

## INVOICE

FROM:  
Precise Appraisals  
Anthony Giuffre  
237 Barton Avenue  
Patchogue, NY 11772

Telephone Number: (631) 445-2255      Fax Number: (631) 714-4316

TO:

E-Mail:

Telephone Number:

Alternate Number:

Fax Number:

LOAN# 0125ECC055617

INVOICE NUMBER	
147-2025-1033P	
DATES	
Invoice Date:	10/20/2025
Due Date:	
REFERENCE	
Internal Order #:	
Lender Case #:	
Client File #:	
FHA/VA Case #:	
Main File # on form:	147-2025-1033P
Other File # on form:	
Federal Tax ID:	
Employer ID:	

## DESCRIPTION

Lender: East Coast Capital Corp Client: East Coast Capital Corp

Purchaser/Borrower: NITZY HERNANDEZ

Client: East Coast Capital Corp

Property Address: 106 River Rd

City: Shirley

County: SUFFOL

Legal Description: DIS: 200 SEC: 820 BLK: 1 LOT: 9

State: NY

Zip: 11967

## FEES

**AMOUNT**

**APPRAISER FEE**

400.00

BILL

SUBTOTAL | 400.00

## PAYMENTS

**AMOUNT**

Check #:	Date:	Description:
Check #:	Date:	Description:
Check #:	Date:	Description:

**SUBTOTAL**

TOTAL DUE \$ 400.00

## APPRAISAL OF REAL PROPERTY



### LOCATED AT

106 River Rd  
Shirley, NY 11967  
DIS: 200 SEC: 820 BLK: 1 LOT: 9

### FOR

East Coast Capital Corp  
2 CORPORATE CENTER DR, SUITE 110  
MELVILLE, NY 11747

### OPINION OF VALUE

560,000

### AS OF

10/20/2025

### BY

ANTHONY GIUFFRE  
PRECISE APPRAISALS  
237 BARTON AVE  
PATCHOGUE, NY 11772  
(631) 445-2255  
PRECISE APPRAISERS@YAHOO.COM

## Uniform Residential Appraisal Report

File # 147-2025-1033P

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	106 River Rd	City	Shirley	State	NY	Zip Code	11967
Borrower	NITZY HERNANDEZ	Owner of Public Record	JOSE HERNANDEZ FERNANDEZ	County	SUFFOLK		
Legal Description	DIS: 200 SEC: 820 BLK: 1 LOT: 9						
Assessor's Parcel #	0200820000100009000	Tax Year	2025	R.E. Taxes \$ 9,609			
Neighborhood Name	SHIRLEY	Map Reference	35004	Census Tract 1594.08			
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 type="checkbox"/> Purchase Transaction <input checked="" type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)						
Lender/Client	East Coast Capital Corp	Address	2 CORPORATE CENTER DR, SUITE 110, MELVILLE, NY 11747				
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). ONEKEYMLS							

I  did  did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed.

Contract Price \$	Date of Contract	Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No	Data Source(s)
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No			
If Yes, report the total dollar amount and describe the items to be paid.			

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	81 %
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	3 %
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		220	Low 0	Multi-Family	1 %
Neighborhood Boundaries	NORTH BY ROUTE 495, SOUTH BY ROUTE 27, EAST BY WILLIAM FLOYD PKWY, WEST BY ROUTE 27.			850	High	265	Commercial	5 %
				600	Pred.	85	Other	10 %

Neighborhood Description THE SUBJECT IS LOCATED IN SHIRLEY, SUFFOLK COUNTY. A RESIDENTIAL NEIGHBORHOOD CONSISTING OF HOMES VARYING IN STYLE, SIZE AND AGE. HOMES ARE IN GENERALLY MAINTAINED CONDITION WITH AVERAGE CARE FOR LANDSCAPING. PROPERTY IS CLOSE TO ALL EXPECTED AMENITIES.

Market Conditions (including support for the above conclusions) THERE IS A LIMITED SUPPLY OF HOMES CURRENTLY AVAILABLE IN THE SUBJECT MARKET. SUPPLY AND DEMAND APPEAR TO BE IN BALANCE. MLS AND OTHER SOURCES INDICATE A NORMAL MARKETING TIME OF 0-3 MONTHS.

Dimensions 0.51 AC (SUBJECT TO SURVEY)	Area 22216 sf	Shape IRREGULAR	View N;Res;
Specific Zoning Classification A1	Zoning Description RESIDENTIAL SINGLE FAMILY		
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?  Yes  No If No, describe THE HIGHEST AND BEST USE IS THE PRESENT USE.

Utilities	Public <input type="checkbox"/> Other (describe)	Public <input type="checkbox"/> Other (describe)	Off-site Improvements - Type	Public <input type="checkbox"/> Private
Electricity	<input checked="" type="checkbox"/> 200 AMP C/B	Water <input checked="" type="checkbox"/> <input type="checkbox"/>	Street ASPHALT <input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input type="checkbox"/> OIL <input checked="" type="checkbox"/>	Sanitary Sewer <input type="checkbox"/> <input checked="" type="checkbox"/> CESSPOOLS	Alley NONE <input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area  Yes  No FEMA Flood Zone X FEMA Map # 36103C0717H FEMA Map Date 09/25/2009

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

NO ADVERSE EASEMENTS, ENCROACHMENTS, OR OTHER CONDITIONS EVIDENT AT THE TIME OF INSPECTION. CESSPOOLS ARE COMMON TO THE AREA, APPEAR TO BE OPERATING PROPERLY AND HAVE NO EFFECT VALUE OR MARKETABILITY. EXTERNAL OBSOLESCENCE WAS NOTED AS THE SUBJECT IS LOCATED ON A BUSY ROAD. ONE TANK IS LOCATED ABOVE GROUND NO LEAKS OR SEEPAGE NOTED.

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	CONCRETE/GD	Floors	HW/GD
# of Stories 1	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	VINYL/GD	Walls	SHEETROCK/GD
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 1,110 sq.ft.	Roof Surface	ASPHALT/GD	Trim/Finish	WOOD/GD
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 80 %	Gutters & Downspouts	ALUMINUM/GD	Bath Floor	CERAMIC/GD
Design (Style) RANCH	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	DH/GD	Bath Wainscot	CERAMIC/GD
Year Built 1999	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	YES/GD	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 10	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	YES/GD	Driveway	# of Cars 4
Attic <input checked="" type="checkbox"/> None	Heating <input type="checkbox"/> FWA <input checked="" type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	ASPHALT
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel OIL	<input type="checkbox"/> Fireplace(s) # 0	<input checked="" type="checkbox"/> Fence VINYL	Garage	# of Cars 1
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	<input type="checkbox"/> Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck WD	<input checked="" type="checkbox"/> Porch PORCH	<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 type="checkbox"/> Other NONE	<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 checked="" type="checkbox"/> Other (describe)	FAN				

Finished area above grade contains: 6 Rooms 3 Bedrooms 1.0 Bath(s) 1,110 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.) SITE IMPROVEMENTS (DRIVEWAYS, WALKS, LANDSCAPING ETC.) SUBJECT HAS A REAR UNCOVERED DECK, FRONT COVERED PORCH, THERMOPIANE WINDOWS.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-six to ten years ago;Bathrooms-updated-six to ten years ago;THE SUBJECT IS MAINTAINED IN OVERALL GOOD CONDITION. EXTERNAL OBSOLESCENCE WAS NOTED AS THE SUBJECT IS LOCATED ON A BUSY ROAD. MINIMAL DEPRECIATION WAS NOTED, THIS IS COMMON FOR HOMES OF THIS AGE AND QUALITY. ALL UTILITIES WERE ON 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

