

Residential Appraisal Report



Prestige Appraisals Inc.

Property Location:	42 Fortune Ln Sec: 12 Blk: 580 Lot: 12 Jericho, NY 11753
Borrower:	Ummey Ahmed
Client:	Community Savings 425 Main Street Caldwell, OH 43724
Effective Date:	09/29/2025
Prepared By:	Sergio Maldonado / Prestige Appraisals Inc. 184 Hickory Lane Smithtown, NY 11787



70 Stonehurst Lane
Dix Hills, NY 11746

Uniform Residential Appraisal Report

Loan #: 12025090028
File # PA 24857

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	42 Fortune Ln	City	Jericho	State	NY	Zip Code	11753
Borrower	Ummey Ahmed	Owner of Public Record	Ummey Ahmed	County	Nassau		
Legal Description	Sec: 12 Blk: 580 Lot: 12						
Assessor's Parcel #	12580 00120	Tax Year	2025	R.E. Taxes \$	24,000		
Neighborhood Name	Jericho	Map Reference	35004	Census Tract	5186.00		
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	Community Savings	Address	425 Main Street, Caldwell, OH 43724				
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). LIMLS/Zillow/Streeteasy							

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	70 %	
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %	
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	1,120	Low	1	Multi-Family	5 %
Neighborhood Boundaries	To the North by Jericho Turnpike, South by the Northern State Parkway, East by Syosset & to the West by Route 106.			1,300	High	95	Commercial	10 %
Neighborhood Description	The subject is located in the town of Jericho in Nassau County on Long Island, NY. A suburban residential neighborhood with homes varying in style, size and age. This area is serviced by adequate public transportation.			1,193	Pred.	30	Other	10 %

SITE

Market Conditions (including support for the above conclusions) The current mortgage market offers a wide variety of mortgage loans with competitive interest rates. General marketing conditions are stable with trending stable activity between buyers and sellers. Overall below average inventory of similar / competitive available properties was noted.

Dimensions	72 x 100 sf	Area	7200 sf	Shape	Rectangular	View	N;Res;
Specific Zoning Classification	R1-10	Zoning Description	(Residence - One of many types)				
Zoning Compliance	<input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)						
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							

Utilities	Public	Other (describe)	Public	Other (describe)	Off-site Improvements - Type	Public	Private	
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/> PSE&G	Water	<input checked="" type="checkbox"/>	<input type="checkbox"/> Town	Street	Asphalt <input checked="" type="checkbox"/>	<input type="checkbox"/>
Gas	<input type="checkbox"/>	<input type="checkbox"/> None	Sanitary Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/> Town	Alley	None <input type="checkbox"/>	<input type="checkbox"/>

FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone X FEMA Map # 36059C0145G FEMA Map Date 09/11/2009

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 external obsolescence was noted. No adverse easements / encroachments were 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 checked="" type="checkbox"/> Concrete Slab	<input type="checkbox"/> Crawl Space	Foundation Walls	Concrete / Avg	Floors	Wood/Cpt/Tile/Avg				
# of Stories	1.5	<input type="checkbox"/> Full Basement	<input checked="" type="checkbox"/> Partial Basement	Exterior Walls	Brick / Frame / Avg	Walls	Sheetrock / Gd				
Type	<input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area	546 sq.ft.	Roof Surface	Asphalt / Avg	Trim/Finish	Wood / Gd				
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.		Basement Finish	90 %	Gutters & Downspouts	Aluminum / Avg	Bath Floor	Tile / Gd				
Design (Style)	Split Level	<input type="checkbox"/> Outside Entry/Exit	<input type="checkbox"/> Sump Pump	Window Type	Thermopane / Avg	Bath Wainscot	Tile / Gd				
Year Built	1958	Evidence of	<input type="checkbox"/> Infestation	Storm Sash/Insulated	None	Car Storage	<input type="checkbox"/> None				
Effective Age (Yrs)	15	<input type="checkbox"/> Dampness	<input type="checkbox"/> Settlement	Screens	None	<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 Mixed	<input type="checkbox"/> Garage	# of Cars	0			
<input type="checkbox"/> Floor	<input type="checkbox"/> Scuttle	Cooling	<input checked="" type="checkbox"/> Central Air Conditioning	<input checked="" type="checkbox"/> Patio/Deck	1 / 1	<input type="checkbox"/> Porch	None				
<input type="checkbox"/> Finished	<input type="checkbox"/> Heated	<input type="checkbox"/> Individual	<input type="checkbox"/> Other	<input checked="" type="checkbox"/> Pool	I G P	<input type="checkbox"/> Other	None				

Appliances ☒ Refrigerator ☒ Range/Oven ☒ Dishwasher ☐ Disposal ☒ Microwave ☒ Washer/Dryer ☐ Other (describe)

Finished area above grade contains: 6 Rooms 4 Bedrooms 3.0 Bath(s) 1,649 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). Site improvements (driveways, walks, landscaping etc.) The subject property has a Part Finished Basement, a Rear Pati a Rear Deck, CAC, IGS, an IGP, a Driveway & a 1 Car Garage (converted).

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-remodeled-one to five years ago;Bathrooms-remodeled-one to five years ago;The subject property is maintained in overall C3 condition. The subject property has been recently redominantly renovated / updated. Average physical depreciation appears normal.

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

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SALES COMPARISON APPROACH

There are 3 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 1,080,000 to \$ 1,300,000 .														
There are 14 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 1,120,000 to \$ 1,300,000 .														
FEATURE			SUBJECT			COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address 42 Fortune Ln Jericho, NY 11753			50 Fountain Ln Jericho, NY 11753			3 Fall Ln Jericho, NY 11753			38 Fountain Ln Jericho, NY 11753					
Proximity to Subject			0.05 miles NW			0.17 miles SW			0.06 miles SW					
Sale Price			\$			\$ 1,300,000			\$ 1,175,000			\$ 1,257,000		
Sale Price/Gross Liv. Area			\$ 724.68 sq.ft.			\$ 513.43 sq.ft.			\$ 620.05 sq.ft.			\$ 654.69 sq.ft.		
Data Source(s)			MLS#836502;DOM 19			MLS#L3549006;DOM 177			MLS#862874;DOM 4					
Verification Source(s)			TaxRecord/Geodata			TaxRecord/Geodata			TaxRecord/Geodata					
VALUE ADJUSTMENTS			DESCRIPTION			DESCRIPTION + (-) \$ Adjustment			DESCRIPTION + (-) \$ Adjustment			DESCRIPTION + (-) \$ Adjustment		
Sales or Financing Concessions			ArmLth Unk;0			ArmLth Conv;0			ArmLth Unk;0					
Date of Sale/Time			s06/25;c04/25			s08/25;c05/25			s09/25;c05/25					
Location			N;Res;			N;Res;			N;Res;					
Leasehold/Fee Simple			Fee Simple			Fee Simple			Fee Simple					
Site			7200 sf			7200 sf			10600 sf -34,000			7200 sf		
View			N;Res;			N;Res;			N;Res;					
Design (Style)			DT1.5;Split Leve			DT1.5;Split Leve			DT1.5;Split Leve			DT1.5;Split Leve		
Quality of Construction			Q4			Q4			Q4			Q4		
Actual Age			67			68 0			68 0			68 0		
Condition			C3			C3			+58,750			C3		
Above Grade			Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count			6 4 3.0			8 3 2.1 +12,500			8 4 2.1 +12,500			6 3 2.1 +12,500		
Gross Living Area			1,649 sq.ft.			2,532 sq.ft. -132,450			1,895 sq.ft. -36,900			1,920 sq.ft. -40,650		
Basement & Finished Rooms Below Grade			546sf491sfin 1rr0br0.0ba1o			546sf410sfin 1rr0br0.0ba1o 0			600sf400sfin 1rr0br0.0ba1o 0			552sf276sfin 1rr0br0.0ba1o 0		
Functional Utility			SFR / Average			SFR / Average			SFR / Average			SFR / Average		
Heating/Cooling			Ohw / Cac			Ohw / Cac			Ohw / Cac			Ohw / Cac		
Energy Efficient Items			None			None			None			None		
Garage/Carport			4dw			1gbi4dw -12,500			2gbi4dw -25,000			2gbi4dw -25,000		
Porch/Patio/Deck			Patio / Deck			Patio / Deck			Patio / Deck			Patio / Deck		
Fireplace			None			2 Fireplaces -15,000			None			1 Fireplace -7,500		
Pool / Spa / BBQ			Inground Pool			None +25,000			None +25,000			Inground Pool		
School District			Syosset			Syosset			Syosset			Syosset		
Net Adjustment (Total)						+ - \$ -122,450			+ - \$ 350			+ - \$ -60,650		
Adjusted Sale Price of Comparables						Net Adj. 9.4 % Gross Adj. 15.2 % \$ 1,177,550			Net Adj. 0.0 % Gross Adj. 16.4 % \$ 1,175,350			Net Adj. 4.8 % Gross Adj. 6.8 % \$ 1,196,350		
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 checked="" type="checkbox"/> did <input 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) TaxRecord/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) TaxRecord/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			10/05/2023			05/14/1992			08/04/2017					
Price of Prior Sale/Transfer			\$999,999			\$320,750			\$808,000					
Data Source(s)			TaxRecord/GeoData			TaxRecord/GeoData			TaxRecord/GeoData			TaxRecord/GeoData		
Effective Date of Data Source(s)			09/29/2025			09/29/2025			09/29/2025			09/29/2025		
Analysis of prior sale or transfer history of the subject property and comparable sales Please see attached addendum.														
Summary of Sales Comparison Approach Please see attached addendum.														
Indicated Value by Sales Comparison Approach \$ 1,195,000														

RECONCILIATION

Indicated Value by: Sales Comparison Approach \$ 1,195,000 Cost Approach (if developed) \$ 1,184,050 Income Approach (if developed) \$			
Based on the above data considering all three approaches to value (where developed) and placing the most emphasis on the market approach, the estimated market value is \$1,195,000. This appraisal report is intended for the 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 \$ 1,195,000 ,as of 09/29/2025 , which is the date of inspection and the effective date of this appraisal.			

