

APPRAISAL OF REAL PROPERTY



LOCATED AT

238 SW Fox Pl
Fort White, FL 32038
See attached addenda.

FOR

VyStar
76 South Laura St
Jacksonville, FL 32202

OPINION OF VALUE

240,000

AS OF

09/01/2022

BY

Cadence Mirra Trainee RI25004
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Uniform Residential Appraisal Report

22032362
File # 220823066

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	238 SW Fox Pl	City	Fort White	State	FL	Zip Code	32038
Borrower	Aubrey Iagnemmo	Owner of Public Record	Mahn Savanna	County	Columbia		
Legal Description	See attached addenda.						
Assessor's Parcel #	30-7S-17-10068-024 (37877)		Tax Year	2022	R.E. Taxes \$	1,017	
Neighborhood Name	Sassafras Acres Sub		Map Reference	30-7S-17	Census Tract	1109.03	
Occupant	<input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant	<input type="checkbox"/> Vacant	Special Assessments \$	0	<input type="checkbox"/> PUD	HOA \$ 0 <input type="checkbox"/> per year <input type="checkbox"/> per month
Property Rights Appraised	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)						
Assignment Type	<input checked="" type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input type="checkbox"/> Other (describe)						
Lender/Client	VyStar		Address 76 South Laura St, Jacksonville, FL 32202				
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No							
Report data source(s) used, offering price(s), and date(s). DOM 17;StellarMLS#GC507191, List Date Unk, List Price \$225,000, and is currently pending on 08/13/2022.							

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. Arms length sale;The appraiser reviewed a purchase agreement containing 14 pages. After review, the contract represents and arms length sale with no a-typical terms or conditions noted.

Contract Price \$	220,000	Date of Contract	08/13/2022	Is the property seller the owner of public record?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Data Source(s)	Public Records
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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. \$0;;None made known to the appraiser.

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 type="checkbox"/> Suburban	<input checked="" type="checkbox"/> Rural	Property Values	<input checked="" type="checkbox"/> Increasing	<input type="checkbox"/> Stable	<input type="checkbox"/> Declining	PRICE	AGE	One-Unit	50 %	
Built-Up	<input type="checkbox"/> Over 75%	<input checked="" 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	130	Low 1	Multi-Family	5 %	
Neighborhood Boundaries	North by SW Shiloh St, South by Route 138, East by State Rd and West by SW Spirit Ave.							495	High 67	Commercial	10 %	
								280	Pred. 25	Other	30 %	

Neighborhood Description The area is primarily a rural area composed of both site built and manufactured housing, both of which are considered typical styles for the area and all have average appeal. The area does appear to have adequate access to schools, shopping, places of worship and highway/freeway accessess.

Market Conditions (including support for the above conclusions) See attached addenda.

SITE

Dimensions	215x302	Area	1.53 ac	Shape	Rectangular	View	N;Res;
Specific Zoning Classification	SFR	Zoning Description	Single Family Residential				
Zoning Compliance	<input checked="" type="checkbox"/> Legal	<input type="checkbox"/> Legal Nonconforming (Grandfathered Use)	<input type="checkbox"/> No Zoning	<input type="checkbox"/> Illegal (describe)			
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe							

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

FEMA Special Flood Hazard Area ☐ Yes ☒ No FEMA Flood Zone X FEMA Map # 12023C0532C FEMA Map Date 02/04/2009

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

Private Wells and Septic Tanks are common for the area and have no negative effect on the marketability of the subject property. The subject conforms to local zoning regulations and is considered legal by the local taxing authority. Public water and sewer are not available for the subject at the time of inspection.

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	Vinyl/Tile/Good
# of Stories 1	<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	ConcBlk/Avg	Walls	Drywall/Avg
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 0 sq.ft.	Roof Surface	Metal/Avg	Trim/Finish	Wood/Avg
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 0 %	Gutters & Downspouts	None	Bath Floor	Vinyl/Tile/Good
Design (Style) Ranch	<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	Aluminum/Avg	Bath Wainscot	Tile/Good
Year Built 1978	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	Yes/Avg	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 10	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes/Avg	<input checked="" type="checkbox"/> Driveway	# of Cars 2
Attic <input checked="" type="checkbox"/> None	Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Soil
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other Fuel Elec.	<input checked="" type="checkbox"/> Fireplace(s) # 1	<input checked="" type="checkbox"/> Fence Fence	<input type="checkbox"/> Garage	# of Cars 0
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input checked="" type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Patio/Deck None	<input checked="" type="checkbox"/> Porch Porch	<input type="checkbox"/> Carport	# of Cars 0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None	<input checked="" type="checkbox"/> Other Sheds	<input type="checkbox"/> Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in

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

Finished area above grade contains: 5 Rooms 2 Bedrooms 1.1 Bath(s) 1,092 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.). The subject has a front porch, a fireplace, fencing, and two sheds.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). C3;Kitchen-updated-one to five years ago;Bathrooms-updated-one to five years ago;At the time of inspection the subject was considered to be in good condition for its age.