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

**NO FUNCTIONAL OBSOLESCENCE WAS NOTED.**

# Uniform Residential Appraisal Report

File # 147-2025-1033P

There are 9 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 400,000 to \$ 700,000.						
There are 25 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 400,000 to \$ 700,000.						
FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3
Address	106 River Rd Shirley, NY 11967	47 W End Ave Shirley, NY 11967		48 Forrest Ave Shirley, NY 11967		22 Sunset Dr Shirley, NY 11967
Proximity to Subject		0.25 miles NE		0.71 miles E		0.54 miles N
Sale Price	\$	\$ 560,000		\$ 450,000		\$ 595,000
Sale Price/Gross Liv. Area	\$ 310.98 sq.ft.	\$ 551.18 sq.ft.		\$ 418.60 sq.ft.		\$ 572.12 sq.ft.
Data Source(s)		ONEKEYMLS#808744;DOM 14		ONEKEYMLS#850384;DOM 19		ONEKEYMLS#L3546869;DOM 310
Verification Source(s)		GEODATA		GEODATA		GEODATA
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION
Sales or Financing Concessions		ArmLth Conv:0		ArmLth Conv:0		ArmLth FHA:0
Date of Sale/Time		s04/25;c01/25		s09/25;c05/25		s05/25;c04/25
Location	A;BsyRd;	N;Res;	-10,000	A;ACROSS TO COMM:	0	N;Res; -10,000
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple
Site	22216 sf	18731 sf	+3,500	10890 sf	+11,500	23522 sf 0
View	N;Res;	N;Res;		N;Res;		N;Res;
Design (Style)	DT1;RANCH	DT1;RANCH		DT1;RANCH		DT1;RANCH
Quality of Construction	Q3	Q3		Q3		Q3
Actual Age	26	59	0 51		0 49	0
Condition	C3	C3		C3		C2 -30,000
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths
Room Count	6 3 1.0	6 3 1.0		6 3 1.0		6 4 2.0 -10,000
Gross Living Area	1,110 sq.ft.	1,016 sq.ft.	0	1,075 sq.ft.	0	1,040 sq.ft. 0
Basement & Finished	1110sf888sfwu	1016sf800sfw	0	1075sf1000sfwu	0	1040sf950sfwu 0
Rooms Below Grade	2rr0br1.0ba1o	1rr0br1.0ba1o	0	1rr0br1.0ba2o	0	1rr0br1.0ba2o 0
Functional Utility	AVERAGE	AVERAGE		AVERAGE		AVERAGE
Heating/Cooling	OHW/CAC	ELEC/CAC	0	OHW/NONE	+10,000	OHW/NONE +10,000
Energy Efficient Items	THERMOPANE	THERMOPANE		THERMOPANE		THERMOPANE
Garage/Carport	1ga4dw	4dw	+5,000	4dw	+5,000	4dw +5,000
Porch/Patio/Deck	PORCH/DECK	PORCH/PATIO	0	DECK	+5,000	PATIO +5,000
FIREPLACE	NONE	NONE		NONE		NONE
POOL	NONE	NONE		NONE		NONE
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -1,500	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 31,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ 31,500		-30,000
Adjusted Sale Price of Comparables		Net Adj. 0.3 %	Net Adj. 7.0 %	Net Adj. 5.0 %		
		Gross Adj. 3.3 % \$ 558,500	Gross Adj. 7.0 % \$ 481,500	Gross Adj. 11.8 % \$ 565,000		

SALES COMPARISON APPROACH

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

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

Data Source(s) GEODATA

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) GEODATA

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)	GEODATA	GEODATA	GEODATA	GEODATA
Effective Date of Data Source(s)	10/20/2025	10/20/2025	10/20/2025	10/20/2025

Analysis of prior sale or transfer history of the subject property and comparable sales SEE ADDENDUM

Summary of Sales Comparison Approach SEE ATTACHED ADDENDUM

FEE PAID TO APPRAISER - \$400.00

FEE PAID TO THE AMC - N/A

AMC# 19-0042

Indicated Value by Sales Comparison Approach \$ 560,000

Indicated Value by: Sales Comparison Approach \$ 560,000 Cost Approach (if developed) \$ 560,639 Income Approach (if developed) \$

**BASED ON THE ABOVE DATA, CONSIDERING ALL THREE APPROACHES TO VALUE AND PLACING THE MOST EMPHASIS ON THE MARKET APPROACH, THE ESTIMATED MARKET VALUE IS: \$560,000. THIS APPRAISAL REPORT IS INTENDED FOR USE IN A MORTGAGE FINANCE TRANSACTION ONLY. THIS REPORT IS NOT INTENDED FOR ANY OTHER USE.**

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

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 560,000, as of 10/20/2025, which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

# Uniform Residential Appraisal Report

File # 147-2025-1033P

**SEE ATTACHED ADDENDUM**

ADDITIONAL COMMENTS

<b>COST APPROACH TO VALUE (not required by Fannie Mae)</b>			
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)		<b>LAND VALUE WAS ESTABLISHED USING THE ABSTRACTION METHOD DUE TO LIMITED LAND SALES.</b>	
<b>COST APPROACH</b> ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW Source of cost data MARSHALL AND SWIFT Quality rating from cost service GOOD Effective date of cost data 10/20/2025 Comments on Cost Approach (gross living area calculations, depreciation, etc.) <b>LAND VALUES EXCEEDING 30% OF TOTAL VALUE ARE COMMON TO THIS AREA AND DO NOT AFFECT MARKETABILITY. NO VALUE IS GIVEN TO WINDOW/WALL A/C UNITS, AG POOLS, SHEDS OR FENCES. NO FUNCTIONAL OBS. WAS NOTED. EXTERNAL OBS. NOTED. LAND VALUE WAS ESTABLISHED BY USING THE ABSTRACTION METHOD DUE TO LIMITED LAND SALES.</b>		<b>OPINION OF SITE VALUE</b> DWELLING 1,110 Sq.Ft. @ \$ 200.00 = \$ 222,000 BASEMENT 1,110 Sq.Ft. @ \$ 50.00 = \$ 55,500 AMENITIES - - - = \$ 40,000 Garage/Carport 182 Sq.Ft. @ \$ 40.00 = \$ 7,280 Total Estimate of Cost-New - - - = \$ 324,780 Less Physical Functional External Depreciation 54,141 10,000 = \$( 64,141) Depreciated Cost of Improvements - - - = \$ 260,639 "As-is" Value of Site Improvements - - - = \$ 40,000  Estimated Remaining Economic Life (HUD and VA only) 50 Years INDICATED VALUE BY COST APPROACH - - - = \$ 560,639	
<b>INCOME APPROACH TO VALUE (not required by Fannie Mae)</b>			
Estimated Monthly Market Rent \$		X Gross Rent Multiplier = \$	Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM)			
<b>PROJECT INFORMATION FOR PUDs (if applicable)</b>			
Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Unit type(s) <input type="checkbox"/> Detached <input type="checkbox"/> 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? <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? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the rental terms and options.			
Describe common elements and recreational facilities.			