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ADDITIONAL COMMENTS

Please 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)Site value established based on the abstraction approach due to limited land sales.

ESTIMATED	<input type="checkbox"/> REPRODUCTION OR	<input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE			=\$	750,000
Source of cost data	Marshall & Swift		DWELLING	1,649	Sq.Ft. @ \$	250.00	=\$ 412,250
Quality rating from cost service	4.5	Effective date of cost data	09/29/2025	Basement	546	Sq.Ft. @ \$	125.00 = \$ 68,250
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			CACIGSPatioDeckIGP			=\$	75,000
Land values exceeding 40% 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 obsolescence was noted. No external obsolescence was noted. No adverse easements / encroachments were noted.			Garage/Carport	198	Sq.Ft. @ \$	50.00	= \$ 9,900
			Total Estimate of Cost-New			=\$	565,400
			Less	Physical	Functional	External	
			Depreciation	141,350			=\$ (141,350)
			Depreciated Cost of Improvements			=\$	424,050
			"As-is" Value of Site Improvements			=\$	10,000
Estimated Remaining Economic Life (HUD and VA only)			45	Years	INDICATED VALUE BY COST APPROACH		=\$ 1,184,050

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☐ NoUnit 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? <input type="checkbox"/> Yes <input type="checkbox"/> NoIf Yes, date of conversion.		
Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> NoData Source		
Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> NoIf No, describe the status of completion.		
Are the common elements leased to or by the Homeowners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> NoIf Yes, describe the rental terms and options.		
Describe common elements and recreational facilities.		

Freddie Mac Form 70 March 2005

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Fannie Mae Form 1004 March 2005

Form 1004UAD - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

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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

Loan #: 12025090028
File # PA 24857

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

Sergio Maldonado / Prestige Appraisals Inc.

Signature

Name Sergio Maldonado / Prestige Appraisals Inc.

Company Name Prestige Appraisals Inc.

Company Address 70 Stonehurst Lane
Dix Hills, NY 11746

Telephone Number 718-440-6890

Email Address prestigeappraisalsny@gmail.com

Date of Signature and Report 10/01/2025

Effective Date of Appraisal 09/29/2025

State Certification # 45000051528

or State License #

or Other (describe) State #

State NY

Expiration Date of Certification or License 12/07/2026

ADDRESS OF PROPERTY APPRAISED

42 Fortune Ln
Jericho, NY 11753

APPRAISED VALUE OF SUBJECT PROPERTY \$ 1,195,000

LENDER/CLIENT

Name Fastapp Appraisal Management Company

Company Name Community Savings

Company Address 425 Main Street, Caldwell, OH 43724

Email Address

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature

Name

Company Name

Company Address

Telephone Number

Email Address

Date of Signature

State Certification #

or State License #

State

Expiration Date of Certification or License

SUBJECT PROPERTY

☐ Did not inspect subject property

☐ Did inspect exterior of subject property from street
Date of Inspection

☐ Did inspect interior and exterior of subject property
Date of Inspection

COMPARABLE SALES

☐ Did not inspect exterior of comparable sales from street

☐ Did inspect exterior of comparable sales from street
Date of Inspection

Uniform Residential Appraisal Report

Loan #: 12025090028
File # PA 24857

SALES COMPARISON APPROACH	FEATURE		SUBJECT		COMPARABLE SALE # 4				COMPARABLE SALE # 5				COMPARABLE SALE # 6				
	Address		42 Fortune Ln Jericho, NY 11753		114 Celia Dr Jericho, NY 11753				21 Mellow Ln Jericho, NY 11753				20 Sagamore Way S Jericho, NY 11753				
	Proximity to Subject				0.29 miles NW				0.51 miles SW				0.14 miles SW				
	Sale Price		\$				\$ 1,180,000				\$ 1,288,888				\$ 1,300,000		
	Sale Price/Gross Liv. Area		\$ 724.68 sq.ft.		\$ 761.29 sq.ft.				\$ 850.75 sq.ft.				\$ 562.77 sq.ft.				
	Data Source(s)				MLS#915443;DOM 8				MLS#916157;DOM 6				MLS#849379;DOM 38				
	Verification Source(s)				TaxRecord/Geodata				TaxRecord/Geodata				TaxRecord/Geodata				
	VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION		+ (-) \$ Adjustment		DESCRIPTION		+ (-) \$ Adjustment		DESCRIPTION		+ (-) \$ Adjustment		
	Sales or Financing Concessions				Listing Unk;0				Listing Unk;0				REO Unk;0				
	Date of Sale/Time				Active				Active				Active				
	Location		N;Res;		N;Res;				N;Res;School Fi		0		N;Res;				
	Leasehold/Fee Simple		Fee Simple		Fee Simple				Fee Simple				Fee Simple				
	Site		7200 sf		10560 sf		-33,600		8050 sf		0		7180 sf		0		
	View		N;Res;		N;Res;				N;Res;				N;Res;				
	Design (Style)		DT1.5;Split Leve		DT1.5;Split Leve				DT1.5;Split Leve				DT2.0;Splan		ch 0		
	Quality of Construction		Q4		Q4				Q4				Q4				
	Actual Age		67		68		0		68		0		61		0		
	Condition		C3		C3		+59,000		C3				C3				
	Above Grade		Total	Bdrms.	Baths	Total	Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms.	Baths	
	Room Count		6	4	3.0	7	4	2.1	+12,500	7	4	3.0	0	7	4	2.1	
	Gross Living Area		1,649 sq.ft.		1,550 sq.ft.		0		1,515 sq.ft.		+20,100		2,310 sq.ft.		-99,150		
	Basement & Finished Rooms Below Grade		546sf491sfin 1rr0br0.0ba1o		644sf483sfin 1rr0br0.0ba1o		0		546sf273sfin 1rr0br0.0ba0o		0		216sf195sfin 1rr0br0.0ba0o		0		
	Functional Utility		SFR / Average		SFR / Average				SFR / Average				SFR / Average				
	Heating/Cooling		Ohw / Cac		Ohw / Cac				Ohw / Ductless		0		Ohw / Cac				
	Energy Efficient Items		None		None				None				None				
	Garage/Carport		4dw		2gbi4dw		-25,000		1gbi4dw		-12,500		2gbi4dw		-25,000		
	Porch/Patio/Deck		Patio / Deck		Deck		+10,000		Patio		+10,000		Patio		+10,000		
	Fireplace		None		1 Fireplace		-7,500		None				1 Fireplace		-7,500		
	Pool / Spa / BBQ		Inground Pool		None		+25,000		None		+25,000		Inground Pool				
	School District		Syosset		Syosset				Jericho		0		Syosset				
	Net Adjustment (Total)				<input checked="" type="checkbox"/> + <input type="checkbox"/> -		\$ 40,400		<input checked="" type="checkbox"/> + <input type="checkbox"/> -		\$ 42,600		<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$ -109,150		
	Adjusted Sale Price of Comparables				Net Adj. 3.4 %				Net Adj. 3.3 %				Net Adj. 8.4 %				
					Gross Adj. 14.6 %		\$ 1,220,400		Gross Adj. 5.2 %		\$ 1,331,488		Gross Adj. 11.9 %		\$ 1,190,850		
	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		10/05/2023													
		Price of Prior Sale/Transfer		\$999,999													
		Data Source(s)		TaxRecord/GeoData		TaxRecord/GeoData				TaxRecord/GeoData				TaxRecord/GeoData			
Effective Date of Data Source(s)		09/29/2025		09/29/2025				09/29/2025				09/29/2025					
Analysis of prior sale or transfer history of the subject property and comparable sales																	
Please see attached addendum.																	
ANALYSIS / COMMENTS	Analysis/Comments WHEN COMPLETING THIS APPRAISAL, A VISUAL INSPECTION WAS DONE IN ACCORDANCE WITH CONVENTIONAL APPRAISAL GUIDELINES. THE INSPECTION IS NOT TECHNICALLY EXHAUSTIVE. THE INSPECTION DOES NOT OFFER WARRANTIES OR GUARANTEES WHEN COMPLETING THIS APPRAISAL. THIS APPRAISER CANNOT RULE OUT THE POSSIBILITY OF ASBESTOS OR LEAD BASED PAINT BASED ON THE AGE OF THE DWELLING. CONVENTIONAL APPRAISALS ARE NO GUARANTEE THAT THE PROPERTY IS FREE FROM DEFECTS. THE APPRAISAL ONLY ESTABLISHES THE VALUE OF THE PROPERTY FOR MORTGAGE INSURANCE PURPOSES. BUYERS NEED TO SECURE THEIR OWN HOME INSPECTIONS THROUGH THE SERVICES OF A QUALIFIED, LICENSED HOME INSPECTOR, AND SATISFY THEMSELVES ABOUT THE CONDITION OF THE PROPERTY.																

