

INVOICE

FROM:

Precise Appraisals
Anthony Giuffre
237 Barton Avenue
Patchogue, NY 11772

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

T0:

E-Mail:

Telephone Number:

Fax Number:

Alternate 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				
Property Address:	106 River Rd				
City:	Shirley				
County:	SUFFOLK	State:	NY	Zip:	11967
Legal Description:	DIS: 200 SEC: 820 BLK: 1 LOT: 9				

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

SUBJECT

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							

CONTRACT

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)
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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.

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	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			850	High 265	Commercial	5 %	
PKWY, WEST BY ROUTE 27.				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 CARED 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.								

SITE

Dimensions	0.51 AC (SUBJECT TO SURVEY)	Area	22216 sf	Shape	IRREGULAR	View	N;Res;
Specific Zoning Classification	A1	Zoning Description	RESENTIAL 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? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe THE HIGHEST AND BEST USE IS THE PRESENT USE.							
Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/> 200 AMP C/B	Water	<input checked="" type="checkbox"/>	Street ASPHALT	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input type="checkbox"/>	<input checked="" type="checkbox"/> OIL	Sanitary Sewer	<input type="checkbox"/>	Alley NONE	<input type="checkbox"/>	<input type="checkbox"/>
FEMA Special Flood Hazard Area	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	FEMA Flood Zone	X	FEMA Map #	36103C0717H	FEMA Map Date	09/25/2009
Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> 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. OIL TANK IS LOCATED ABOVE GROUND NO LEAKS OR SEEPAGE NOTED.							

IMPROVEMENTS

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	<input checked="" type="checkbox"/> 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	<input checked="" type="checkbox"/> Garage	# of Cars 1				
<input type="checkbox"/> Floor	<input type="checkbox"/> Scuttle	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, THERMOPANE 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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe											
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe											
NO FUNCTIONAL OBSOLESCENCE WAS NOTED.											

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SALES COMPARISON APPROACH

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		+ (-) \$ Adjustment		
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	Total	Bdrms.	Baths
Room Count		6	3	1.0	6	3	1.0	6	3	1.0	6	4	2.0	6	4	2.0
Gross Living Area		1,110 sq.ft.		1,016 sq.ft.		0		1,075 sq.ft.		0		1,040 sq.ft.		0		
Basement & Finished Rooms Below Grade		1110sf888sfwu 2rr0br1.0ba1o		1016sf800sfin 1rr0br1.0ba1o		0		1075sf1000sfwu 1rr0br1.0ba2o		0		1040sf950sfwu 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"/> -		\$ -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		
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) GEODATA																
My research <input type="checkbox"/> did <input checked="" 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) 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																

RECONCILIATION

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 <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:							
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.							

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ADDITIONAL COMMENTS

SEE ATTACHED ADDENDUM

COST APPROACH

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 WAS ESTABLISHED USING THE ABSTRACTION METHOD DUE TO LIMITED LAND SALES.

ESTIMATED	<input type="checkbox"/> REPRODUCTION OR	<input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	_____	= \$	260,000
Source of cost data	MARSHALL AND SWIFT		DWELLING	1,110 Sq.Ft. @ \$	200.00 _____	= \$ 222,000
Quality rating from cost service	GOOD	Effective date of cost data 10/20/2025	BASEMENT	1,110 Sq.Ft. @ \$	50.00 _____	= \$ 55,500
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			AMENITIES	_____	= \$	40,000
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.			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

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$

X Gross Rent Multiplier

= \$

Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PUD INFORMATION

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.

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

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

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

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

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

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

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

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

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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

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

Uniform Residential Appraisal Report

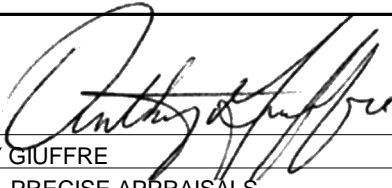
File # 147-2025-1033P

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

SALES COMPARISON APPROACH	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		\$		\$ 600,000			\$			\$					
	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	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 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"/> -		\$		<input type="checkbox"/> + <input type="checkbox"/> -		\$	
	Adjusted Sale Price of Comparables				Net Adj. 6.0 % Gross Adj. 11.0 %		\$ 564,000		Net Adj. % Gross Adj. %		\$		Net Adj. % Gross Adj. %		\$	
	SALE HISTORY	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																
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

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

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.

Borrower	NITZY HERNANDEZ				
Property Address	106 River Rd				
City	Shirley	County	SUFFOLK	State	NY Zip Code 11967
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.

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

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.

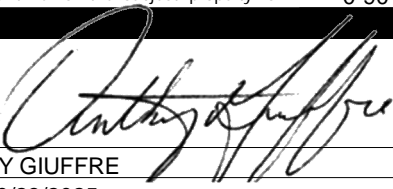
☒ A reasonable exposure time for the subject property is

0-90

day(s).