# Uniform Residential Appraisal Report

File # 147-2025-1033P

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

File # 147-2025-1033P

**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

File # 147-2025-1033P

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

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

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

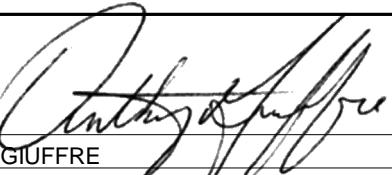
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation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

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

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

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

**APPRAISER**

Signature   
 Name ANTHONY GIUFFRE  
 Company Name PRECISE APPRAISALS  
 Company Address 237 BARTON AVE  
PATCHOGUE, NY 11772  
 Telephone Number (631) 445-2255  
 Email Address PRECISE APPRAISERS@YAHOO.COM  
 Date of Signature and Report 10/23/2025  
 Effective Date of Appraisal 10/20/2025  
 State Certification # 45000050459  
 or State License # \_\_\_\_\_  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State NY  
 Expiration Date of Certification or License 11/18/2026

**ADDRESS OF PROPERTY APPRAISED**

106 River Rd  
Shirley, NY 11967

APPRaised VALUE OF SUBJECT PROPERTY \$ 560,000

**LENDER/CLIENT**

Name FASTAPP APPRAISAL MANAGEMENT CORPORATION  
 Company Name East Coast Capital Corp  
 Company Address 2 CORPORATE CENTER DR, SUITE 110,  
MELVILLE, NY 11747  
 Email Address N/A

**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 \_\_\_\_\_

# **Uniform Residential Appraisal Report**

File # 147-2025-1033P

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	106 River Rd Shirley, NY 11967	118 River Rd Shirley, NY 11967								
Proximity to Subject		0.09 miles N								
Sale Price	\$ 310.98 sq.ft.	\$ 600,000		\$	\$ sq.ft.		\$	\$ sq.ft.		\$
Sale Price/Gross Liv. Area	\$ 310.98 sq.ft.	\$ 535.71 sq.ft.		\$	\$ sq.ft.		\$	\$ sq.ft.		\$
Data Source(s)		ONEKEYMLS#L3555147;DOM 22								
Verification Source(s)		GEODATA								
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION		+(-) \$ Adjustment	DESCRIPTION		+(-) \$ Adjustment	DESCRIPTION		+(-) \$ Adjustment
Sales or Financing Concessions		ArmLth Conv;0								
Date of Sale/Time		s02/25;c06/24								
Location	A;BsyRd;	A;BsyRd;								
Leasehold/Fee Simple	Fee Simple	Fee Simple								
Site	22216 sf	28453 sf		-6,000						
View	N;Res;	N;Res;								
Design (Style)	DT1;RANCH	DT1;RANCH								
Quality of Construction	Q3	Q3								
Actual Age	26	40		0						
Condition	C3	C2		-30,000						
Above Grade	Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths
Room Count	6	3	1.0	6	3	2.0	-10,000			
Gross Living Area	1,110 sq.ft.			1,120 sq.ft.			0	sq.ft.		sq.ft.
Basement & Finished Rooms Below Grade	1110sf888sfwu 2rr0br1.0ba1o	1088sf1033sfwu 1rr2br1.0ba1o			0					
Functional Utility	AVERAGE	AVERAGE								
Heating/Cooling	OHW/CAC	OHW/NONE			+10,000					
Energy Efficient Items	THERMOPANE	THERMOPANE								
Garage/Carport	1ga4dw	2gd4dw		-5,000						
Porch/Patio/Deck	PORCH/DECK	DECK		+5,000						
FIREPLACE	NONE	NONE								
POOL	NONE	NONE								
Net Adjustment (Total)		<input type="checkbox"/>	+	<input checked="" type="checkbox"/>	-	\$ -36,000	<input type="checkbox"/>	+	<input type="checkbox"/>	- \$
Adjusted Sale Price of Comparables		Net Adj.	6.0 %	Net Adj.	%		Gross Adj.	11.0 %	Gross Adj.	% \$
		Gross Adj.	\$ 564,000	Gross Adj.	% \$		Net Adj.	%	Gross Adj.	% \$

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 # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	GEODATA	GEODATA		
Effective Date of Data Source(s)	10/20/2025	10/20/2025		

Analysis of prior sale or transfer history of the subject property and comparable sales **SEE ADDENDUM**

SALE	
ANALYSIS / COMMENTS	Analysis/Comments

## 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

UAD Version 9/2011 (Updated 1/2014)

Form UADDEFINE1A - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

## Supplemental Addendum

File No. 147-2025-1033P

Borrower	NITZY HERNANDEZ				
Property Address	106 River Rd				
City	Shirley	County	SUFFOLK		
Lender/Client	East Coast Capital Corp	State	NY	Zip Code	11967

### COMMENTS ON SALES COMPARISON

\$50 PER SQFT LIVING AREA ADJUSTMENT WHERE APPROPRIATE, PLUS OR MINUS BATH ADJUSTMENT. DUE TO THE LACK OF CLOSED SALES THE APPRAISER EXCEEDED SIX MONTHS FOR THE INDICATED COMPS. CONDITION INFORMATION IS BASED ON INFO GATHERED FROM A DRIVE-BY INSPECTION, MLS AND CONVERSATIONS WITH LOCAL REALTORS. ALL COMPS CHOSEN WERE THE BEST AVAILABLE CLOSED SALES IN THE SUBJECT MARKET AREA.

NOTE: ESTIMATED MARKET VALUE IS ABOVE THE PREDOMINANT VALUE DUE TO THE SUBJECT BEING IN OVERALL GOOD CONDITION. THIS HAS NO AFFECT ON MARKETABILITY AND OR MARKETING TIME.

NOTE: IN THE PRESENT LAND USE OF THE NEIGHBORHOOD SECTION ( OTHER ) REPRESENTS, POLICE STATIONS, FIRE DEPARTMENTS, PARKS AND OTHER MUNICIPALITY IN THE SUBJECT AREA.

NOTE: I HAVE PERFORMED NO SERVICES AS AN APPRAISER, REGARDING THE PROPERTY THAT IS THE SUBJECT OF THE WORK UNDER REVIEW WITHIN THE THREE-YEAR PERIOD IMMEDIATELY PRECEDING THE ACCEPTANCE OF THE THIS ASSIGNMENT.

NOTE: THE EXPOSURE TIME IS 0-3 MONTHS, BASED UPON A STATISTICAL ANALYSIS GATHERED FROM SALES DATA AND CONVERSATIONS WITH LOCAL REALTORS.

NOTE: NO PERSONAL PROPERTY WAS INCLUDED IN THE VALUATION OF THE SUBJECT PROPERTY.

NOTE: THE SUBJECT AND ALL COMPS ARE LOCATED IN CLOSE PROXIMITY TO BROOKHAVEN AIRPORT. THE SUBJECT AND ALL COMPS HAVE A SIMILAR EFFECT FROM THIS AIRPORT, THEREFORE NO ADJUSTMENTS WERE NECESSARY.

**FIRREA CERTIFICATION STATEMENT:** THE APPRAISER CERTIFIES AND AGREES THAT THIS APPRAISAL WAS PREPARED IN ACCORDANCE WITH THE REQUIREMENTS OF TITLE XI OF THE FINANCIAL INSTITUTIONS, REFORM, RECOVERY, AND ENFORCEMENT ACT ( FIRREA ) OF 1989, AS AMENDED ( 12 U.S.C. 3331 ET SEQ. ), AND ANY APPLICABLE IMPLEMENTING REGULATIONS IN EFFECT AT THE TIME THE APPRAISER SIGNS THE APPRAISAL CERTIFICATION.