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

The subject appears to be structurally sound. No apparent adverse factors which should affect the subjects marketability.

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

The subject home appears to be typical for the area and generally conforms.

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SALES COMPARISON APPROACH

There are 2 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 219,900 to \$ 269,500 .														
There are 29 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 130,000 to \$ 494,900 .														
FEATURE			SUBJECT			COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address 238 SW Fox PI Fort White, FL 32038			219 SW Tall Oak Gln Fort White, FL 32038			326 SW Caboose Dr Fort White, FL 32038			400 SW Thorne Ln Fort White, FL 32038					
Proximity to Subject						4.51 miles NW			5.60 miles NW			0.77 miles S		
Sale Price			\$ 220,000			\$ 243,000			\$ 300,000			\$ 225,000		
Sale Price/Gross Liv. Area			\$ 201.47 sq.ft.			\$ 159.87 sq.ft.			\$ 202.02 sq.ft.			\$ 157.56 sq.ft.		
Data Source(s)						StellarMLS#L4927792;DOM 25			NFLMLS#115443;DOM 15			NFLMLS#GC448099;DOM 32		
Verification Source(s)						DrvByAssessor			DrvByAssessor			DrvByAssessor		
VALUE ADJUSTMENTS			DESCRIPTION			DESCRIPTION +(-) \$ Adjustment			DESCRIPTION +(-) \$ Adjustment			DESCRIPTION +(-) \$ Adjustment		
Sales or Financing						ArmLth 0			ArmLth 0			ArmLth 0		
Concessions						Conv;0 0			VA;0 0			Conv;0 0		
Date of Sale/Time						s02/22;Unk +18,225			s06/22;c05/22 0			s10/21;Unk +28,125		
Location			N;Res;			N;Res;			N;Res;			N;Res;		
Leasehold/Fee Simple			Fee Simple			Fee Simple			Fee Simple			Fee Simple		
Site			1.53 ac			4.98 ac -20,700			25700 sf +5,640			1.50 ac +180		
View			N;Res;			N;Res;			N;Res;			N;Res;		
Design (Style)			DT1;Ranch			DT1;Ranch			DT1;Ranch			DT1;Ranch		
Quality of Construction			Q3			Q3			Q3			Q3		
Actual Age			44			21 0			16 0			16 0		
Condition			C3			C3			C3			C3		
Above Grade			Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count			5 2 1.1			6 3 2.0 -2,500			6 3 2.0 -2,500			6 3 2.0 -2,500		
Gross Living Area			1,092 sq.ft.			1,520 sq.ft. -12,840			1,485 sq.ft. -11,790			1,428 sq.ft. -10,080		
Basement & Finished Rooms Below Grade			Osf			Osf			Osf			Osf		
Functional Utility			Average			Average			Average			Average		
Heating/Cooling			FWA/CAC			FWA/CAC			FWA/CAC			FWA/CAC		
Energy Efficient Items			None			None			None			None		
Garage/Carport			2dw			2dw			2ga2dw -10,000			2dw		
Porch/Patio/Deck			Porch			Porch			Porch			Porch		
FP/Fence			FP/Fence			Fence +2,000			None +4,000			None +4,000		
Barn/Bldg/Etc.			Sheds			None 0			Shed 0			None 0		
Pool			None			None			None			None		
Net Adjustment (Total)						+ - \$ -15,815			+ - \$ -14,650			+ - \$ 19,725		
Adjusted Sale Price of Comparables						Net Adj. 6.5 % Gross Adj. 23.2 % \$ 227,185			Net Adj. 4.9 % Gross Adj. 11.3 % \$ 285,350			Net Adj. 8.8 % Gross Adj. 19.9 % \$ 244,725		
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) Corelogic Public Records														
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) Public Records														
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			03/10/2020											
Price of Prior Sale/Transfer			\$123,600											
Data Source(s)			Public Records			Public Records			Public Records			Public Records		
Effective Date of Data Source(s)			09/01/2022			09/01/2022			09/01/2022			09/01/2022		
Analysis of prior sale or transfer history of the subject property and comparable sales The subject has a transaction noted on 03/10/2020 for \$123,600. No transaction noted for comparables 1-3 in prior 12 months.														
Summary of Sales Comparison Approach See Additional Comments														
Indicated Value by Sales Comparison Approach \$ 240,000														

RECONCILIATION

Indicated Value by: Sales Comparison Approach \$ 240,000				Cost Approach (if developed) \$ 241,992				Income Approach (if developed) \$			
The sales comparison approach to valuation was given the most consideration in the final estimate of market value. The cost and income approaches were not necessary credible assignment results.											
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 \$ 240,000 , as of 09/01/2022 , which is the date of inspection and the effective date of this appraisal.											

Freddie Mac Form 70 March 2005

UAD Version 9/2011 Page 2 of 6

Fannie Mae Form 1004 March 2005

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

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ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

[illegible]

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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.