SUPPLEMENTAL ADDENDUM

File No. PA 24857

Borrower	Ummey Ahmed				
Property Address	42 Fortune Ln				
City	Jericho	County	Nassau	State	NY Zip Code 11753
Lender/Client	Community Savings				

SUMMARY / COMMENTS ON SALES COMPARISON APPROACH / ADJUSTMENTS:

\$150 PER SQFT LIVING AREA ADJUSTMENT WHERE APPROPRIATE, FOR DIFFERENCES OF GREATER THAN 100 SQ FT SQ FT. ALL COMPS PROVIDED OFFER A GLA OF 1,550 SQ FT OR GREATER.

SITE ADJUSTMENTS WERE MADE TO INDICATED COMPS TO ACCOUNT FOR VARYING LOT SIZES. ADJUSTMENTS WERE MADE AT \$10 PER SQFT TO ALL COMPS / LISTINGS IF THE LOT SIZE DIFFERED BY 1,000 SQ FT OF THE SUBJECT PROPERTY'S LOT SIZE.

THE SIZE OF COMPS 1 & 6 DIFFER FROM THE SUBJECT PROPERTY BY MORE THAN 25%. APPROPRIATE ADJUSTMENTS WERE MADE TO INDICATED COMPARABLES / LISTINGS BASED ON LIVING SPACE / GLA. THE APPRAISER UTILIZED THE BEST AVAILABLE CLOSED SALES / CURRENT LISTINGS. APPROPRIATE ADJUSTMENTS WERE MADE TO INDICATED COMPARABLES BASED ON SIZE, AMENITIES, ETC. THIS HAS NO ADVERSE EFFECT ON THE SUBJECT PROPERTY'S MARKET VALUE.

IN ORDER TO PROVIDE THE MOST SIMILAR / COMPETITIVE CLOSED SALES / LISTINGS, THE APPRAISER EXTENDED THE SEARCH BEYOND .5 MILES FOR COMP 5.

THE SUBJECT PROPERTY TRANSFERRED FOR \$0 ON 11/26/2023 FROM ALAYNA CORP TO AHMED UMMEY ROMAN. THE SUBJECT PROPERTY TRANSFERRED VIA A ZERO CONSIDERATION DEED TRANSFER. THIS IS COMMON & CUSTOMARY IN THE SUBJECT'S NEIGHBORHOOD AND HAS NO ADVERSE EFFECT ON FAIR MARKET VALUE.

THE SUBJECT PROPERTY SOLD FOR \$999,999 ON 10/05/2023 FROM SAI LAXMI OF 42 FORTUNE LANE INC TO ALAYNA CORP. THE SUBJECT PROPERTY WAS PURCHASED AT OR NEAR MARKET VALUE VIA AN ARM'S LENGTH SALE. THIS IS COMMON & CUSTOMARY IN THE SUBJECT'S NEIGHBORHOOD AND HAS NO ADVERSE EFFECT ON FAIR MARKET VALUE.

THE SUBJECT PROPERTY SOLD FOR \$740,000 ON 10/14/2022 FROM CHOWDHURY TO SAI LAXMI OF 42 FORTUNE LANE INC. THE SUBJECT PROPERTY WAS PURCHASED BELOW FAIR MARKET VALUE VIA A DISTRESSED SALE. THIS IS COMMON & CUSTOMARY IN THE SUBJECT'S NEIGHBORHOOD AND HAS NO ADVERSE EFFECT ON FAIR MARKET VALUE.

COMMENTS ON SQFT GLA, BATH, AMENITY & 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 FOR DIFFERENCES OF 100 SQ FT OR LESS ARE NOT MADE AS THE MARKET WOULD NOT RECOGNIZE OR ACCOUNT FOR THESE MINOR DIFFERENCES.

DIFFERENCES IN BATH COUNT ARE ADJUSTED AT \$12,500 PER HALF BATH ABOVE GRADE. SITE ADJUSTMENTS ARE MADE ONLY WHERE A SIGNIFICANT DIFFERENCE EXISTS IN LOT SIZE AND WHERE MARKET WOULD RECOGNIZE AND ACCOUNT FOR SUCH DIFFERENCES.

PORCH, PATIO, DECK, CACM AND FIREPLACE ADJUSTMENTS WERE DERIVED FROM A MARKET ANALYSIS OF THE SUBJECT'S NEIGHBORHOOD AND ANY DIFFERENCE IN SALES PRICE FOR SOLD HOMES WITH AND WITHOUT THESE AMENITIES. THERE IS NO REAL CONCRETE VALUE ON THESE ITEMS, BUT A MARKET ANALYSIS WOULD DERIVE AT A DOLLAR AMOUNT BASED ON ANY DIFFERENCE AND THE APPRAISER MADE AN ADJUSTMENT TO ACCOUNT FOR ANY DIFFERENCE.

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.

VERIFICATION OF CLOSED SALES & MULTIPLE LISTING #'S FOR COMPARABLES:

THE APPRAISER UTILIZES A VARIETY OF DATA SOURCES FOR BOTH VERIFICATION AND INFORMATION FOR PROVIDED COMPARABLES. IT SHOULD BE NOTED THAT WHEN THE APPRAISER UTILIZES THE CURRENT MLS FOR THAT CLOSED SALE THEN AND ONLY THEN ARE (DOM) DAYS ON THE MARKET AVAILABLE.

WHEN THE APPRAISER UTILIZES A MLS # AND PROVIDES UNKNOWN FOR (DOM) DAYS ON THE MARKET THAT BECAUSE THE APPRAISER IS UTILIZING ARCHIVED OR OLD MLS LISTINGS TO DRAW INFORMATION FROM AND THE CURRENT LISTING OR (DOM) DOESN'T EXIST AND THEREFORE NO (DOM'S) CAN BE PROVIDED.

IF THE COMPARABLE SOLD AND WAS A PRIVATE SALE OR A EXCLUSIVE SALE FROM A REALTOR THERE IS NO REAL RELIABLE SOURCE OF VERIFICATION FOR (DOM) DAYS ON THE MARKET AND SOMETIMES ESSENTIAL INFORMATION FOR THAT PARTICULAR PROPERTY. THE APPRAISER UTILIZES THE MOST COMPETENT SOFTWARE AND PROVIDES THE BEST INFORMATION AVAILABLE WHEN PROVIDING BOTH COMPARABLE INFORMATION AS WELL AS VERIFICATION OF CLOSED SALE INFORMATION.

MARKETING TIME / EXPOSURE TIME:

ESTIMATED LENGTH OF TIME THAT A PROPERTY INTEREST BEING APPRAISED WOULD HAVE BEEN OFFERED ON THE MARKET PRIOR TO THE HYPOTHETICAL CONSUMMATION OF A SALE AT MARKET VALUE ON THE EFFECTIVE DATE OF THE APPRAISAL. MARKETING TIME, EXPOSURE TIME; IT IS ESTIMATED THAT 1 - 90 DAYS IS A REASONABLE MARKETING TIME FOR THE SUBJECT PROPERTY, ASSUMING THE PROPERTY IS COMPETITIVELY LISTED AT A REASONABLE PRICE BASED ON OTHER PROPERTIES IN THE NEIGHBORHOOD AND SUBJECT'S MARKET AREA. THE ESTIMATED MARKETING TIME IS BASED ON OTHER SALES OF SIMILAR PROPERTIES IN THE SUBJECT'S MARKET AREA.

BASED ON THE APPRAISER'S RESEARCH OF THE SUBJECT PROPERTY'S MARKET TRENDS AND PHYSICALLY INSPECTING THE SUBJECT PROPERTY, THE APPRAISER'S OPINION OF REASONABLE EXPOSURE TIME FOR THE SUBJECT PROPERTY TO BE 1 - 90 DAYS. INFORMATION AND KNOWLEDGE OF THE SUBJECT PROPERTY'S MARKET WAS UTILIZED FROM MLS, GEO DATA, COMPS INC AND THE APPRAISER'S OVERALL KNOWLEDGE OF THE SUBJECT PROPERTY'S CURRENT MARKET. AN ESTIMATED TIME CAN ONLY BE OFFERED AS EACH PROPERTY AND ITS PROSPECTIVE BUYER WOULD VARY AND THE APPRAISER PROVIDED THE BEST INDICATION OF REASONABLE EXPOSURE TIME FOR THE SUBJECT PROPERTY.

ELECTRONIC SIGNATURE NOTES:

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.

SUMMARY / NOTES:

This appraisal was prepared in accordance with FIRREA Title XI.

The subject was appraised in "As Is" condition as per Bank standards.

No items were noted at the time of inspection. This meets Bank standards.

SUPPLEMENTAL ADDENDUM

File No. PA 24857

Borrower	Ummey Ahmed				
Property Address	42 Fortune Ln				
City	Jericho	County	Nassau	State	NY Zip Code 11753
Lender/Client	Community Savings				

The roof was inspected from street level and in the appraiser's professional opinion was in average condition with no need for repair / replacement. The appraiser is not a roofer and / or contractor. This meets Bank standards.

At the time of inspection all of the utilities / mechanicals / appliances were checked and were operational. The subject is serviced by & connected to all local utilities.

The subject's basement was inspected and meets Bank standards.

The subject's attic was inspected and meets Bank standards.

The subject property has operational Smoke / CO detectors on all levels of the property. This meets local fire/safety code, state law and Bank standards.

The subject property has an Oil Tank in the basement. No seepage or leakage was noted. This is common & customary and meets Bank standards.

Land Use of approximately 10% is attributed to public park/recreational spaces, public schools, public transportation land use & vacant land.

There are no oil, gas and/or mineral leases within 200 feet of the subject property.

RECONCILIATION OF THE SUBJECT PROPERTY'S OPINION OF MARKET VALUE:

COMPARABLE 1 (3RD MOST WEIGHTED COMP). Closed comparable property located in the subject's market area. This split level style property that is maintained in similar overall condition (C3) & similar overall quality (Q4) offering an inferior bed & bath count shares similar characteristics as the subject property.