NOTE: NO EMPLOYEE, DIRECTOR, OFFICER OR AGENT OF THE SELLER, OR ANY THIRD PARTY ACTING AS JOINT VENTURE PARTNER, INDEPENDENT CONTRACTOR, APPRAISAL COMPANY, APPRAISAL MANAGEMENT COMPANY, OR PARTNER ON BEHALF OF THE SELLER, HAS INFLUENCED OR ATTEMPTED TO INFLUENCE THE DEVELOPMENT, REPORTING, RESULT, OR REVIEW OF THIS APPRAISAL THROUGH COERCION, EXTORTION, COLLUSION, COMPENSATION, INDUCEMENT, INTIMIDATION, BRIBERY OR ANY OTHER MANNER.

### COMMENTS ON SQFT GLA, BATH, SITE, AND AGE ADJUSTMENTS

ADJUSTMENTS FOR GLA ARE ROUNDED TO THE NEAREST \$500 AS MARKET WOULD NORMALLY NOT ADJUST IN LESS THAN \$500 INCREMENTS. ADJUSTMENTS IN GLA OF 100 SQFT OR LESS ARE NOT MADE AS MARKET WOULD NOT RECOGNIZE OR ACCOUNT FOR THESE MINOR DIFFERENCES. DIFFERENCES IN BATH COUNT ARE ADJUSTED AT \$5,000 PER HALF BATH. NO AGE ADJUSTMENTS ARE MADE WHEN SUBJECT AND COMPS HAVE SIMILAR EFFECTIVE AGES. IF AGE ADJUSTMENTS ARE MADE IT IS DUE TO THE FACT THAT A SIGNIFICANT DIFFERENCE IN EFFECTIVE AGE EXISTS.

NOTE: ALL ELECTRONIC SIGNATURES ON THIS REPORT HAVE A SECURITY FEATURE MAINTAINED BY INDIVIDUAL PASSWORDS FOR EACH SIGNING APPRAISER. NO PERSON CAN ALTER THE APPRAISAL WITH THE EXCEPTION OF THE ORIGINAL SIGNING APPRAISER.

NOTE: ALL UTILITIES WERE ON AND IN WORKING ORDER.

PURSUANT TO USPAP, STANDARD 2, THE ANALYSIS OF HIGHEST AND BEST USE WAS DETERMINED BY COMPLETING RESEARCH OF WHAT THE BEST USE OF THE IMPROVED PROPERTY ON THE SITE IS. THE APPRAISER RESEARCHED THE PROPERTY AND DETERMINED THE HIGHEST AND BEST USE BASED ON WHAT WAS DETERMINED TO BE: (1) legally permissible (2) physically possible (3) financially feasible and (4) most profitable. THE HIGHEST AND BEST USE WAS DETERMINED TO BE THE PRESENT USE AS AN IMPROVED ONE-FAMILY HOME.

NOTE: A CO AND SMOKE DETECTOR WAS PRESENT AT THE TIME OF INSPECTION.

NOTE: THERE ARE NO OIL, GAS & MINERAL LEASES OR ACTIVE DRILLING ON THE SUBJECTS SITE OR WITHIN 200 FEET OF THE SUBJECT PROPERTY.

NOTE: ALL APPLIANCES WERE CHECKED AND WERE IN GOOD WORKING ORDER. ALTHOUGH THESE APPLIANCES ARE CONSIDERED PERSONAL PROPERTY, THEY ARE TYPICALLY CONVEYED WITH THE PROPERTY. THE SUBJECT'S MECHANICALS WERE PROPERLY FUNCTIONING AT THE TIME OF INSPECTION.

NOTE: TERMITE / WOOD BORING INSECTS ARE INDIGENOUS TO THE NORTH EASTERN PORTION OF THE COUNTRY. THE APPRAISER DID NOT OBSERVE ANY WOOD BORING INSECT ACTIVITY DURING THE NORMAL COURSE OF THE APPRAISAL INSPECTION. THE APPRAISER DID NOT PERFORM AN INSPECTION FOR THE PURPOSE OF UNCOVERING ACTIVE INSECT INFESTATION AND ASSUMES NO RESPONSIBILITY IF SUCH INFESTATION DOES EXIST.

NOTE: THE SUBJECT HAS A PRIVATE CESSPOOL SYSTEM. THIS HAS NO IMPACT ON VALUE AND OR MARKETABILITY. CESSPOOLS ARE COMMON FOR THE AREA, ALL COMPARABLE SALES HAVE A SIMILAR SET UP. CONNECTION TO A PUBLIC SEWER SERVICE IS NOT AVAILABLE.

## Supplemental Addendum

File No. 147-2025-1033P

Borrower	NITZY HERNANDEZ		
Property Address	106 River Rd		
City	Shirley	County	SUFFOLK
Lender/Client	East Coast Capital Corp		

NOTE: A CONDITION ADJUSTMENT WAS MADE TO COMP 3 AND 4 TO ACCOUNT FOR THE INTERIOR QUALITY OF KITCHEN APPLIANCES, COUNTER TOPS, CABINETS, BATHROOM VANITIES, WALLS, TRIM, AND FLOORING ARE SUPERIOR.

NOTE: ALL ADJUSTMENTS WERE DERIVED BY ANALYZING THE MARKET, CONVERSATIONS WITH LOCAL AGENTS AND OTHER LOCAL REAL ESTATE PROFESSIONALS. BASED ON THIS RESEARCH THE ADJUSTMENTS MADE FALL WITHIN THE AVERAGE RANGE FOR THE NEIGHBORHOOD. THIS INCLUDES A GROUP DATA ANALYSIS AND COMPARING THE COMPARABLES USED TO EACH OTHER. THE ADJUSTMENTS MADE IN THE SALES COMPARISON GRID AREA ARE AS FOLLOWED;

SITE - \$1 PER SF  
 BATH- \$10,000 FOR A FULL BATH  
 GLA - \$50 PER SF  
 LOCATION - \$10,000  
 CAC - \$10,000  
 GARAGE - \$5,000  
 FULL BASEMENT - \$10,000  
 FINISHED BASEMENT - \$10,000  
 PORCH/PATIO/DECK - \$5,000

### **FINAL RECONCILIATION:**

ALL COMPS PROVIDED ARE REASONABLE ALTERNATIVES TO PERSPECTIVE PURCHASERS OF THE SUBJECTS PROPERTY. ALTHOUGH ALL COMPS WERE CONSIDERED IN THE RECONCILIATION PROCESS THIS APPRAISER RECONCILES TOWARDS COMP 1 AS COMP 1 IS SIMILAR IN GLA, LOT, CONDITION, STYLE, QUALITY. ALTHOUGH MOST EMPHASIS WAS PLACED ON COMP 1, CONSIDERATION WAS GIVEN TO THE REMAINING COMPS FOR THE FOLLOWING REASONS. COMP 2 IS SIMILAR IN CONDITION, QUALITY, RECENT SALE, GLA, STYLE. COMP 3 IS SIMILAR IN STYLE, GLA, RECENT SALE. COMP 4 IS SIMILAR IN LOT, STYLE, GLA. THE APPRAISER RECONCILES TOWARDS THE MIDDLE OF THE ADJUSTED RANGE OF VALUE DUE TO THE SUBJECTS GOOD CONDITION. ALL THREE APPROACHES TO VALUE HAVE BEEN CONSIDERED IN THE ANALYSIS WITH THE MOST EMPHASIS PLACED ON THE SALES COMPARISON APPROACH AND CLOSELY SUPPORTED BY THE COST APPROACH. THE INCOME APPROACH IS NOT APPLICABLE DUE TO LIMITED DATA IN THE SUBJECTS MARKET AREA.

