sales Price
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location
View
Site
Quality
Age

Building Sketch

Borrower/Client	Pedro J Diaz				
Property Address	3112 W Lambright St				
City	Tampa	County	Hillsborough	State	FL
				Zip Code	33614
Lender	Pedro J Diaz				

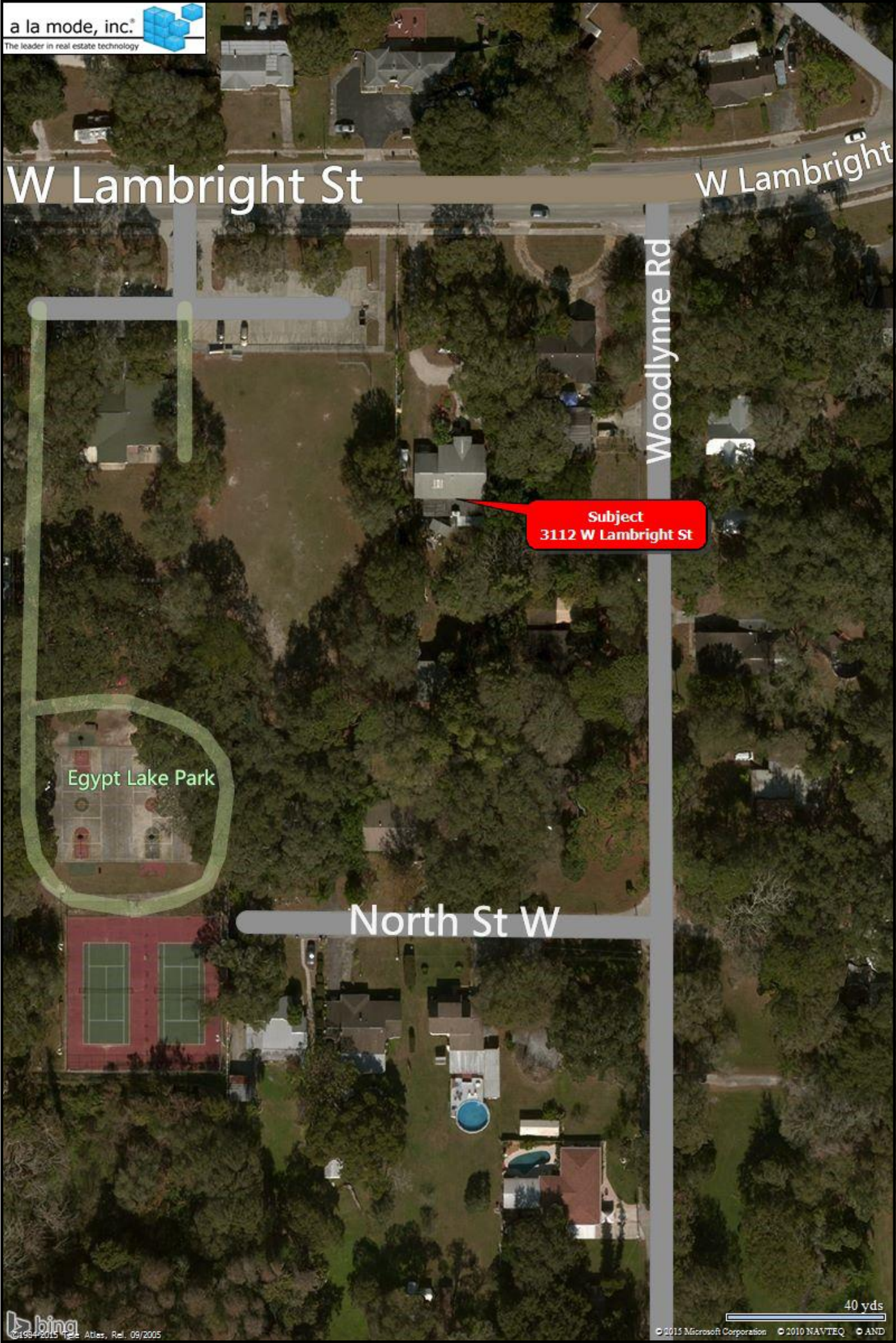


Subject's Plat Map



Subject's Aerial Map

Borrower/Client	Pedro J Diaz			
Property Address	3112 W Lambright St			
City	Tampa	County	Hillsborough	State FL Zip Code 33614
Lender	Pedro J Diaz			