COMPARABLE 2 (2ND MOST WEIGHTED COMP). Recently closed comparable property located in the subject's market area. This split level style property that is maintained in inferior overall condition (C3) & similar overall quality (Q4) offering a similar bed & bath count shares the same / similar characteristics as the subject property. This property is a good indicator of market value.

COMPARABLE 3 (MOST WEIGHTED COMP). Recently closed comparable property located in the subject's market area. This split level style property that is maintained in similar overall condition (C3) & similar overall quality (Q4) offering an inferior bed & bath count shares the same / similar characteristics as the subject property. This property is the best indicator of market value.

THE SUBJECT PROPERTY HAS A FAIR MARKET VALUE THAT IS IN LINE (+-2.5%) WITH THE PREDOMINANT FAIR MARKET VALUE FOR SIMILAR / COMPETITIVE HOMES WITHIN THE NEIGHBORHOOD / MARKET AREA. THIS IS PRIMARILY DUE TO THE SUBJECT PROPERTY OFFERING BELOW AVERAGE GLA, AN AVERAGE LOT SIZE, AN ABOVE AVERAGE BATH COUNT, A FINISHED BASEMENT, SEVERAL AMENITIES INCLUDING AN I G P WHILE BEING MAINTAINED IN OVERALL C3 CONDITION. THIS HAS NO ADVERSE EFFECT ON THE SUBJECT'S FAIR MARKET VALUE AS IT IS WELL WITHIN THE NEIGHBORHOOD RANGE OF VALUE.

THE COMPARABLES PROVIDED WERE THE BEST AVAILABLE CLOSED SALES IN THE SUBJECT'S TRUE MARKET. THEY WERE THE BEST CLOSED SALES AND MOST RECENT THAT WOULD SHARE THE SAME MARKET AS THE SUBJECT. THE APPRAISERS RECONCILIATION WAS PROVIDED BY BRACKETING MOST, IF NOT ALL, OF THE SUBJECTS PRIMARY PROPERTY CHARACTERISTICS, INCLUDING, BUT NOT LIMITED TO, GLA, LOT SIZE, CONDITION, QUALITY, ROOM COUNTS AND AMENITIES WITH THE PROVIDED COMPARABLES. ADJUSTMENTS WERE MADE AS THEY WOULD EFFECT MARKETABILITY AND A OPINION OF VALUE WAS RENDERED.

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.

Critical Points:

1 - Adjustments were derived based on paired sale analyses whenever possible. Adjustments were also derived from cost basis information, taking into account actual cost, current cost, age and depreciation where available. Adjustments were also based on market based data, knowledge of the area & discussions with local realtors as to what buyers and sellers have paid for and expect to pay for in terms of overall property characteristics and individual property details.

2 - ANSI - The GLA for the subject was determined by the calculation of direct physical measurements taken on the inspection date per ANSI Z765 2021 and based on plans / drawings provided by the architect. The appraiser measured the subject property with a laser measuring device and measured both the interior & exterior of the property for accuracy. Further, the appraiser provided interior & exterior photos consistent with the sketch provided in terms of shape / dimensions / size. Based on the ANSI Guidelines, measured to the nearest inch or 10th of a foot with total measurements provided to the nearest whole foot, the subject is a 1.5 story split level style home with a Total Above Grade Finished Living Area of 1,649 SF and a Total Below Grade Living Area of 546 SF (491 SF Finished).

3 - The appraiser utilized / provided original / archived / online (MLS) photos in this appraisal report. The appraiser regularly completes appraisal reports in the subject property's neighborhoods and visually inspects the exterior of comps / listings during the appraisal process, not necessarily the day of the subject's physical inspection.

4 - The appraiser exceeded typical adjustment guidelines within the original report, specifically line item, net & gross adjustments, respectively, with regards to indicated comps. The appraiser made adjustments only when warranted, and ultimately exceeded typical adjustment guidelines for indicated comps. This has no adverse effect on the subject property's fair market value / marketability.

5 - The appraiser was unable to bracket the subject property's GLA. The appraiser search for closed comparable sales within traditional search parameters and was unable to identify & provide a valid, similar, closed comparable sale that bracket's the subject property's GLA. The appraiser provided comps 4 & 5 which offer a smaller GLA. This has no adverse effect on the subject property's market value / marketability.

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

Market Conditions Addendum to the Appraisal Report

Loan #: 12025090028
File No. PA 24857

MARKET RESEARCH & ANALYSIS

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.

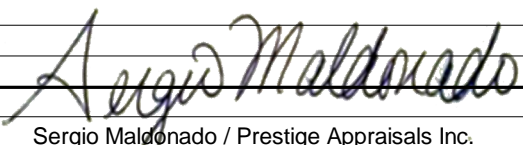
Property Address	42 Fortune Ln	City	Jericho	State	NY	ZIP Code	11753
Borrower	Ummey Ahmed						
Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions 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)	6	4	4	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	
Absorption Rate (Total Sales/Months)	1.00	1.33	1.33	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	
Total # of Comparable Active Listings	-	-	3	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing	
Months of Housing Supply (Total Listings/Ab.Rate)	-	-	2.3	<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	\$1,182,500	\$1,179,000	\$1,227,500	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	
Median Comparable Sales Days on Market	80	19	28	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing	
Median Comparable List Price	-	-	-	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	
Median Comparable Listings Days on Market	-	-	-	<input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Increasing	
Median Sale Price as % of List Price	-	-	100.14%	<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
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.). The Multiple Listing Service of Long Island, Inc. reported no concessions between 09/30/2024 and 09/29/2025.							
Are foreclosure sales (REO sales) a factor in the market? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, explain (including the trends in listings and sales of foreclosed properties).							
Cite data sources for above information. The Market Conditions Addenda was completed with data from OneKey MLS with an effective date of 09/29/2025.							
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 appraiser noted that the data provided in this 1004MC form indicates overall stable home prices / values, including slightly increasing home prices / values in the previous 0-3 month time period versus the previous 4-6 month time period as well as stable home prices / values the previous 4-6 month time period versus the previous 6-12 month period, while it should be noted that the data set for the past three months may be inaccurate due to delays in reporting / recording. This 1004MC form indicates overall stable home prices / values with stable home prices / values trending market data. The appraiser observed current listings (active & in contract) which appear to display overall below average inventory and overall stable list prices / values. Based on all available data, the appraiser did not make time adjustments to comps provided.							

CONDO/CO-OP PROJECTS

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? <input type="checkbox"/> Yes <input type="checkbox"/> 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.						

APPRAISER

Signature		Signature	
Appraiser Name	Sergio Maldonado / Prestige Appraisals Inc.	Supervisory Appraiser Name	
Company Name	Prestige Appraisals Inc.	Company Name	
Company Address	70 Stonehurst Lane, Dix Hills, NY 11746	Company Address	
State License/Certification #	45000051528 State NY	State License/Certification #	State
Email Address	prestigeappraisalsny@gmail.com	Email Address	

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 they consider their own best interests; (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. (Source: FDIC Interagency Appraisal and Evaluation Guidelines, 2010.)

* 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 LIMITING CONDITIONS AND CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following 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. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is valued on the basis of it being under responsible ownership.
2. Any sketch provided in the appraisal report may show approximate dimensions of the improvements and is included only to assist the reader of the report in visualizing the property. The appraiser has made no survey of the property.
3. 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.
4. Any distribution of valuation between land and improvements in the report applies only under the existing program of utilization. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used.
5. The appraiser has no knowledge of any hidden or unapparent conditions of the property or adverse environmental conditions (including the presence of hazardous waste, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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. This appraisal report must not be considered an environmental assessment of the subject property.
6. The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
7. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
8. 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 completion of the improvements will be performed in a workmanlike manner.
9. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower; the mortgagee or its successors and assigns; the mortgage insurer; consultants; professional appraisal organizations; any state or federally approved financial institution; or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.
10. The appraiser is not an employee of the company or individual(s) ordering this report and compensation is not contingent upon the reporting of a predetermined value or direction of value or upon an action or event resulting from the analysis, opinions, conclusions, or the use of this report. This assignment is not based on a required minimum, specific valuation, or the approval of a loan.

CERTIFICATION: The appraiser certifies and agrees that:

- 1. The statements of fact contained in this report are true and correct.
- 2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- 3. Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- 4. Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- 5. I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- 6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- 7. 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.
- 8. My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- 9. Unless otherwise indicated, I have made a personal inspection of the interior and exterior areas of the property that is the subject of this report, and the exteriors of all properties listed as comparables.
- 10. Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).
- 11. Compensation:
Total compensation paid to Prestige Appraisals Inc. - \$350

ADDRESS OF PROPERTY ANALYZED: 42 Fortune Ln, Jericho, NY 11753	
APPRAISER: Sergio Maldonado	SUPERVISORY or CO-APPRAISER (if applicable):
Signature: Sergio Maldonado	Signature:
Name: Sergio Maldonado / Prestige Appraisals Inc.	Name:
Title:	Title:
State Certification #: 45000051528	State Certification #:
or State License #:	or State License #:
State: NY Expiration Date of Certification or License: 12/07/2026	State: Expiration Date of Certification or License:
Date Signed: 10/01/2025	Date Signed:
	<input type="checkbox"/> Did <input type="checkbox"/> Did Not Inspect Property

USPAP Compliance Addendum

Loan # Loan #: 12025090028
File # PA 24857

Borrower	Ummey Ahmed		
Property Address	42 Fortune Ln		
City	Jericho	County Nassau	State NY Zip Code 11753
Lender/Client	Community Savings		

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 1 - 90 day(s) utilizing market conditions pertinent to the appraisal assignment.