### **SALES HISTORY:**

NOTE: PUBLIC RECORDS INDICATE THE SUBJECT HAS NOT SOLD WITHIN THE PAST THREE YEARS.

NOTE: ACCORDING TO PUBLIC RECORDS AVAILABLE TO THE APPRAISER, THERE WERE NO MORE SALES OF THE COMPS WITHIN THE PAST YEAR OTHER THAN THOSE LISTED IN THE SALES COMPARISON.

FEE PAID TO APPRAISER - \$400.00  
 FEE PAID TO THE AMC - N/A  
 AMC# 19-0042

NOTE: THE SUBJECT IS A ONE STORY DETACHED SINGLE FAMILY HOUSE WITH 1,110 ABOVE-GRADE FINISHED SQUARE FEET AND AN ADDITIONAL 1,110 BELOW GRADE SQUARE FEET IN THE BASEMENT.

The ANSI Z765-2021 (American National Standards Institute®) Square Footage-Method has been utilized for measuring, calculating, and reporting the gross living area (GLA) and non-GLA areas of subject property for appraisals of single family dwellings requiring interior and exterior inspections. As noted elsewhere in this report, 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.

The portions of the ANSI standards that will most often impact market participants, include, but are not limited to:

- \* Standard method for measuring the dwellings to the inch or to a tenth of a foot. Appraiser typically measures properties to a tenth of a foot using both an appraisers tape measure and laser measuring device;
- \* Standards regarding dimensions of a room (including minimum height) in order to be considered GLA;
- \* Standards regarding above vs below grade living area.

**NOTE: THE MEASUREMENTS OBTAINED ON SITE ARE THOSE REFLECTED ON THE SKETCH AND EACH MEASUREMENT WAS NOT ROUNDED TO WHOLE FEET MEASUREMENTS.**

## Supplemental Addendum

File No. 147-2025-1033P

Borrower	NITZY HERNANDEZ		
Property Address	106 River Rd		
City	Shirley	County	SUFFOLK
Lender/Client	East Coast Capital Corp		

Appraiser is knowledgeable of and fully complied with all federal, state, and local laws, including any antidiscrimination laws, rules applicable to the subject property, or any provisions of the Fair Housing Act. No part of the appraisal analysis or reporting may be based on the race, color, religion, sex, actual or perceived sexual orientation, actual or perceived gender identity, age, actual or perceived marital status, disability, familial status, national origin of either the prospective owners or occupants of the property, present owners or occupants of the property, or the present owners or occupants of the properties in the vicinity of the subject property, or on any other basis prohibited by federal, state, or local law.

**10/23/2025:**

NOTE: THE GARAGE ADJUSTMENT FOR COMP 2 HAS BEEN CORRECTED.

NOTE: THE BELOW GRADE ROOM COUNT HAS BEEN CORRECTED IN THE GRID.

# USPAP Compliance Addendum

Loan #  
File # 147-2025-1033P

Borrower	NITZY HERNANDEZ		
Property Address	106 River Rd		
City	Shirley	County	SUFFOLK
Lender/Client	East Coast Capital Corp	State	NY Zip Code 11967

## APPRAISAL AND REPORT IDENTIFICATION

This Appraisal Report is one of the following types:

- Appraisal Report This report was prepared in accordance with the requirements of the Appraisal Report option of USPAP Standards Rule 2-2(a).
- Restricted Appraisal Report This report was prepared in accordance with the requirements of the Restricted Appraisal Report option of USPAP Standards Rule 2-2(b). The intended user of this report is limited to the identified client. This is a Restricted Appraisal Report and the rationale for how the appraiser arrived at the opinions and conclusions set forth in the report may not be understood properly without the additional information in the appraiser's workfile.

## ADDITIONAL CERTIFICATIONS

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

- The statements of fact contained in this report are true and correct.
- The report analyses, opinions, and conclusions are limited only by the reported assumptions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no (or the specified) present or prospective interest in the property that is the subject of this report and no (or specified) personal interest with respect to the parties involved.
- 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.
- This appraisal report was prepared in accordance with the requirements of Title XI of FIRREA and any implementing regulations.

## PRIOR SERVICES

- I have NOT performed 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 performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

## PROPERTY INSPECTION

- I have NOT made a personal inspection of the property that is the subject of this report.
- I HAVE made a personal inspection of the property that is the subject of this report.

## APPRAISAL ASSISTANCE

Unless otherwise noted, no one provided significant real property appraisal assistance to the person signing this certification. If anyone did provide significant assistance, they are hereby identified along with a summary of the extent of the assistance provided in the report.

## ADDITIONAL COMMENTS

Additional USPAP related issues requiring disclosure and/or any state mandated requirements:

## MARKETING TIME AND EXPOSURE TIME FOR THE SUBJECT PROPERTY

- A reasonable marketing time for the subject property is 0-90 day(s) utilizing market conditions pertinent to the appraisal assignment.
- A reasonable exposure time for the subject property is 0-90 day(s).

## APPRAISER

## SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature

Name ANTHONY GIUFFRE

Date of Signature 10/23/2025

State Certification # 45000050459

or State License #

State NY

Expiration Date of Certification or License 11/18/2026

Effective Date of Appraisal 10/20/2025

Signature

Name

Date of Signature

State Certification #

or State License #

State

Expiration Date of Certification or License

Supervisory Appraiser Inspection of Subject Property

Did Not  Exterior-only from Street  Interior and Exterior

# Market Conditions Addendum to the Appraisal Report

File No. 147-2025-1033P

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	106 River Rd	City Shirley
		State NY ZIP Code 11967

Borrower NITZY HERNANDEZ

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)	12	5	8	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)	2.00	1.67	2.67	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Total # of Comparable Active Listings	8	5	9	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	4.0	3.0	3.4	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7-12 Months	Prior 4-6 Months	Current – 3 Months	Overall Trend		
Median Comparable Sale Price	550,000	500,000	580,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Sales Days on Market	81	65	87	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Comparable List Price	562,000	512,000	592,000	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining
Median Comparable Listings Days on Market	UNKNOWN	UNKNOWN	UNKNOWN	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing
Median Sale Price as % of List Price	98	98	98	<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.). **SELLERS CONCESSIONS HAVE REMAINED AT THE SAME LEVEL IN THE SUBJECT'S MARKET WITHIN THE PAST 12 MONTHS.**

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).