Form MAP.LOC — "WinTOTAL" appraisal software by a la mode, inc. — 1-800-ALAMODE

Subject's Property Card - Page 1



Bob Henriksen
Hillsborough County Property Appraiser
<https://www.hcpafl.org/>
15th Floor County Ctr.
601 E. Kennedy Blvd, Tampa, Florida 33602-4932
Ph: (813) 272-6100

Folio: 030550-0000



Owner Information	
Owner Name	LOCKHART LODIA S TRUSTEE
Mailing Address	3112 W LAMBRIGHT ST TAMPA, FL 33614-4623
Site Address	3112 W LAMBRIGHT ST, TAMPA
PIN	U-34-28-18-ZZZ-000001-06030.0
Folio	030550-0000
Prior PIN	
Prior Folio	000000-0000
Tax District	U - UNINCORPORATED
Property Use	0100 SINGLE FAMILY R
Plat Book/Page	/
Neighborhood	206005.00 NE Hillsborough & DM S of Sligh
Subdivision	ZZZ UNPLATTED

Value Summary				
Taxing District	Market Value	Assessed Value	Exemptions	Taxable Value
County	\$144,620	\$98,773	\$98,773	\$0
Public Schools	\$144,620	\$98,773	\$31,000	\$67,773
Municipal	\$144,620	\$98,773	\$56,000	\$42,773
Other Districts	\$144,620	\$98,773	\$56,000	\$42,773

Note: This section shows Market Value, Assessed Value, Exemptions, and Taxable Value for taxing districts. Because of changes in Florida Law, it is possible to have different assessed and taxable values on the same property. For example, the additional \$25,000 Homestead Exemption and the non-homestead CAP do not apply to public schools, and the Low Income Senior Exemption only applies to countywide and certain municipal millages.

Sales Information							
Book	Page	Month	Year	Type Inst	Qualified or Unqualified	Vacant or Improved	Price
18098	0958	08	2007	QC	Unqualified	Improved	\$100
9459	1080	01	1999	WD	Qualified	Improved	\$110,000

Subject's Property Card - Page 2



Building Information

Building 1

Type

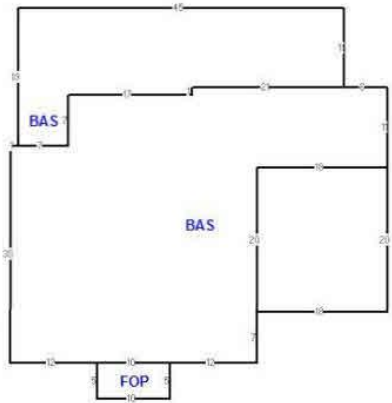
01 | SINGLE FAMILY

Year Built

1947

Building 1 Construction Details

Element	Code	Construction Detail
Class	C	Masonry or Concrete Frame
Exterior Wall	5	Concrete Block
Roof Structure	3	Gable or Hip
Roof Cover	3	Asphalt/Comp. Shingle
Interior Walls	5	Drywall
Interior Flooring	8	Carpet
Heat/AC	2	Central
Architectural Style	4	Basic 1-Story
Condition	3	Average
Bedrooms	3.0	
Bathrooms	1.0	
Stories	1.0	
Units	1.0	



Building 1 subarea			
Area Type	Gross Area	Heated Area	Depreciated Value
BAS	1,409	1,409	\$52,976
BAS	568	568	\$21,356
FOP	50		\$451
BAS	360	360	\$13,535

Subject's Property Card - Page 3



Extra Features

	Description	Building	Year On Roll	Length	Width	Units	Value
0595	FIREPLACE	1	2000	0	0	1.00	\$2,635
0651	SHED NOT PERMANENTLY AFFIXED	1	2000	0	0	1.00	\$0
0050	CONCRETE PATIO	1	2000	8	10	80.00	\$282
0180	GAZEBO	1	2000	8	12	96.00	\$1,358
0470	OPEN SHED	1	2000	9	12	108.00	\$729
0470	OPEN SHED	1	2000	0	0	988.00	\$6,669
0620	UTILITY WOOD	1	2000	0	0	620.00	\$5,952
0620	UTILITY WOOD	1	2000	0	0	570.00	\$5,472