☒ A reasonable exposure time for the subject property is 1 - 90 day(s).

APPRAISER SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature

Name Sergio Maldonado / Prestige Appraisals Inc.

Date of Signature 10/01/2025

State Certification # 45000051528

or State License #

State NY

Expiration Date of Certification or License 12/07/2026

Effective Date of Appraisal 09/29/2025

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

SUBJECT PHOTO PAGE

Borrower	Ummey Ahmed				
Property Address	42 Fortune Ln				
City	Jericho	County	Nassau	State	NY Zip Code 11753
Lender/Client	Community Savings				

SUBJECT FRONT



42 Fortune Ln
SALES PRICE
G.B.A. 1,755
AGE/YR.BLT. 67
BORROWER/CLIEI
LENDER

SUBJECT REAR



STREET PHOTO 1



SUBJECT PHOTO PAGE

Borrower	Ummey Ahmed				
Property Address	42 Fortune Ln				
City	Jericho	County	Nassau	State	NY Zip Code 11753
Lender/Client	Community Savings				



SUBJECT SIDE

42 Fortune Ln
SALES PRICE
GROSS BUILDING1,755
AGE 67



SUBJECT SIDE



STREET PHOTO 2

SUBJECT INTERIOR PHOTO PAGE

Borrower	Ummey Ahmed				
Property Address	42 Fortune Ln				
City	Jericho	County	Nassau	State	NY Zip Code 11753
Lender/Client	Community Savings				



Kitchen

42 Fortune Ln
SALES PRICE
GROSS LIVING AREA 1,649
TOTAL ROOMS 6
BORROWER/CLIENT
LENDER 3.0
LOCATION N;Res;
VIEW N;Res;
SITE 7200 sf
QUALITY Q4
AGE 67



Kitchen



Kitchen

Subject Photo Page

Borrower	Ummey Ahmed				
Property Address	42 Fortune Ln				
City	Jericho	County	Nassau	State	NY Zip Code 11753
Lender/Client	Community Savings				



Bath 1

42 Fortune Ln
Sales Price
Gross Building Area 1,755
Age 67



Bath 2



Bath 3

SUBJECT PHOTO PAGE

Borrower	Ummey Ahmed				
Property Address	42 Fortune Ln				
City	Jericho	County	Nassau	State	NY Zip Code 11753
Lender/Client	Community Savings				



Bath 3

42 Fortune Ln
SALES PRICE
GROSS BUILDING1,755
AGE 67
BORROWER/CLIEI
LENDER



Entry Foyer



Living Room

SUBJECT PHOTO PAGE

Borrower	Ummey Ahmed				
Property Address	42 Fortune Ln				
City	Jericho	County	Nassau	State	NY Zip Code 11753
Lender/Client	Community Savings				



Dining Area

42 Fortune Ln
SALES PRICE
GROSS BUILDING ARI1,755
AGE 67



Bedroom



Bedroom

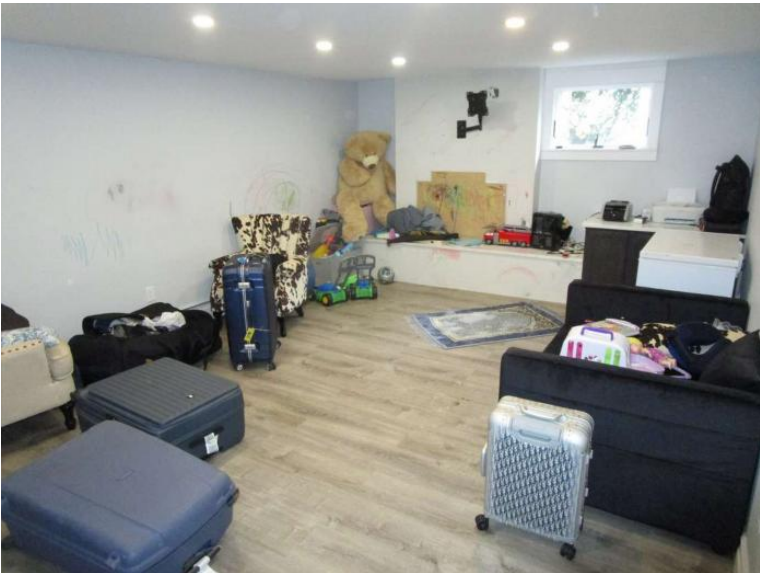
Subject Photo Page

Borrower	Ummey Ahmed				
Property Address	42 Fortune Ln				
City	Jericho	County	Nassau	State	NY Zip Code 11753
Lender/Client	Community Savings				



Bedroom

42 Fortune Ln
Sales Price
Gross Building Area 1,755
Age 67



Basement Rec Room



Basement Den

Subject Photo Page

Borrower	Ummey Ahmed				
Property Address	42 Fortune Ln				
City	Jericho	County	Nassau	State	NY Zip Code 11753
Lender/Client	Community Savings				

Laundry



42 Fortune Ln
Sales Price
Gross Building Area 1,755
Age 67

Electrical Panel



Utilities



Subject Photo Page

Borrower	Ummey Ahmed				
Property Address	42 Fortune Ln				
City	Jericho	County	Nassau	State	NY Zip Code 11753
Lender/Client	Community Savings				



Oil Tank

42 Fortune Ln
Sales Price
Gross Building Area 1,755
Age 67



Garage Interior



EV Charger

Subject Photo Page

Borrower	Ummey Ahmed				
Property Address	42 Fortune Ln				
City	Jericho	County	Nassau	State	NY Zip Code 11753
Lender/Client	Community Savings				



C A C

42 Fortune Ln
Sales Price
Gross Living Area 1,649
Total Rooms 6
Total Bedrooms 4
Total Bathrooms 3.0
Location N;Res;
View N;Res;
Site 7200 sf
Quality Q4
Age 67



Electrical Meter



I G P Equipment

Subject Photo Page

Borrower	Ummey Ahmed				
Property Address	42 Fortune Ln				
City	Jericho	County	Nassau	State	NY Zip Code 11753
Lender/Client	Community Savings				



I G P

42 Fortune Ln
Sales Price
Gross Living Area 1,649
Total Rooms 6
Total Bedrooms 4
Total Bathrooms 3.0
Location N;Res;
View N;Res;
Site 7200 sf
Quality Q4
Age 67



I G P



Rear Uncovered Patio

Subject Photo Page

Borrower	Ummey Ahmed				
Property Address	42 Fortune Ln				
City	Jericho	County	Nassau	State	NY Zip Code 11753
Lender/Client	Community Savings				



Rear Uncovered Deck

42 Fortune Ln
Sales Price
Gross Living Area 1,649
Total Rooms 6
Total Bedrooms 4
Total Bathrooms 3.0
Location N;Res;
View N;Res;
Site 7200 sf
Quality Q4
Age 67



Driveway



Backyard

COMPARABLE PHOTO PAGE

Borrower	Ummey Ahmed				
Property Address	42 Fortune Ln				
City	Jericho	County	Nassau	State	NY Zip Code 11753
Lender/Client	Community Savings				



COMPARABLE 1

50 Fountain Ln
SALES PRICE 1,300,000
G.B.A. 1,899
BORROWER/CLIENT 68
LENDER



COMPARABLE 2

3 Fall Ln
SALES PRICE 1,175,000
G.B.A. 1,739
AGE/YR. BLT. 68



COMPARABLE 3

38 Fountain Ln
SALES PRICE 1,257,000
G.B.A. 2,289
AGE/YR. BLT. 68

COMPARABLE PHOTO PAGE

Borrower	Ummey Ahmed				
Property Address	42 Fortune Ln				
City	Jericho	County	Nassau	State	NY Zip Code 11753
Lender/Client	Community Savings				



COMPARABLE 4

114 Celia Dr
1,180,000
2,330
68



COMPARABLE 5

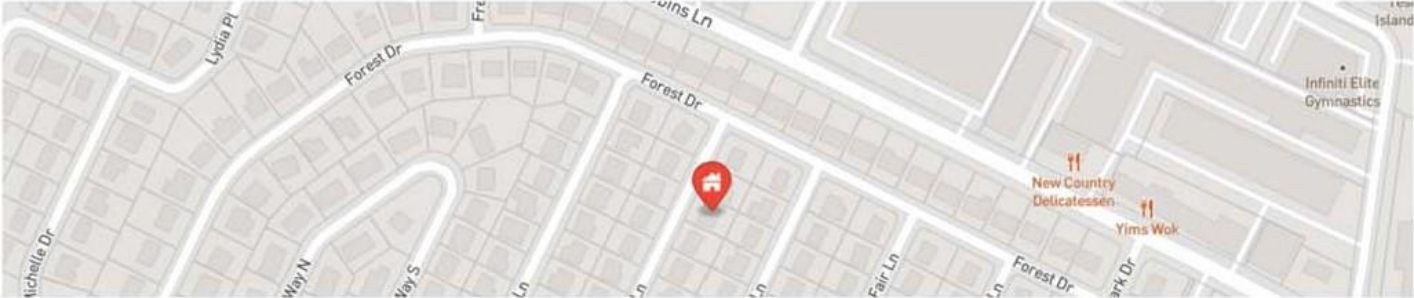
21 Mellow Ln
SALES PRICE 1,288,888
G.B.A. 1,900
AGE/YR. BLT. 68