Cite data sources for above information. **GEODATA, MLS, COMPS INC., LOCAL REALTORS**

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 INFORMATION IS COMPILED FROM VARIOUS INFORMATION PROVIDED BY THE DATA SOURCES LISTED ABOVE AND ARE BELIEVED TO BE AS ACCURATE AS POSSIBLE. THE DATA SET FOR THE PAST THREE MONTHS IS INCOMPLETE DUE TO DELAYS IN REPORTING. THE ABOVE ANALYSIS IS MADE UP OF SALES AND LISTINGS THAT ARE WITHIN 25% OF THE SUBJECT'S ESTIMATED VALUE.**

If the subject is a unit in a condominium or cooperative project, complete the following:				Project Name:
Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current – 3 Months	Overall Trend
Total # of Comparable Sales (Settled)				<input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining
Absorption Rate (Total Sales/Months)				<input type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining
Total # of Active Comparable Listings				<input type="checkbox"/> Declining <input type="checkbox"/> Stable <input type="checkbox"/> Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				<input type="checkbox"/> Declining <input type="checkbox"/> Stable <input type="checkbox"/> Increasing

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

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

Signature	Signature
Appraiser Name <b>ANTHONY GIUFFRE</b>	Supervisory Appraiser Name
Company Name <b>PRECISE APPRAISALS</b>	Company Name
Company Address <b>237 BARTON AVE , PATCHOGUE, NY 11772</b>	Company Address
State License/Certification # <b>45000050459</b>	State License/Certification #
State <b>NY</b>	State
Email Address <b>PRECISE APPRAISERS@YAHOO.COM</b>	Email Address

## Subject Photo Page

Borrower	NITZY HERNANDEZ				
Property Address	106 River Rd				
City	Shirley	County	SUFFOLK		
Lender/Client	East Coast Capital Corp	State	NY	Zip Code	11967



SUBJECT FRONT

106 River Rd  
Sales Price  
Gross Living Area 1,110  
Total Rooms 6  
Total Bedrooms 3  
Total Bathrooms 1.0  
Location A;BsyRd;  
View N;Res;  
Site 22216 sf  
Quality Q3  
Age 26



SUBJECT REAR



SUBJECT STREET

## Subject Photo Page

Borrower	NITZY HERNANDEZ		
Property Address	106 River Rd		
City	Shirley	County	SUFFOLK
Lender/Client	East Coast Capital Corp	State	NY Zip Code 11967



SUBJECT SIDE

106 River Rd  
Sales Price  
Gross Living Area 1,110  
Total Rooms 6  
Total Bedrooms 3  
Total Bathrooms 1.0  
Location A;BsyRd;  
View N;Res;  
Site 22216 sf  
Quality Q3  
Age 26



SUBJECT SIDE



SUBJECT UTILITY

## Subject Photo Page

Borrower	NITZY HERNANDEZ		
Property Address	106 River Rd		
City	Shirley	County	SUFFOLK
Lender/Client	East Coast Capital Corp	State	NY Zip Code 11967



KITCHEN

106 River Rd  
Sales Price 1,110  
Gross Living Area 1,110  
Total Rooms 6  
Total Bedrooms 3  
Total Bathrooms 1.0  
Location A;BsyRd;  
View N;Res;  
Site 22216 sf  
Quality Q3  
Age 26



BATH



LIVING ROOM

## Subject Photo Page

Borrower	NITZY HERNANDEZ		
Property Address	106 River Rd		
City	Shirley	County	SUFFOLK
Lender/Client	East Coast Capital Corp		



BEDROOM

106 River Rd  
Sales Price  
Gross Living Area 1,110  
Total Rooms 6  
Total Bedrooms 3  
Total Bathrooms 1.0  
Location A;BsyRd;  
View N;Res;  
Site 22216 sf  
Quality Q3  
Age 26



BEDROOM



BEDROOM

## Subject Photo Page

Borrower	NITZY HERNANDEZ		
Property Address	106 River Rd		
City	Shirley	County	SUFFOLK
Lender/Client	East Coast Capital Corp	State	NY Zip Code 11967



BASEMENT REC ROOM

106 River Rd  
Sales Price  
Gross Living Area 1,110  
Total Rooms 6  
Total Bedrooms 3  
Total Bathrooms 1.0  
Location A;BsyRd;  
View N;Res;  
Site 22216 sf  
Quality Q3  
Age 26



BASEMENT REC ROOM



BASEMENT BATH

## Subject Photo Page

Borrower	NITZY HERNANDEZ			
Property Address	106 River Rd			
City	Shirley	County	SUFFOLK	
Lender/Client	East Coast Capital Corp	State	NY	Zip Code 11967



BASEMENT WET BAR

106 River Rd  
Sales Price  
Gross Living Area 1,110  
Total Rooms 6  
Total Bedrooms 3  
Total Bathrooms 1.0  
Location A;BsyRd;  
View N;Res;  
Site 22216 sf  
Quality Q3  
Age 26



GARAGE



CAC

## Subject Photo Page

Borrower	NITZY HERNANDEZ		
Property Address	106 River Rd		
City	Shirley	County	SUFFOLK
Lender/Client	East Coast Capital Corp	State	NY Zip Code 11967



OIL TANK

106 River Rd  
Sales Price  
Gross Living Area 1,110  
Total Rooms 6  
Total Bedrooms 3  
Total Bathrooms 1.0  
Location A;BsyRd;  
View N;Res;  
Site 22216 sf  
Quality Q3  
Age 26



CO/SMOKE DETECTOR

## Comparable Photo Page

Borrower	NITZY HERNANDEZ		
Property Address	106 River Rd		
City	Shirley	County	SUFFOLK
Lender/Client	East Coast Capital Corp	State	NY Zip Code 11967



### Comparable 1

47 W End Ave  
 Prox. to Subject 0.25 miles NE  
 Sales Price 560,000  
 Gross Living Area 1,016  
 Total Rooms 6  
 Total Bedrooms 3  
 Total Bathrooms 1.0  
 Location N;Res;  
 View N;Res;  
 Site 18731 sf  
 Quality Q3  
 Age 59



### Comparable 2

48 Forrest Ave  
 Prox. to Subject 0.71 miles E  
 Sales Price 450,000  
 Gross Living Area 1,075  
 Total Rooms 6  
 Total Bedrooms 3  
 Total Bathrooms 1.0  
 Location A;ACROSS TO COMM;  
 View N;Res;  
 Site 10890 sf  
 Quality Q3  
 Age 51



### Comparable 3

22 Sunset Dr  
 Prox. to Subject 0.54 miles N  
 Sales Price 595,000  
 Gross Living Area 1,040  
 Total Rooms 6  
 Total Bedrooms 4  
 Total Bathrooms 2.0  
 Location N;Res;  
 View N;Res;  
 Site 23522 sf  
 Quality Q3  
 Age 49

## Comparable Photo Page

Borrower	NITZY HERNANDEZ		
Property Address	106 River Rd		
City	Shirley	County	SUFFOLK
Lender/Client	East Coast Capital Corp	State	NY Zip Code 11967



### Comparable 4

118 River Rd	
Prox. to Subject	0.09 miles N
Sales Price	600,000
Gross Living Area	1,120
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	A;BsyRd;
View	N;Res;
Site	28453 sf
Quality	Q3
Age	40