APPRAISER

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

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

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

File No. 147-2025-1033P

Subject Photo Page

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



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	State	NY Zip Code 11967
Lender/Client	East Coast Capital Corp				



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	State	NY Zip Code 11967
Lender/Client	East Coast Capital Corp				



KITCHEN

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



BATH



LIVING ROOM

Subject Photo Page

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



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	State	NY Zip Code 11967
Lender/Client	East Coast Capital Corp				



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	State	NY Zip Code 11967
Lender/Client	East Coast Capital Corp				



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	State	NY Zip Code 11967
Lender/Client	East Coast Capital Corp				



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	State	NY Zip Code 11967
Lender/Client	East Coast Capital Corp				



Comparable 4

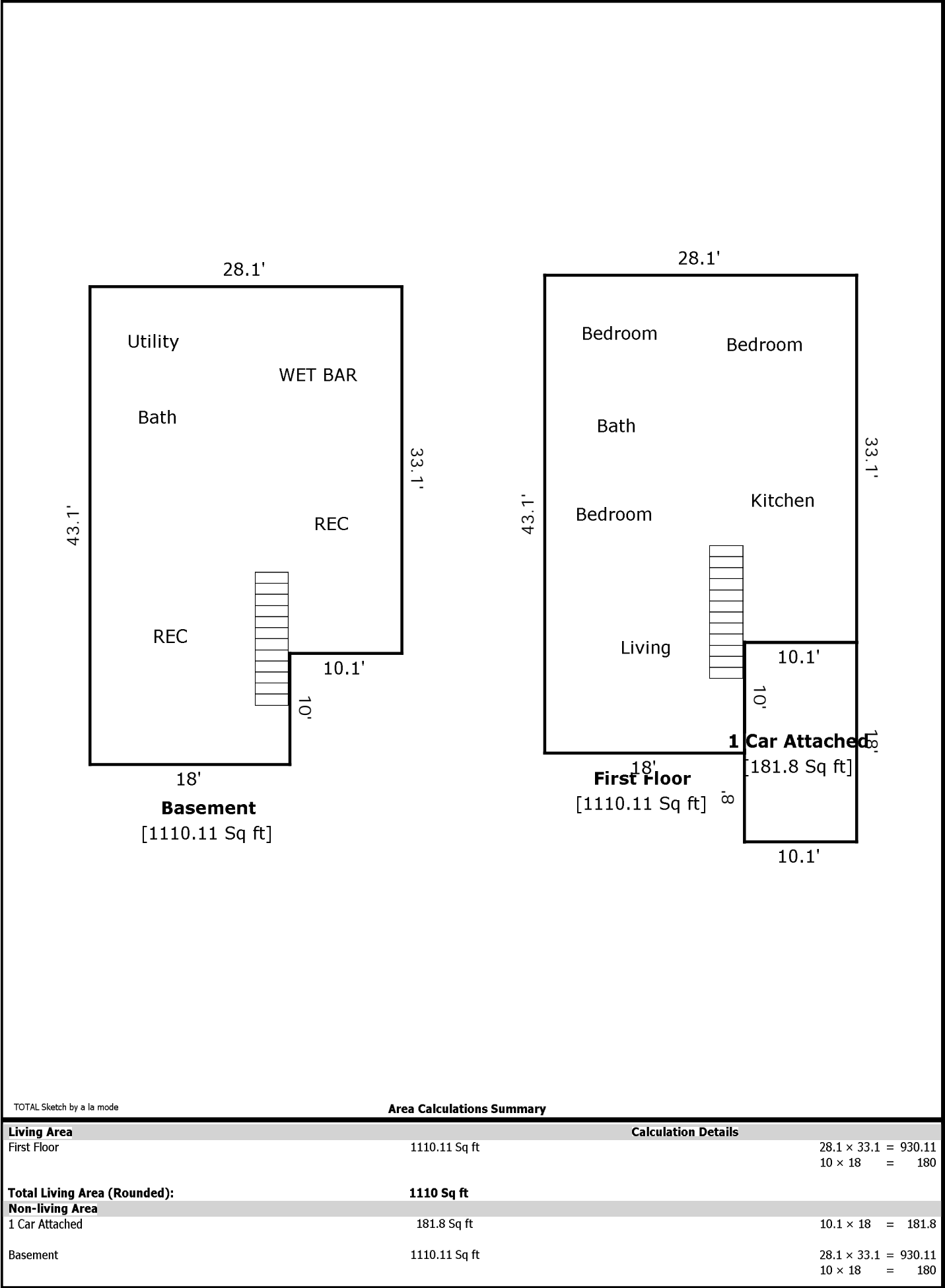
118 River Rd	
Prox. to Subject	0.09 miles N
Sales Price	600,000
Gross Living Area	1,120
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	A;BsyRd;
View	N;Res;
Site	28453 sf
Quality	Q3
Age	40