COMPARABLE 6

20 Sagamore Way S
SALES PRICE 1,300,000
G.B.A.
AGE/YR. BLT. 61

Property Report for 42 Fortune Ln, Jericho, NY 11753

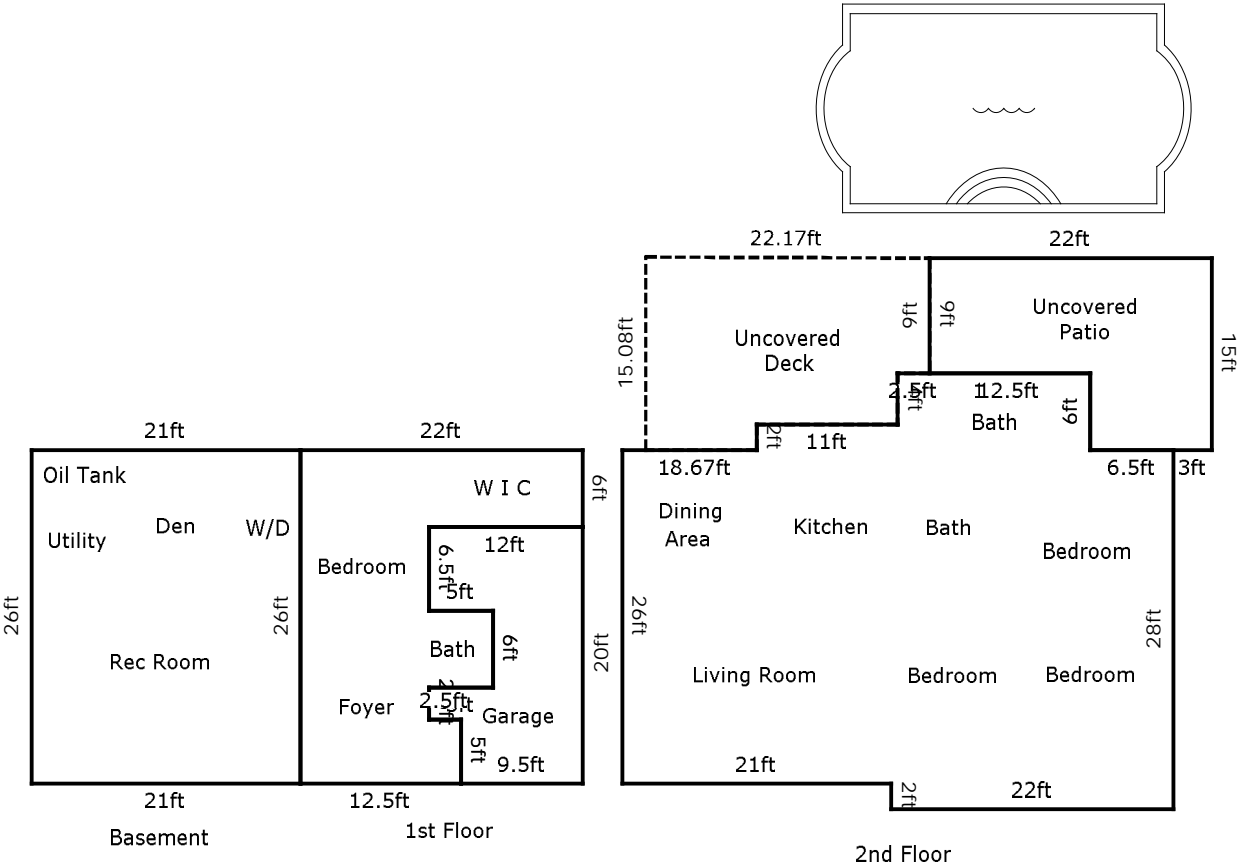


Location		Legal		Interior	
Address	42 Fortune Ln, Jericho, NY 11753	Classification	(210) 1 FAMILY RESIDENTIAL	Square Footage	1,616
County	Nassau	Description	TOWN #3 SCH DIST 014	1st Floor	1,118
Municipality	Oyster Bay	Parcel ID	12580 00120	Total Rooms	7
Township	Oyster Bay	Section	12	Total Bathrooms	3
Subdivision	BIRCHWOOD/JERICO	Block	580	Full Bathrooms	3
School District	SYOSSET	Lot	12	Additional Rooms	Game Room
Lat/Long	40.798752, -73.521383	FIPS	36059	Rec Room	4
Land		Census	360595186.003006	Basement Type	FULL
		Census Tract	5186.00	Basement	352 sqft
		Census Block	3006	Basement Finished	352 sqft
		ATTOM ID	141886495		
Land Type	Mixed	Building		Utilities	
Acres	0.17			Cooling	Central
Square Feet	7,200			Heating	Central W/Ac - Central Heat/Ac
Lot Dimensions	72 x 100			Fuel	Oil
Zoning Code	R1-10 (Residence - One of many types)			Sewer	Municipal
Topography	LEVEL		Water	Commercial	
Flood		Num. Buildings	1	Ownership	
		Stories	1		
		Total Units	1		
		Year Built	1958		
		Rooms	7		
Zone	X — AREA OF MINIMAL FLOOD HAZARD	Style	SPLIT LEVEL	AHMED UMMEY ROMAN 42 FORTUNE LN, JERICO, NY 11753 This property is owner-occupied.	
Panel	0145	Fireplace	YES		
Community	36059C	Fireplaces	1		
Map Number	36059C0145G	Garage/Carport	1 Bsmt		
Panel Date	2009-09-11	Construction	FRAME (UNSPECIFIED)		
Noise Rating		Exterior Wall	MAS/FRAME	Taxes and Assessment	
		Roof Material	SHINGLE		
		Condition	GOOD		
		Energy Standard	Energy Star		
Pedestrian	Active			Year	2025
Vehicle	Active			Tax	\$13,651 (104.68%)
Airports	Calm			Assessed Value	\$433 (-46.28%)
Overall Soundscore	77 out of 100; Active			Land Value	\$396,000
				Improvement Value	\$37,000
				Improvement Ratio	9%
				Market Value	\$433,000 (-46.28%)

External Improvements					
Item	Size	Year Built	Grade	Condition	
POOL/PREFABRICATED VINYL	392	1982	C	G	

Building Sketch (Page - 1)

Borrower	Ummey Ahmed				
Property Address	42 Fortune Ln				
City	Jericho	County	Nassau	State	NY Zip Code 11753
Lender/Client	Community Savings				



TOTAL Sketch by a la mode

Building Sketch (Page - 2)

Borrower	Ummey Ahmed				
Property Address	42 Fortune Ln				
City	Jericho	County	Nassau	State	NY Zip Code 11753
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Living Area		Calculation Details		
First Floor	374.5 Sq ft	6 × 5	=	30
		6 × 12	=	72
		5 × 2.5	=	12.5
		26 × 10	=	260
Second Floor	1274 Sq ft	22 × 2	=	44
		43 × 26	=	1118
		26 × 2	=	52
		15 × 4	=	60
Total Living Area (Rounded):		1649 Sq ft		
Non-living Area				
Patio	255 Sq ft	9 × 12.5	=	112.5
		9.5 × 15	=	142.5
Wood Deck	296.42 Sq ft	8.67 × 2	=	17.33
		19.67 × 4	=	78.67
		22.17 × 9	=	199.5
		0.5 × 22.17 × 0.08	=	0.92
1 Car Attached	197.5 Sq ft	2.5 × 2.5	=	6.25
		9.5 × 7.5	=	71.25
		7 × 6	=	42
		6.5 × 12	=	78
Basement	546 Sq ft	21 × 26	=	546