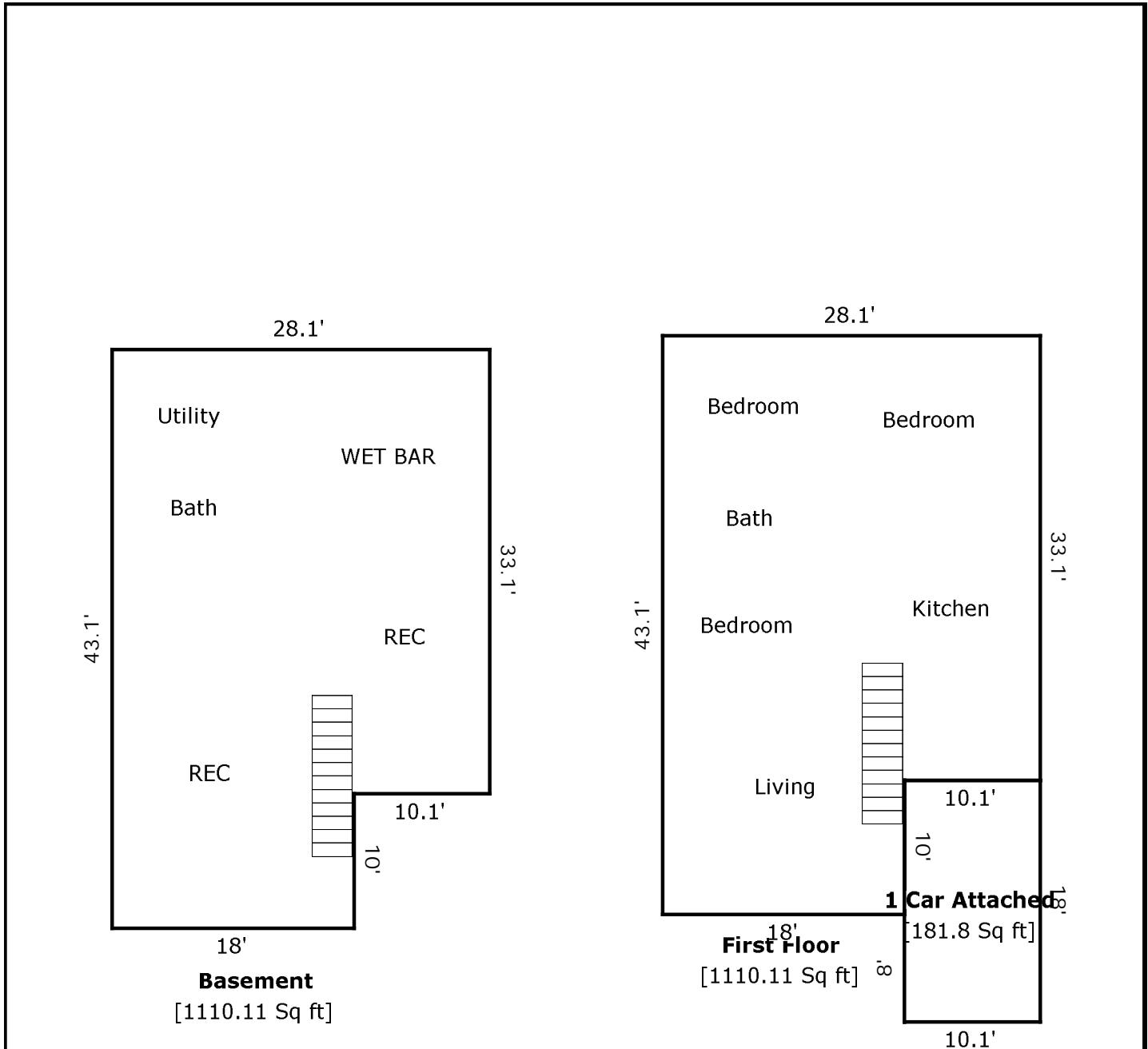
Prox. to Subject	
Sales Price	
Gross Living Area	
Total Rooms	
Total Bedrooms	
Total Bathrooms	
Location	
View	
Site	
Quality	
Age	

6

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

## Building Sketch

Borrower	NITZY HERNANDEZ		
Property Address	106 River Rd		
City	Shirley	County	SUFFOLK
Lender/Client	East Coast Capital Corp		



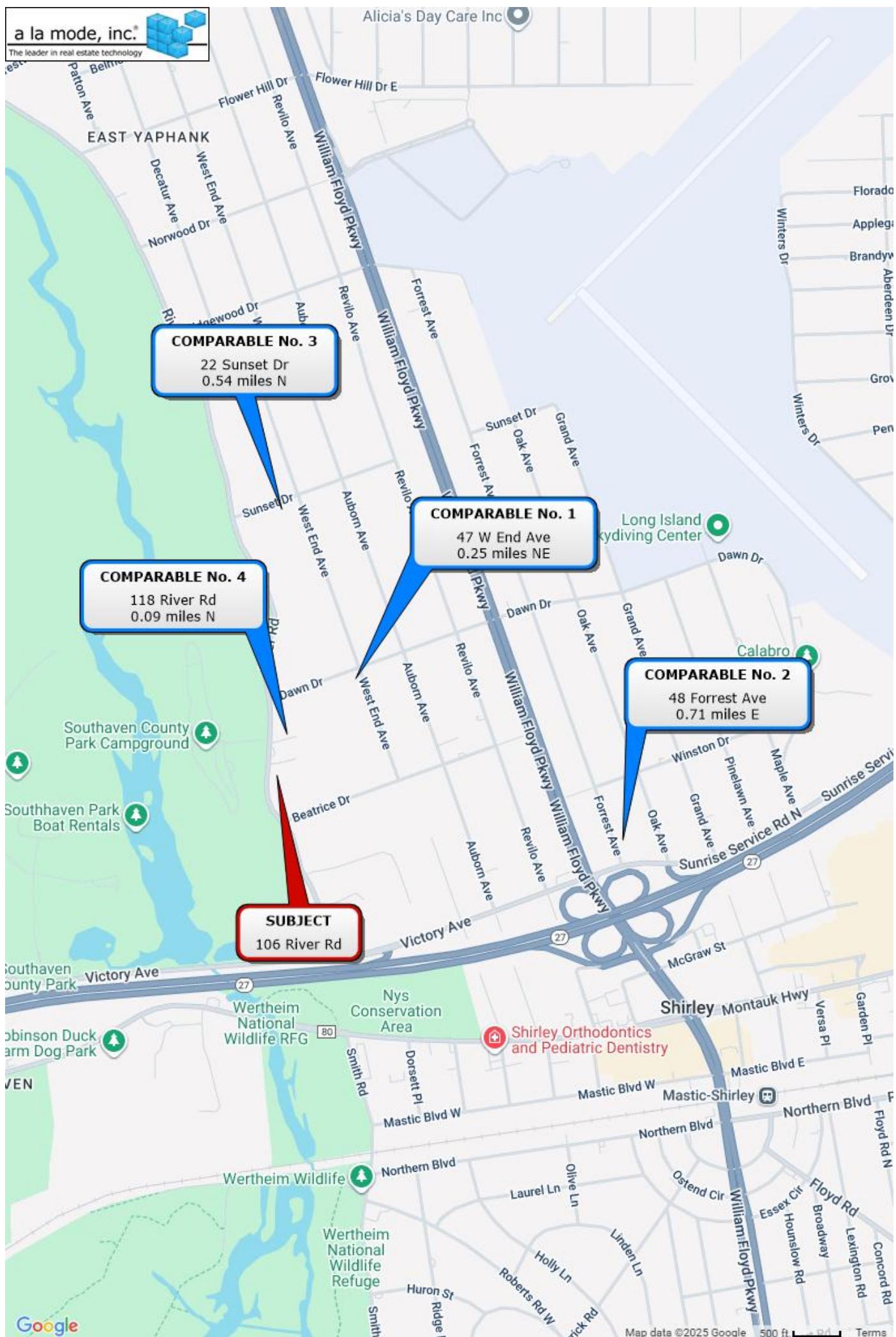
TOTAL Sketch by a la mode

### Area Calculations Summary

Living Area	Calculation Details
First Floor	$28.1 \times 33.1 = 930.11$ $10 \times 18 = 180$
<b>Total Living Area (Rounded):</b>	<b>1110 Sq ft</b>
<b>Non-living Area</b>	
1 Car Attached	$10.1 \times 18 = 181.8$
Basement	$28.1 \times 33.1 = 930.11$ $10 \times 18 = 180$