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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 Cadence Mirra

Signature _____
Name Cadence Mirra Trainee RI25004
Company Name CSCC Appraisal Services, Inc.
Company Address 793 SW Nautilus Rd
Lake City, FL 32024
Telephone Number (386)623-3611
Email Address cadence@csccappraisal.com
Date of Signature and Report 09/06/2022
Effective Date of Appraisal 09/01/2022
State Certification # _____
or State License # RI25004
or Other (describe) VA ID #5004720 State # _____
State FL
Expiration Date of Certification or License 11/30/2022

ADDRESS OF PROPERTY APPRAISED
238 SW Fox Pl
Fort White, FL 32038
APPRAISED VALUE OF SUBJECT PROPERTY \$ 240,000
LENDER/CLIENT
Name Lender's 1st Choice AMC, LLC
Company Name VyStar
Company Address 76 South Laura St, Jacksonville, FL 32202
Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
Name Christopher Mirra
Company Name CSCC Appraisal Services, Inc.
Company Address 793 SW Nautilus Rd
Lake City, FL 32024-1335
Telephone Number (386)623-3611
Email Address chris@csccappraisal.com
Date of Signature 09/06/2022
State Certification # Cert Res RD7770
or State License # _____
State FL
Expiration Date of Certification or License 11/30/2022

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

22032362
File # 220823066

SALES COMPARISON APPROACH	FEATURE	SUBJECT			COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6						
	Address		238 SW Fox Pl Fort White, FL 32038			1251 SW Old Wire Rd Lake City, FL 32024											
	Proximity to Subject					13.83 miles N											
	Sale Price		\$ 220,000			\$ 178,000			\$			\$					
	Sale Price/Gross Liv. Area		\$ 201.47 sq.ft.			\$ 173.66 sq.ft.			\$ sq.ft.			\$ sq.ft.					
	Data Source(s)					NFLMLS#114373;DOM 26											
	Verification Source(s)					DrvByAssessor											
	VALUE ADJUSTMENTS		DESCRIPTION			DESCRIPTION			+(-) \$ Adjustment			DESCRIPTION			+(-) \$ Adjustment		
	Sales or Financing					ArmLth			0								
	Concessions					VA;5000			0								
	Date of Sale/Time					s05/22;c03/22			0								
	Location		N;Res;			N;Res;											
	Leasehold/Fee Simple		Fee Simple			Fee Simple											
	Site		1.53 ac			37026 sf			+4,080								
	View		N;Res;			N;Res;											
	Design (Style)		DT1;Ranch			DT1;Ranch											
	Quality of Construction		Q3			Q3											
	Actual Age		44			28			0								
	Condition		C3			C4			+15,000								
	Above Grade		Total	Bdrms.	Baths	Total	Bdrms.	Baths				Total	Bdrms.	Baths			
	Room Count		5	2	1.1	5	3	1.0	+2,500								
	Gross Living Area		1,092 sq.ft.			1,025 sq.ft.			0			sq.ft.			sq.ft.		
	Basement & Finished Rooms Below Grade		0sf			0sf											
	Functional Utility		Average			Average											
	Heating/Cooling		FWA/CAC			FWA/CAC											
	Energy Efficient Items		None			None											
	Garage/Carport		2dw			1ga1dw			-5,000								
	Porch/Patio/Deck		Porch			Porch											
	FP/Fence		FP/Fence			None			+4,000								
	Barn/Bldg/Etc.		Sheds			None			0								
	Pool		None			None											
	Net Adjustment (Total)					<input checked="" type="checkbox"/> + <input type="checkbox"/> -			\$ 20,580			<input type="checkbox"/> + <input type="checkbox"/> -			\$		
	Adjusted Sale Price of Comparables					Net Adj. 11.6 %						Net Adj. %					
						Gross Adj. 17.2 %			\$ 198,580			Gross Adj. %			\$		
	SALE HISTORY	Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).															
ITEM		SUBJECT			COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6						
Date of Prior Sale/Transfer		03/10/2020															
Price of Prior Sale/Transfer		\$123,600															
Data Source(s)		Public Records			Public Records												
Effective Date of Data Source(s)		09/01/2022			09/01/2022												
Analysis of prior sale or transfer history of the subject property and comparable sales																	
The subject has a transaction noted on 03/10/2020 for \$123,600. No transaction noted for comparable 4 in prior 12 months.																	
ANALYSIS / COMMENTS	Analysis/Comments																

Supplemental Addendum

File No. 220823066

Borrower	Aubrey Iagnemma				
Property Address	238 SW Fox Pl				
City	Fort White	County	Columbia	State	FL Zip Code 32038
Lender/Client	VyStar				

• URAR: Legal Description

LOT 24 SASSAFRAS ACRES S/D. 539-512, 754-1574, 793-1881, CT 851-973, 858-817, 862-672, 870- 1721, WD 1038-1721, WD 1380-2276, WD 1407-2290

GEN COMMENTS

After an extensive 1 year 20 mile sales search, the sales in this report are considered by the appraiser to be the best indicators of surrounding market conditions available for use in the market data approach to valuation. The subject in question is a ranch style home, and after researching the available sales in the area, sales used were deemed the most similar to the subject at time of inspection.