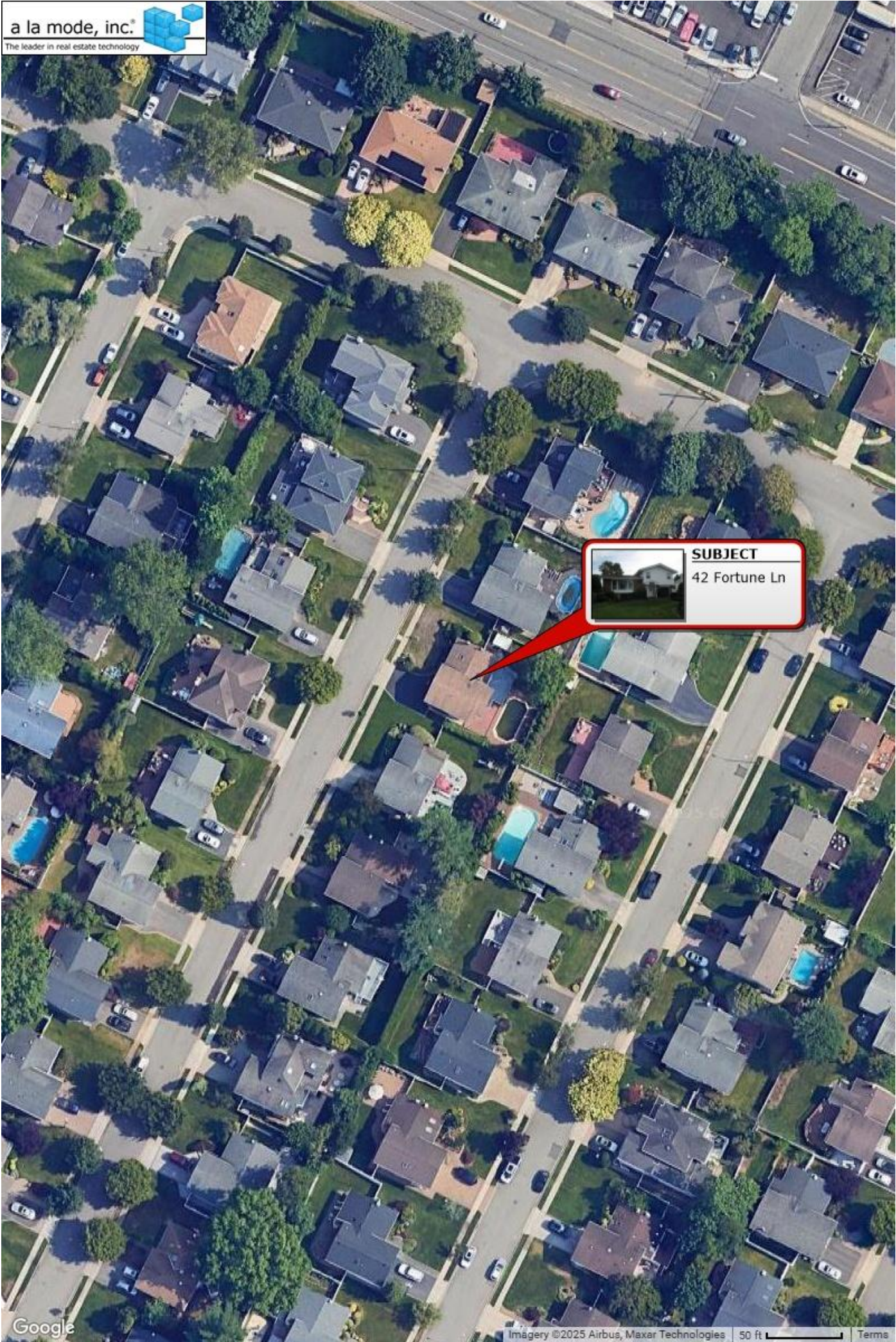
Comparable Sales Map

Borrower	Ummey Ahmed				
Property Address	42 Fortune Ln				
City	Jericho	County	Nassau	State	NY Zip Code 11753
Lender/Client	Community Savings				

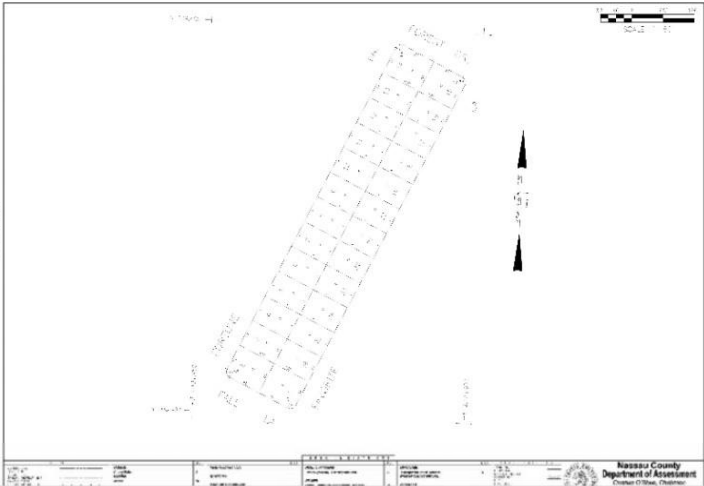


Aerial Map

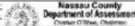
Borrower	Ummey Ahmed				
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Plat Map



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Prepared by Sergio Maldonado
Tuesday, September 30, 2025

Sergio Maldonado

Alexander Madison Realty Inc.

prestigeappraisalsny@gmail.com

Ph. 516-307-0800

Market Analysis Summary | RESI

Listings as of 10/1/2025 at 4:17 am, Page 1 of 2

#	MLS #	Address	Postal City	Bd	Bths	Type	YrBlt	SqFt	\$/SqFt	Acres	Date	Orig Price	List Price	Sold Date	Sold Price	SP/OLP%	DOM
Listings: Sold																	
1	808689	62 Flower Lane	Jericho	4	3 (2 1)	SIFARE	1957	1,920	\$583.33		12/30/24	\$1,149,000	\$1,149,000	04/16/25	\$1,120,000	97.5%	46
2	L3572757	3 Favorite Lane	Jericho	4	3 (2 1)	SIFARE	1958	1,932	\$579.71		08/15/24	\$1,188,000	\$1,135,000	11/06/24	\$1,120,000	94.3%	36
3	L3561547	39 Favorite Lane	Jericho	5	3 (2 1)	SIFARE	1958	1,932	\$579.71		05/06/24	\$1,248,000	\$1,168,888	11/20/24	\$1,120,000	89.7%	120
4	L3549006	3 Fall Lane	Jericho	4	3 (2 1)	SIFARE	1957	2,000	\$587.50		05/02/24	\$1,290,000	\$1,190,000	08/26/25	\$1,175,000	91.1%	177
5	828000	256 Forest Drive	Jericho	4	3 (2 1)	SIFARE	1957	1,964	\$599.80	0.24	03/04/25	\$1,298,000	\$1,298,000	05/19/25	\$1,178,000	90.8%	18
6	828965	119 Forest Drive	Jericho	4	3 (2 1)	SIFARE	1958	1,920	\$614.58	0.25	02/27/25	\$1,120,000	\$1,120,000	04/18/25	\$1,180,000	105.4%	9
7	L3581295	38 Sagamore Way	Jericho	4	3 (2 1)	SIFARE	1964	2,300	\$513.04		09/25/24	\$1,289,000	\$1,249,000	02/25/25	\$1,180,000	91.5%	86
8	L3579966	104 Michelle Drive	Jericho	4	3 (2 1)	SIFARE	1961	2,238	\$529.49		09/19/24	\$1,198,000	\$1,198,000	01/02/25	\$1,185,000	98.9%	21
9	L3550174	23 Sagamore Way	Jericho	4	3 (3 0)	SIFARE	1964				05/08/24	\$1,275,000	\$1,225,000	01/07/25	\$1,190,000	93.3%	94
10	825279	30 Flower Lane	Jericho	4	3 (2 1)	SIFARE	1957	2,130	\$562.44		02/21/25	\$1,148,000	\$1,148,000	07/08/25	\$1,198,000	104.4%	12
11	L3568487	76 Moss Lane	Jericho	4	3 (2 1)	SIFARE	1961				07/26/24	\$1,288,000	\$1,248,000	12/27/24	\$1,200,000	93.2%	74
12	862874	38 Fountain Lane	Jericho	3	3 (2 1)	SIFARE	1957	1,920	\$654.69	0.17	05/16/25	\$1,238,000	\$1,238,000	09/05/25	\$1,257,000	101.5%	4
13	836502	50 Fountain Lane	Jericho	3	3 (2 1)	SIFARE	1957	2,532	\$513.43	0.17	03/20/25	\$1,298,000	\$1,298,000	06/23/25	\$1,300,000	100.2%	19
14	834689	19 Friendly Lane	Jericho	4	3 (2 1)	SIFARE	1957	1,920	\$677.08	0.17	03/18/25	\$1,348,000	\$1,348,000	07/29/25	\$1,300,000	96.4%	43
			Min	3	3		1957	1,920	\$513	0.17		\$1,120,000	\$1,120,000		\$1,120,000	89.7%	4
			Max	5	3		1964	2,532	\$677	0.25		\$1,348,000	\$1,348,000		\$1,300,000	105.4%	177
			Avg	4	3		1959	2,059	\$583	0.20		\$1,241,071	\$1,215,206		\$1,193,071	96.3%	54
			Med	4	3		1958	1,948	\$582	0.17		\$1,261,500	\$1,211,500		\$1,182,500	95.4%	40
14	Total	Avg	4	3		1959	2,059	\$583	0.20		\$1,241,071	\$1,215,206		\$1,193,071	96.30%	54	
	Listings	Med	4	3		1958	1,948	\$582	0.17		\$1,261,500	\$1,211,500		\$1,182,500	95.36%	40	

Presented By: Sergio Maldonado

This is an opinion of value or Comparative Market Analysis and should not be considered an appraisal . In making any decision that relies upon my work, you should know that I have not followed the guidelines for development of an appraisal or analysis contained in the Uniform Standards of Professional Appraisal Practice of the Appraisal Foundation .
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Quick Statistics		Min	Max	Avg	Med
	List Price	\$1,120,000	\$1,348,000	\$1,215,206	\$1,211,500
	Close Price	\$1,120,000	\$1,300,000	\$1,193,071	\$1,182,500
	Close / List	90.8%	105.4%	98.3%	98.1%

Search Criteria					
Property Type is 'Residential'	Status is 'Sold' 09/29/2025 to 09/29/2024	Property Sub Type is 'Single Family Residence'	Current Price is 1100000 to 1300000	Postal Code is '11753'	High School
		District is 'Syosset'	Beds Total is 3+		

Presented By: Sergio Maldonado

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Analytics Addendum

Borrower	Ummey Ahmed					
Property Address	42 Fortune Ln					
City	Jericho	County	Nassau	State	NY	Zip Code 11753
Lender/Client	Community Savings					



The listing inventory chart displays the number of properties actively for sale each day in the subject market from 09-29-2024 to 09-29-2025.



This graph demonstrates the months of housing supply per month by taking the active number of listings during that month and dividing by the average number of sales per month over the 12 months trailing.



This chart demonstrates the median sales to list price ratio for transactions in the market area between 09-30-2024 and 09-29-2025.