Land Information - Total Acreage: 0.65

Use Code	Description	Zone	Front	Depth	Land Type	Total Land Units	Land Value
REB0	Res SF Class 2.00	RSC-6	75.00	387.00	SE 1/4 SF LOTS W/ EFF SIZE	29,025.00	\$33,205

Legal Description

Legal Description	E 75 FT OF W 205 FT OF N 425 FT OF W 1/2 OF E 1/2 OF SE 1/4 OF NW 1/4 LESS R/W FOR SR S-598
-------------------	---

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

Condition Ratings and Definitions

- C1
The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).
- C2
The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.
- C3
The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.
- C4
The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.
- C5
The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.
- C6
The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

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

Quality Ratings and Definitions

- Q1
Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.
- Q2
Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

Q3

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

Q4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

Not Updated

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

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.
An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

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

Explanation of Bathroom Count

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

Example:
3.2 indicates three full baths and two half baths.

UNIFORM 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
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
B	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
c	Contracted Date	Date of Sale/Time
Cash	Cash	Sale or Financing Concessions
Comm	Commercial Influence	Location
Conv	Conventional	Sale or Financing Concessions
cp	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
cv	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
o	Other	Basement & Finished Rooms Below Grade
O	Other	Design (Style)
op	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
RT	Row or Townhouse	Design (Style)
s	Settlement Date	Date of Sale/Time
SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
wo	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade

15525

File No. Diaz

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

Other Appraiser-Defined Abbreviations (continued)

[illegible]

License



STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

FLORIDA REAL ESTATE APPRAISAL BD
1940 N. MONROE ST.
TALLAHASSEE FL 32399-0783

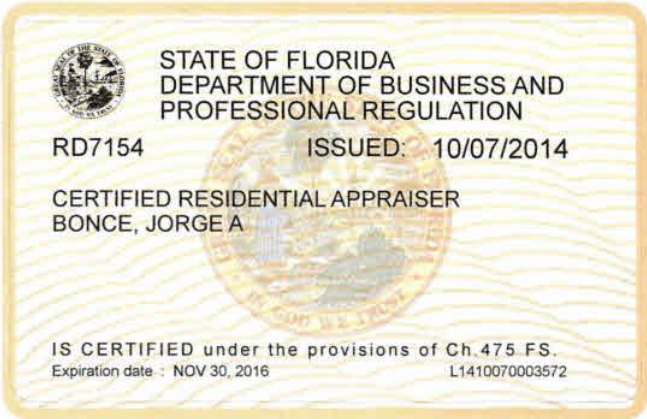
850-487-1395

BONCE, JORGE A
511 CROWNED EAGLE CT
VALRICO FL 33594

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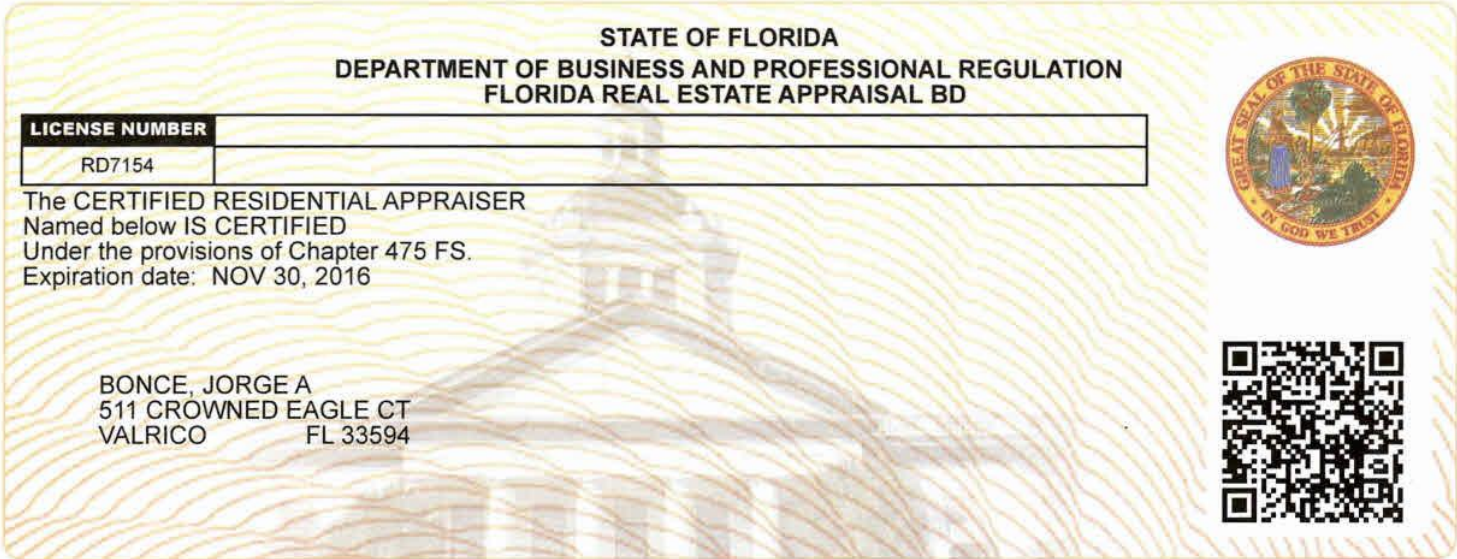
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DETACH HERE