All sales used were located from within what is considered to be the subjects MSA or Similar MSA's. It was necessary to travel outside of normal radius to obtain similar comparable manufactured home comparables but was unavoidable and has no negative affect on the subject or its marketability. No location adjustments were warranted, due to these comparable sales and listing being within the similar areas as the subject with similar distances to amenities.

Due to the lack of recent comparable sales, comparables used have a date of sale that exceeds typical guidelines but are deemed reliable indicators to help support the market value in this report. The market analysis determined the market has remained relatively stable over the last 12 months and therefore no time of sale adjustments for comparable sales were applied in the sales comparison approach. This in the appraisers opinion has no negative affect on the estimated market value of the subject in question.

All site adjustments were based on direct market value and not size alone. Adjustments were made accordingly above.

All comparables were selected for their similarities to the subject with regards to quality, age, utility, etc.

All utilities were on and in working order at the time of inspection.

The other 30% in the present land use is vacant undeveloped land.

No personal or non-realty items were taken into consideration in the development of this report.

The appraiser notes that it was necessary to exceed typical distance guidelines and cross major highways, and other man made boundaries. However there are no locational differences in the market areas and therefore no location adjustments were necessary.

Adjustments, line, net and gross exceeded recommended guidelines, however were unavoidable and the comparables provided are considered the most relevant indicators of value for the subject.

Public water and sewer are not available for the subject.

Private well and septic are typical to the market and have no negative impact on marketability.

The subjects septic and drain fields all appeared to be in good working order at the time of inspection showing no signs of leakage, seepage, pooling or odor.

the appliances that were present each appeared to be in good working order.

The appraiser notes the lack of a comparable to bracket the age, however due to the lack of comparables this was unavoidable and has no adverse impact on the subjects marketability.

The appraiser notes the lack of a comparable to bracket the bedroom count, however due to the lack of comparables this was unavoidable and has no adverse impact on the subjects marketability.

Supplemental Addendum

File No. 220823066

Borrower	Aubrey Iagnemma				
Property Address	238 SW Fox Pl				
City	Fort White	County	Columbia	State	FL Zip Code 32038
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The subject is not a working farm and has no income being produced from any agricultural services.

Appraiser has measured the subject under ANSI methodology

The subject is zoned SFR . The Highest & Best Use "As Vacant" & "As Improved" is for single family residence as it is the only allowable use and the surrounding homogeneous use is single family residential properties. To test the Highest & Best Use subject property it must be Legally Allowable, Physically Possible, Financially Feasible and is a Maximally Productive use.

The appraiser observed smoke detectors at property observation, CO2 detectors are not required.

APPRAISAL DEVELOPMENT

This appraisal has been developed as a specific date, with consideration given to relevant factors known to the appraiser as of that date. I assume no responsibility for value impacting situations, conditions and or factors ocuring after the effective date. An analysis of such situations, conditions and or factors is outside the scope of work for this assignment. Al conditions noted above were deemed relevant and were therefore considered when forming my opinion of value. If conditions, situations and or factors change this may impact my opinion of value.

While this report has been proofed for typographical errors, mathematical inaccuracies, and other discrepancies, others may be discovered in subsequent reviews performed by the client or their designated agent. We reserve the right to correct any typographical errors, mathematical inaccuracies, or other discrepancies that may affect the estimate of value contained in the report. These corrections will be corrected promptly upon the written request of the client. The appraisal "inspection" is a value inspection and is no substitute for an engineering inspection. While the appraiser neither sees nor has been told of any obvious defect not otherwise reported, the appraisers are not experts in identification of such items and the appraiser recommends the property have an inspection by a certified home inspector and a structural engineer. The appraiser reserves the right to alter this report upon the client providing that home inspection or structural inspection. The appraiser assumes all structural, system, or HVAC systems are in good working order if no such report is provided.

COVID-19 has been declared a pandemic and a national state of emergency in place. Substantial turmoil has occurred in financial markets and due to the developing situation, it is not possible at this time to quantify its long-term or short-term effects on real estate markets or on the subject property. The value opinion contained in this appraisal is based on findings of an analysis of market data available to the appraiser at the time of the assignment.

Not all adjustments in the Sales Comparison Approach can be directly extracted or supported by the available market data with a high degree of accuracy. Some adjustments have an element of subjectivity and professional judgment which the appraiser has applied based on prior observations of the reactions of typical/knowledgeable buyers' and sellers' in the marketplace. Appraisers develop an opinion of market value by applying their judgment to the analysis and interpretation of data.

Paired data analysis is a tool that an appraiser can apply to market data in some circumstances. When used in conjunction with other analytical tools, this type of analysis supports and guides the appraiser's judgment, but it does not take its place. Perfect sets of comparables that vary in a single, identifiable respect are rarely found. Because properties that are sufficiently similar to the subject are usually limited in number, the decision to apply paired data analysis in a given situation is a matter of judgment. Often the sampling size may not be large enough to provide a solid statistical foundation for the appraiser's conclusions.