Analytics Addendum

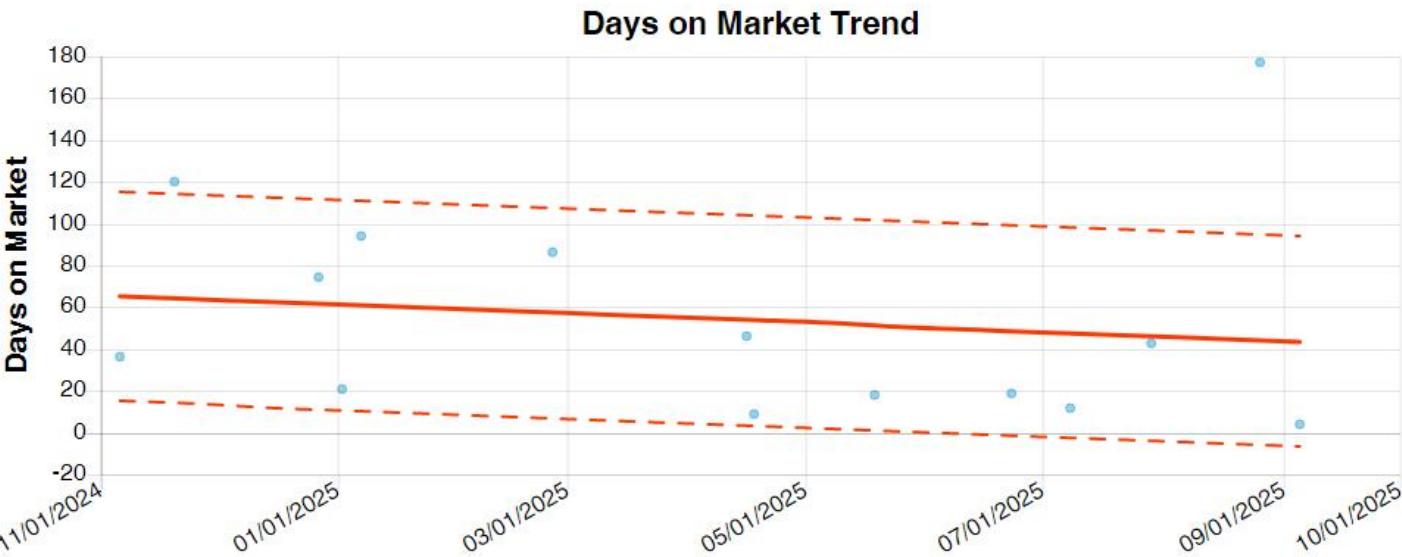
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This chart groups 12 properties in the subject market by size.
Subject Property: 1649 sf;
GLA Range: 1,920 sf - 2,532 sf; GLA Median: 1,948 sf; GLA Average: 2,059 sf;



For each month from 09-30-2024 to 09-27-2025 this chart shows the median price for both sales and listings in the subject market.



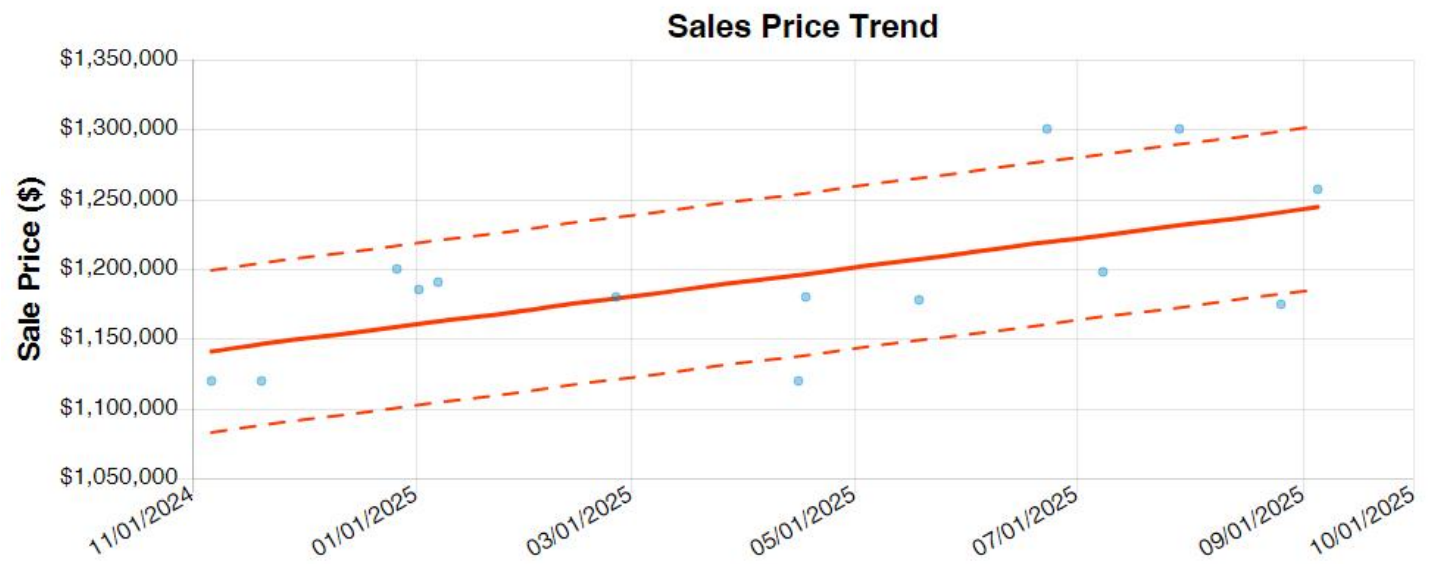
This chart shows the median days on market for sales and active listings during each month starting 11-06-2024 through 09-05-2025.

Analytics Addendum

Borrower	Ummey Ahmed					
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This analysis of listing prices in the subject market from 05-02-2024 to 05-16-2025 shows a range of \$1,194,859 to \$1,332,588 for a likely sale on 09-29-2025.



This analysis of prices in the subject market from 11-06-2024 to 09-05-2025 yields a price range of \$1,193,476 to \$1,309,850 for properties in the subject market as of 09-29-2025.



For each month starting 09-30-2024 through 09-27-2025 this chart shows the number of properties both listed and sold in the subject market.

Analytics Addendum

Borrower	Ummey Ahmed					
Property Address	42 Fortune Ln					
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Lender/Client	Community Savings					



For each month from 09-30-2024 to 09-27-2025 this chart shows the number of properties for both sales and listings in the subject market.



For each month from 09-30-2024 to 09-27-2025 this chart shows the median price per square foot for both sales and listings in the subject market.

License

UNIQUE ID NUMBER 45000051528	State of New York Department of State DIVISION OF LICENSING SERVICES	FOR OFFICE USE ONLY Control No. 1554359
PURSUANT TO THE PROVISIONS OF ARTICLE 6E OF THE EXECUTIVE LAW AS IT RELATES TO R. E. APPRAISERS.		EFFECTIVE DATE MO. DAY YR. 12 08 24
MALDONADO SERGIO C/O PRESTIGE APPRAISALS INC 184 HICKORY LANE SMITHTOWN, NY 11787		EXPIRATION DATE MO. DAY YR. 12 07 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-1096 (Rev. 3/01)		



Monday, June 16, 2025

Mr. Jesse G. Zuckerman, Owner
Prestige Appraisals, Inc.
184 Hickory Lane
Smithtown, NY 11787

Re: **Binder & Invoice - Real Estate Professionals Errors & Omissions (E&O) Insurance**
Effective: **8/2/2025 to 8/2/2026 at 12:01 A.M. Standard Time**

Dear Jesse:

As requested, Real Estate Professionals E&O insurance is bound with Continental Casualty Company (CNA). CNA is admitted in New York and rated A (Excellent) Financial Size Category XV by AM Best Co. Coverage terms are as follows:

Limits of Liability (Per Claim/Aggregate) =====	Deductible Per Claim =====	Annual Premium =====
\$1,000,000/\$1,000,000	\$5,000	\$2,117.00

Please be advised that the following titles, headings, and definitions are for illustrative purposes only. For a complete description of coverage, please refer to the actual policy and all endorsements.

Claim Expenses Outside Limits of Liability (CEOL): Claim Expenses will not erode the available Limits of Liability to pay for a Damage Award/Settlement.

First Dollar Defense (FDD): The Deductible applies to Damages only.

Retroactive / Prior Acts Date: 8/2/2007

Policy Form & Endorsements:	
Real Estate Professionals Errors and Omissions Policy - NY:	CNA65781NYc (03/14)
Cancellation/Non-Renewal - New York:	CNA68180NY (04/14)
Policy Holder Notice - New York	
Addendum To Policy Application & Declarations - New York:	CNA76046NY (02/14)
Professional Services Exclusion (Construction Phase Inspections):	CNA65815XX (05/12)
Predecessor Firm Limitation Endorsement:	CNA65827XX (05/12)

Ensuring that you are properly insured®
45 Knollwood Road • Suite 202 • Elmsford, NY 10523
P 914.592.6505 • F 914.592.6508 • www.plcsi.com

Monday, June 16, 2025
Page 2 of 2



Environmental Hazards Coverage: Policy limits are included for the failure to advise of the existence of pollutants, radon, asbestos, and lead. This includes claim expense and damage.

Vicarious Liability & Disparate Impact Discrimination: The premium calculated above includes a sub-limit of \$250,000.

Residential Ownership Coverage: Not Offered.

Construction Development: Not Offered.

Contingent Bodily/Property Damage Coverage - Professional Services: Not Offered.

Required Documentation: None Required.

Premium Financing: Not Elected.

Annual Payment Now Due: (Includes a \$100 Broker fee) PAID IN FULL.

Our office is prepared to help you in every possible way. Please do not hesitate to contact us if you have any questions or want to discuss this further.

Sincerely, *MC*

Professional Liability Consulting Services, Inc.

Dennis M. Supraner
President