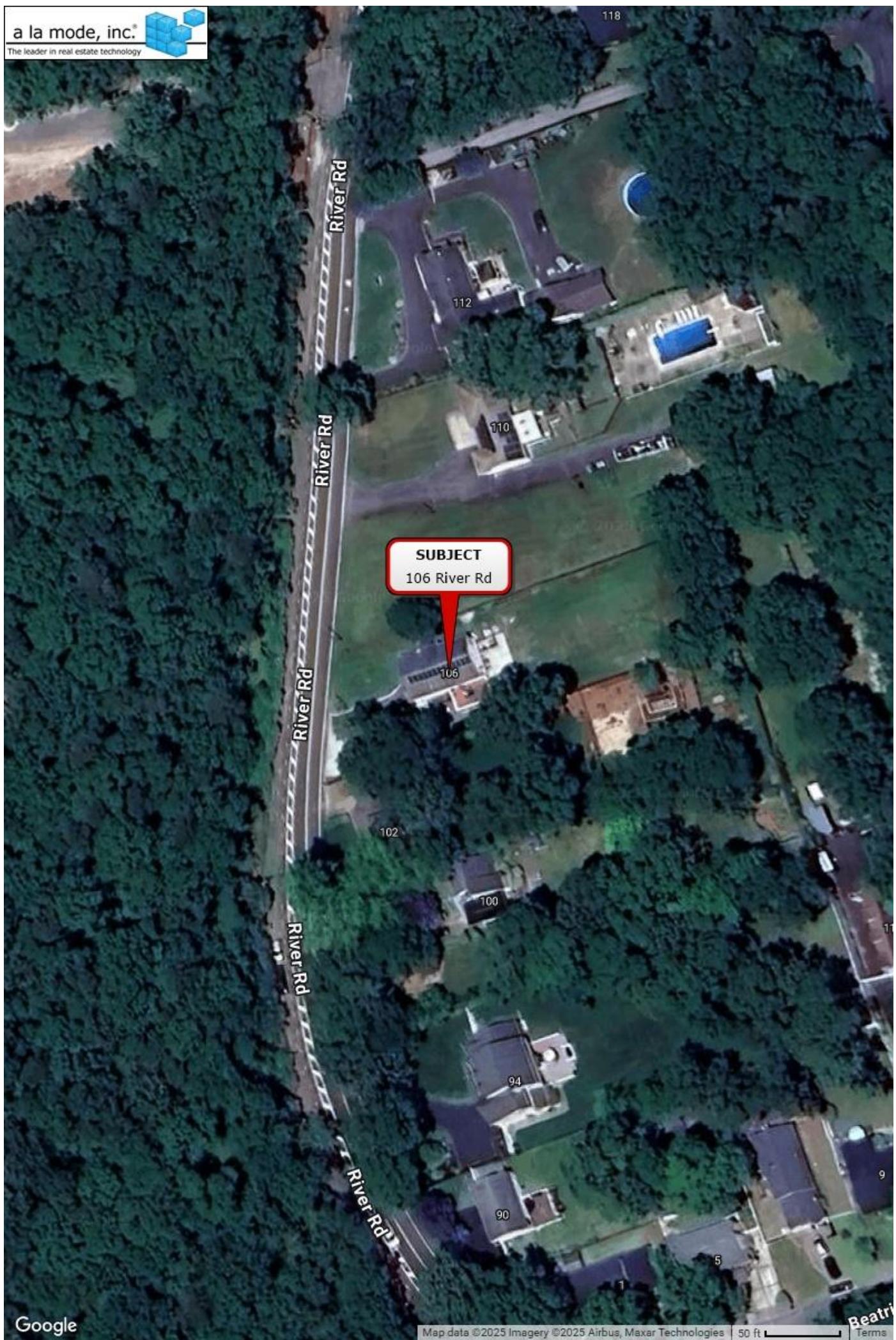
## Location Map

Borrower	NITZY HERNANDEZ
Property Address	106 River Rd
City	Shirley
Lender/Client	East Coast Capital Corp
County	SUFFOLK
State	NY
Zip Code	11967



## Aerial Map

Borrower	NITZY HERNANDEZ		
Property Address	106 River Rd		
City	Shirley	County	SUFFOLK
Lender/Client	East Coast Capital Corp		



Real Estate Professionals  
Errors and Omissions Policy

**Declarations**

<b>Agency</b>	<b>Branch</b>	<b>Prefix</b>	<b>Policy Number</b>
078990	969	RFB	59234787925

Insurance is provided by  
Continental Casualty Company,  
151 North Franklin Street, Chicago, IL 60606  
A Stock Insurance Company.

**1. NAMED INSURED AND MAILING ADDRESS:**

Precise Appraisals, Inc.

237 Barton Avenue  
Patchogue, NY 11772

**NOTICE TO POLICYHOLDERS:**

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

**2. POLICY PERIOD:** Inception: 02/01/2025      Expiration: 02/01/2026  
at 12:01 A.M. Standard time at your address shown above.

**3. ERRORS AND OMISSIONS LIABILITY:**

A. Limits of Liability:	Each Claim:	\$1,000,000	Aggregate:	\$1,000,000
B. Discrimination Limits of Liability:				\$250,000
C. Deductible:	Each Claim:	\$1,000		
D. First Coverage Date:	02/01/2018			
E. Retroactive Date:	02/01/2018			

<b>4. PREMIUM</b>	\$1,099
Total Premium:	\$1,099.00

<b>5. EXTENDED REPORTING PERIOD PREMIUM</b>	One Year: 50% of the Policy Premium
	Three Year: 130% of the Policy Premium

**6. FORMS AND ENDORSEMENTS ATTACHED AT INCEPTION:**

CNA65781NYc (03/14) Real Estate Professionals Errors and Omissions Policy - New York

CNA65780NY ED. 09-2013

I - 1312539    B - 021183



Countersigned by Authorized Representative

LICENSE

UNIQUE ID NUMBER 45000050459	State of New York Department of State <b>DIVISION OF LICENSING SERVICES</b>	FOR OFFICE USE ONLY Control No. <b>1554227</b>
PURSUANT TO THE PROVISIONS OF ARTICLE 6E OF THE EXECUTIVE LAW AS IT RELATES TO R. E. APPRAISERS.		EFFECTIVE DATE MO. 11 DAY 19 YR. 24
GIUFFRE ANTHONY J C/O GIUFFRE ANTHONY 237 BARTON AVE PATCHOGUE, NY 11772		EXPIRATION DATE MO. 11 DAY 18 YR. 26
<p>HAS BEEN DULY CERTIFIED TO TRANSACT BUSINESS AS A R. E. RESIDENTIAL APPRAISER</p> <p>In Witness Whereof, The Department of State has caused its official seal to be hereunto affixed.</p> <p>WALTER T. MOSLEY SECRETARY OF STATE</p>		
DOS-1098 (Rev. 3/01)		