Supplemental Addendum

File No. 220823066

Borrower	Aubrey Iagnemmo					
Property Address	238 SW Fox Pl					
City	Fort White	County	Columbia	State	FL	Zip Code 32038
Lender/Client	VyStar					

The only purpose the appraiser intends for this appraisal report is to communicate a credible opinion of the market value of the subject property, as defined in this report, to the above referenced client. That client is the only user the appraiser intends of this report. The only use the appraiser intends for this appraisal is to assist the client, as its sole intended use, with the client's internal decision making purposes relative to placing a mortgage on the property. Because the appraiser has not identified any borrower, purchaser, or seller as an intended user of this appraisal, such unnamed parties should not rely on the appraisal for their own purposes, or for any purposes whatsoever.

Payment for the appraisal, either directly or indirectly, or receipt of a copy of the appraisal report by any other third party does NOT means the party is an intended user of the appraisal. If such parties require an appraisal for their own use, the appraiser advises them to obtain an appraisal from an appraiser of their own choosing. This appraisal report shall not serve as the basis for any appraisal contingency in a purchase agreement relating to the property or any property purchase decision.

This appraisal report is not a home inspection and should not be relied on to disclose faults, defects, or property condition problems present at the subject property. The appraiser is not a home inspector. A formal home inspection for the subject property was not provided to the appraiser. The appraiser does not guarantee or imply that the property is free from defects. A professional home inspection is recommended on all property purchase transactions.

Due to the limited extent of the appraiser's observation of the property, it is assumed that all major components of the subject, and comparables, are built to community standards typical of the era when the improvements were built or updated. We do not research building permits, well or sewage disposal information. I/We do not know if building permits were obtained or what building codes were in effect at the time of the improvement's construction or modification. No verification of building or land use permits is performed. We assume that all hidden components (including but not limited to framing, foundation, plumbing, electrical, insulation, HVAC systems) exist, were built to local standards and are in working order. Typically, crawl spaces and attics are not entered or viewed. It is assumed that there are no structural defects hidden by floor or wall coverings and that all mechanical equipment, appliances, electrical components, and roofing are functional. If the client has any questions regarding these items, it is the client's responsibility to order the appropriate inspections. The appraisal does not serve as a warranty on the complete condition of the property.

• URAR: Neighborhood - Market Conditions

The market value in the area has shown signs of increase, with supply remaining relatively the same, and values increasing. This neighborhood is composed of similar housing with respect to design and quality of workmanship and materials. The subject's market area is considered typical in terms of income levels, demographics, marketability, and appeal for this area. This neighborhood is composed of similar housing with respect to design and quality of workmanship and materials. The subject's market area is considered typical in terms of income levels, demographics, marketability, and appeal for this area. : I have considered the relevant competitive listings & contract offerings in performing this appraisal and any trend indicated by the data is supported by the listing/offering information included in this report.

• Comparable Summary

Comparables Summary & Estimated Indicated Value

	Sale Price	Net Adj %	Grs Adj %	Ind Value	Weight
Comp #1:	243,000	6.5	23.2	227,185	22.53
Comp #2:	300,000	4.9	11.3	285,350	28.07
Comp #3:	225,000	8.8	19.9	244,725	24.07
Comp #4:	178,000	11.6	17.2	198,580	25.33

ESTIMATED INDICATED VALUE OF THE SUBJECT: 241,000

Supplemental Addendum

File No. 220823066

Borrower	Aubrey Iagnemmo				
Property Address	238 SW Fox Pl				
City	Fort White	County	Columbia	State	FL Zip Code 32038
Lender/Client	VyStar				

• Indicated Weight Value

Estimated indicated value is determined by using the Gross Adjustment of sale price for each comparable as a measure of the relative quality of the comp. The Indicated Value is derived by multiplying the weight of each comp by the Adjusted Sale Price of that comp, repeating for each property, then adding them all together. This weighted average is used as the indicated value of the subject.

As with any method, this technique is not perfect. However, it does do a very good job of giving more weight to the most similar comps while at the same time minimizing values near the extremes of the indicated value range.

Subject Photo Page

Borrower	Aubrey Iagnemma				
Property Address	238 SW Fox Pl				
City	Fort White	County	Columbia	State	FL Zip Code 32038
Lender/Client	VyStar				



Subject Front

238 SW Fox Pl	
Sales Price	220,000
Gross Living Area	1,092
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.1
Location	N;Res;
View	N;Res;
Site	1.53 ac
Quality	Q3
Age	44



Subject Rear



Subject Street

Photograph Addendum

Borrower	Aubrey Iagnemma					
Property Address	238 SW Fox Pl					
City	Fort White	County	Columbia	State	FL	Zip Code 32038
Lender/Client	VyStar					



Subject Side View



Subject Side View



Subject Opposing Street View

Subject Interior Photo Page

Borrower	Aubrey Iagnemma				
Property Address	238 SW Fox Pl				
City	Fort White	County	Columbia	State	FL
Lender/Client	VyStar	Zip Code	32038		