RICK SCOTT, GOVERNOR

KEN LAWSON, SECRETARY



ISSUED: 10/07/2014

DISPLAY AS REQUIRED BY LAW

SEQ # L1410070003572

E & O



LEXINGTON INSURANCE COMPANY
WILMINGTON, DELAWARE

Administrative Offices – 99 High Street, Floor 23, Boston, Massachusetts 02110-23110

Certificate Number: 018392386-02
This Certificate forms a part of Master Policy Number: 018389876-02
Renewal of Master Policy Number : 018389876-01

YOUR RISK PURCHASING GROUP MASTER POLICY IS A CLAIMS MADE POLICY.
READ THE ATTACHED MASTER POLICY CAREFULLY

THE AMERICAN ACADEMY OF STATE CERTIFIED APPRAISERS

CERTIFICATE DECLARATIONS

1. Name and Address of Certificate Holder: Metro Area Appraisal Group, Inc.
511 Crowned Eagle Court
Valrico FL 33594
2. Certificate Period: Effective Date: 03/12/15 to Expiration Date: 03/12/16
12:01 a.m. Local Time at the Address of the Insured.
- 2a. Retroactive Date: 03/12/10
12:01 a.m. Local Time at the Address of the Insured.
3. Limit of Liability: \$ 1,000,000 each claim
\$ 1,000,000 aggregate limit
4. Deductible: \$ 1,000 each claim
5. Professional Covered Services insured by this policy are: REAL ESTATE APPRAISAL SERVICES
6. Advance Certificate Holder Premium: \$ 2,183
7. Minimum Earned Premium: 25% or \$ 546

Forms and Endorsements:

PRG 3150 (10/05) Real Estate Appraisers Professional Liability Declarations, PRG 3512 (07/12) Real Estate Appraisers Professional Liability Coverage Form, 78713 (07/12) Addendum to the Declarations, 89644 (6/13) Economic Sanctions Endorsement, 91222 (04/13) Policyholder Notice

Additional Endorsments applicable to this Certificate only:

None

Agency Name and Address: INTERCORP, INC.
1438-F West Main Street
Ephrata, PA 17522-1345

IT IS HEREBY UNDERSTOOD AND AGREED THAT THE CERTIFICATE HOLDER AGREES TO ALL TERMS AND CONDITIONS AS SET FORTH IN THE ATTACHED MASTER POLICY.

THIS POLICY IS ISSUED BY YOUR RISK PURCHASING GROUP INSURER WHICH MAY NOT BE SUBJECT TO ALL OF THE INSURANCE LAWS AND REGULATIONS OF YOUR STATE. STATE INSURANCE INSOLVENCY GUARANTY FUNDS ARE NOT AVAILABLE FOR YOUR RISK PURCHASING GROUP INSURER.

Allen D Barry IV

County: Hillsborough

Authorized Representative OR
Countersignature (in states where applicable)

Date: March 3, 2015

PRG 3152 (10/05)

This insurance is issued pursuant to the Florida Surplus Lines Law.
Persons insured by surplus lines carriers do not have the protection of the Florida Insurance Guaranty Act to the extent of any right of recovery for the obligation of an insolvent unlicensed insurer.