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

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	State	NY Zip Code 11967
Lender/Client	East Coast Capital Corp				



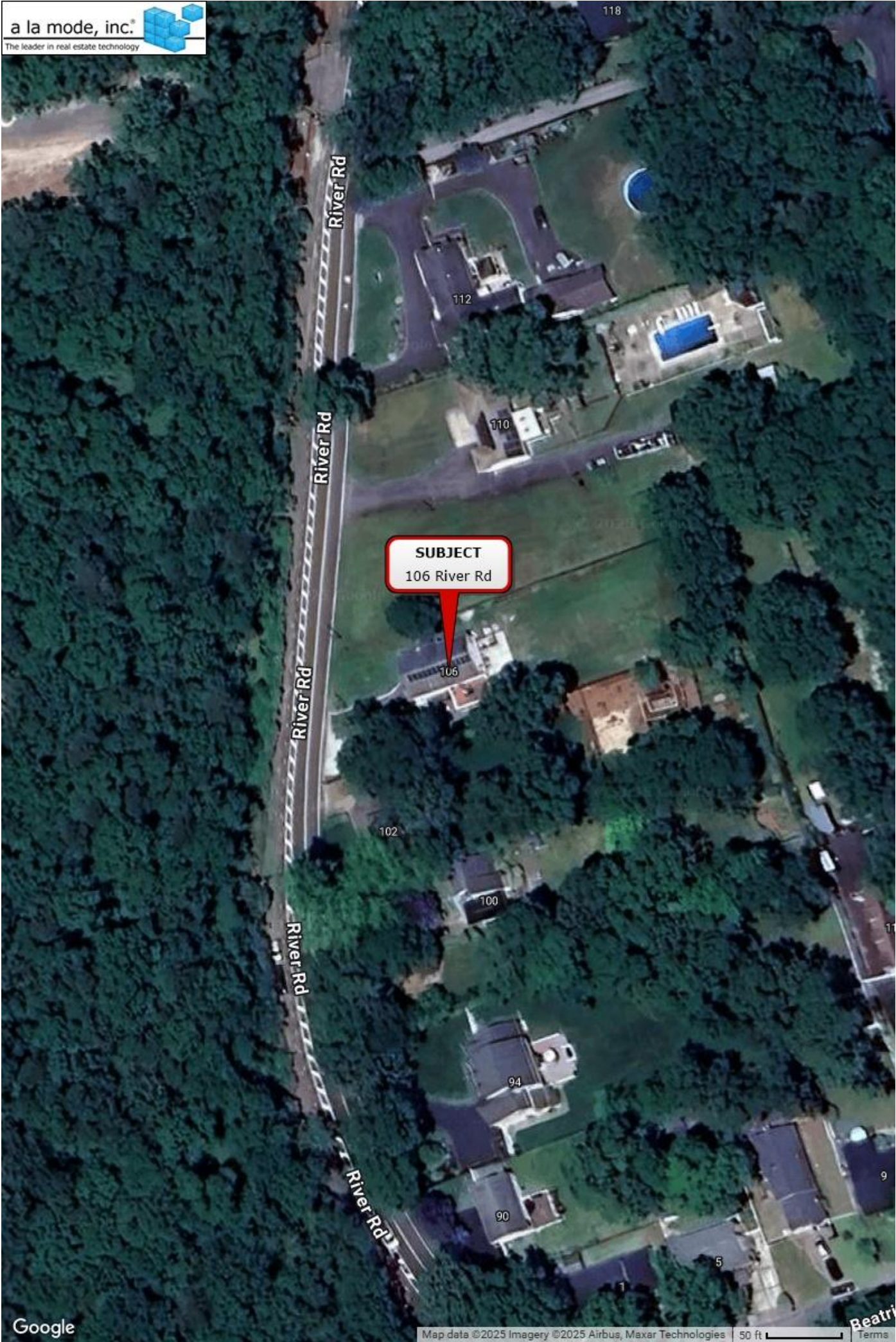
Location Map

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



Aerial Map

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



Declarations

<u>Agency</u>	<u>Branch</u>	<u>Prefix</u>	<u>Policy Number</u>
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			

4. PREMIUM

Total Premium:

\$1,099

\$1,099.00

5. EXTENDED REPORTING PERIOD PREMIUM

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

Kathleen W. Curry
Countersigned by Authorized Representative

LICENSE

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

DOS-1098 (Rev. 3/01)