Living

238 SW Fox Pl	
Sales Price	220,000
Gross Living Area	1,092
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.1
Location	N;Res;
View	N;Res;
Site	1.53 ac
Quality	Q3
Age	44



Dining



Kitchen

Subject Interior Photo Page

Borrower	Aubrey Iagnemma				
Property Address	238 SW Fox Pl				
City	Fort White	County	Columbia	State	FL Zip Code 32038
Lender/Client	VyStar				



Bedroom

238 SW Fox Pl	
Sales Price	220,000
Gross Living Area	1,092
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.1
Location	N;Res;
View	N;Res;
Site	1.53 ac
Quality	Q3
Age	44



Bath



Bedroom

Subject Interior Photo Page					
Borrower	Aubrey Iagnemmo				
Property Address	238 SW Fox Pl				
City	Fort White	County	Columbia	State	FL Zip Code 32038
Lender/Client	VyStar				



Bath (Half)

238 SW Fox Pl	
Sales Price	220,000
Gross Living Area	1,092
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.1
Location	N;Res;
View	N;Res;
Site	1.53 ac
Quality	Q3
Age	44



Laundry

Photograph Addendum

Borrower	Aubrey Iagnemma					
Property Address	238 SW Fox Pl					
City	Fort White	County	Columbia	State	FL	Zip Code 32038
Lender/Client	VyStar					



Shed
(No Value)



Shed
(No Value)



HVAC

Comparable Photo Page

Borrower	Aubrey Iagnemma					
Property Address	238 SW Fox Pl					
City	Fort White	County	Columbia	State	FL	Zip Code 32038
Lender/Client	VyStar					



Comparable 1

219 SW Tall Oak Gln	
Prox. to Subject	4.51 miles NW
Sale Price	243,000
Gross Living Area	1,520
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	4.98 ac
Quality	Q3
Age	21



Comparable 2

326 SW Caboose Dr	
Prox. to Subject	5.60 miles NW
Sale Price	300,000
Gross Living Area	1,485
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	25700 sf
Quality	Q3
Age	16



Comparable 3

400 SW Thorne Ln	
Prox. to Subject	0.77 miles S
Sale Price	225,000
Gross Living Area	1,428
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	1.50 ac
Quality	Q3
Age	16

Comparable Photo Page

Borrower	Aubrey Iagnemma					
Property Address	238 SW Fox Pl					
City	Fort White	County	Columbia	State	FL	Zip Code 32038
Lender/Client	VyStar					



Comparable 4

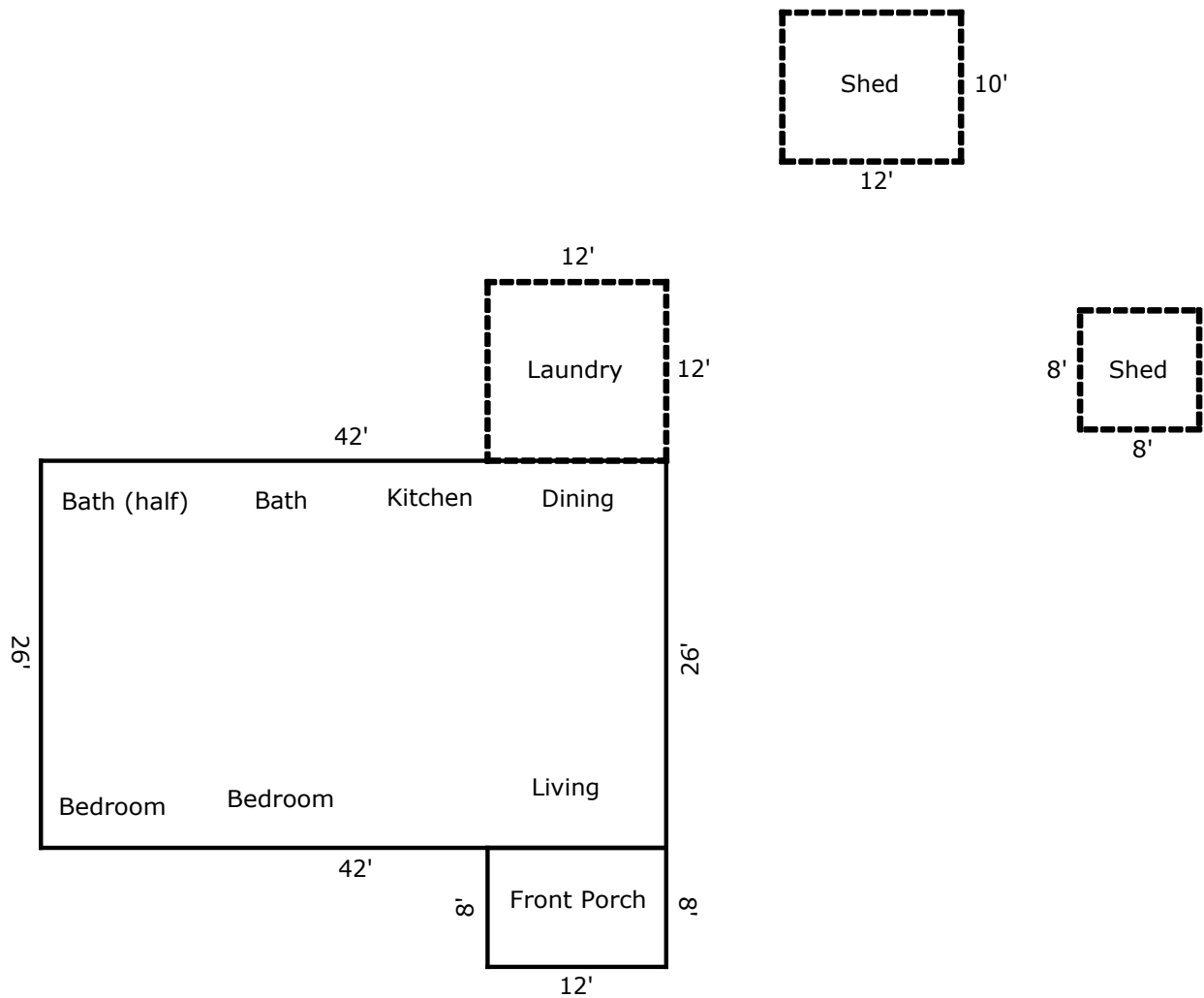
1251 SW Old Wire Rd	
Prox. to Subject	13.83 miles N
Sale Price	178,000
Gross Living Area	1,025
Total Rooms	5
Total Bedrooms	3
Total Bathrooms	1.0
Location	N;Res;
View	N;Res;
Site	37026 sf
Quality	Q3
Age	28

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

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

Building Sketch

Borrower	Aubrey Iagnemmo						
Property Address	238 SW Fox Pl						
City	Fort White	County	Columbia	State	FL	Zip Code	32038
Lender/Client	VyStar						



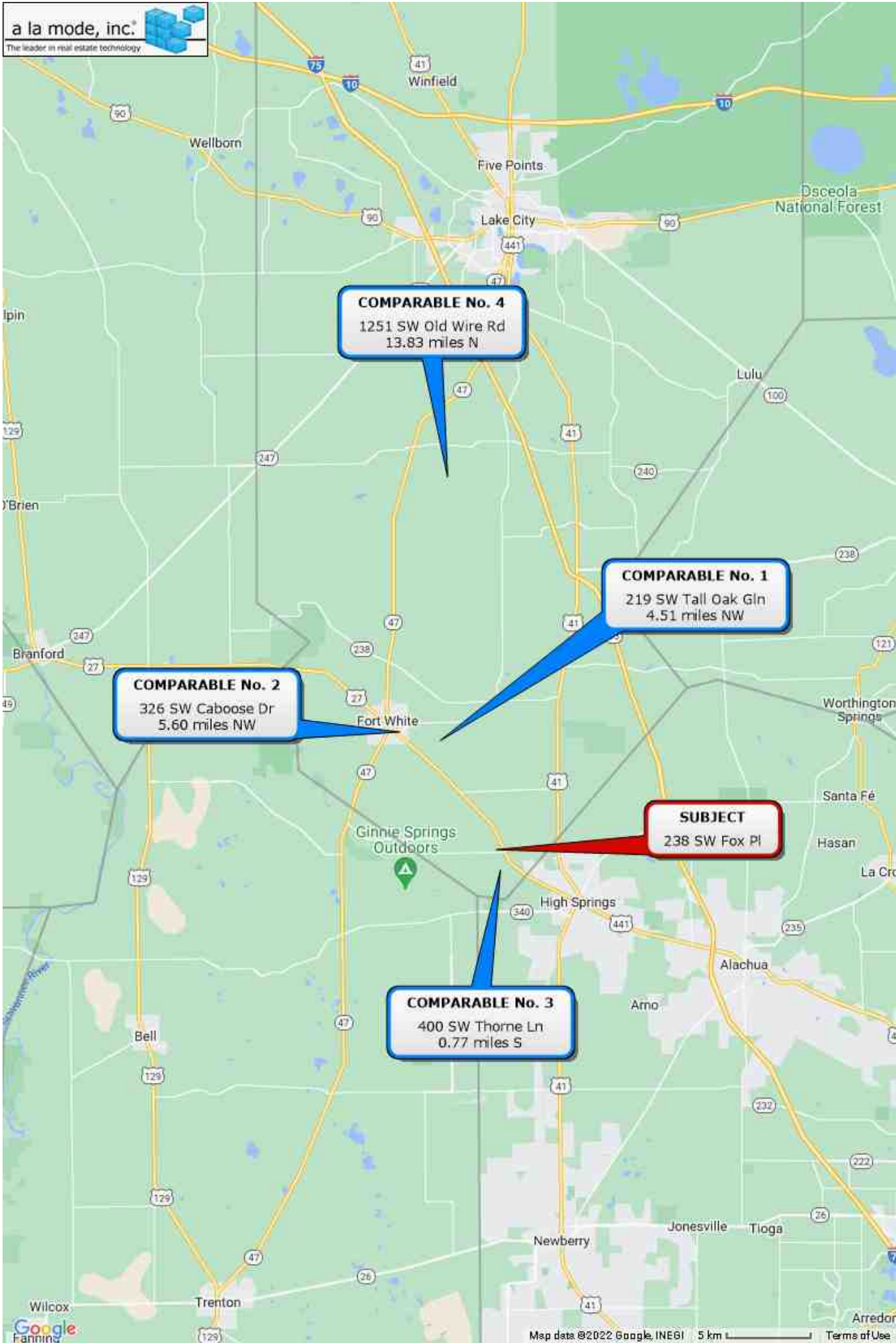
TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area		Calculation Details	
First Floor	1092 Sq ft	$42 \times 26 = 1092$	
Total Living Area (Rounded):		1092 Sq ft	
Non-living Area			
Open Porch	96 Sq ft	$8 \times 12 = 96$	

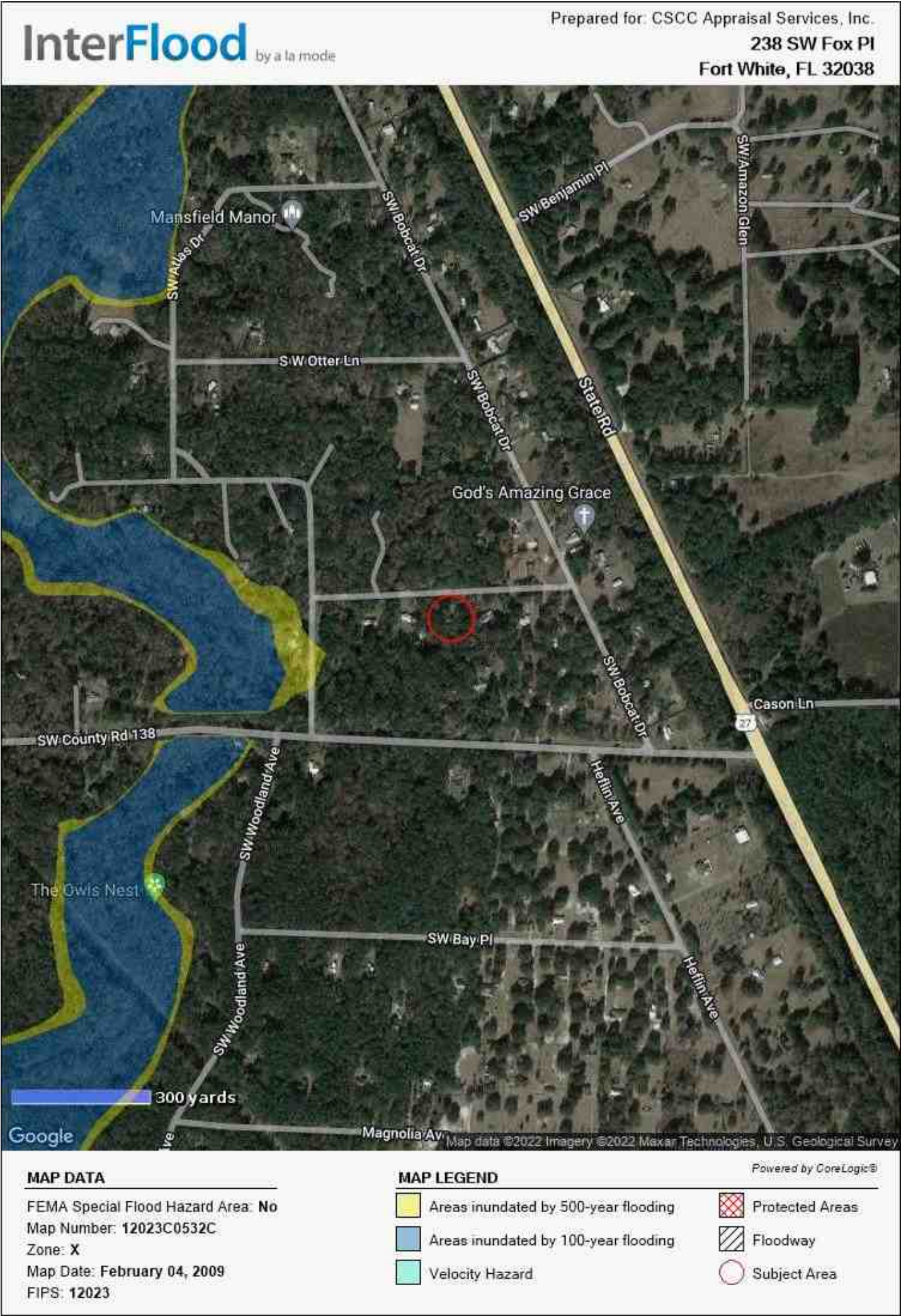
Location Map

Borrower	Aubrey Iagnemma				
Property Address	238 SW Fox Pl				
City	Fort White	County	Columbia	State	FL Zip Code 32038
Lender/Client	VyStar				



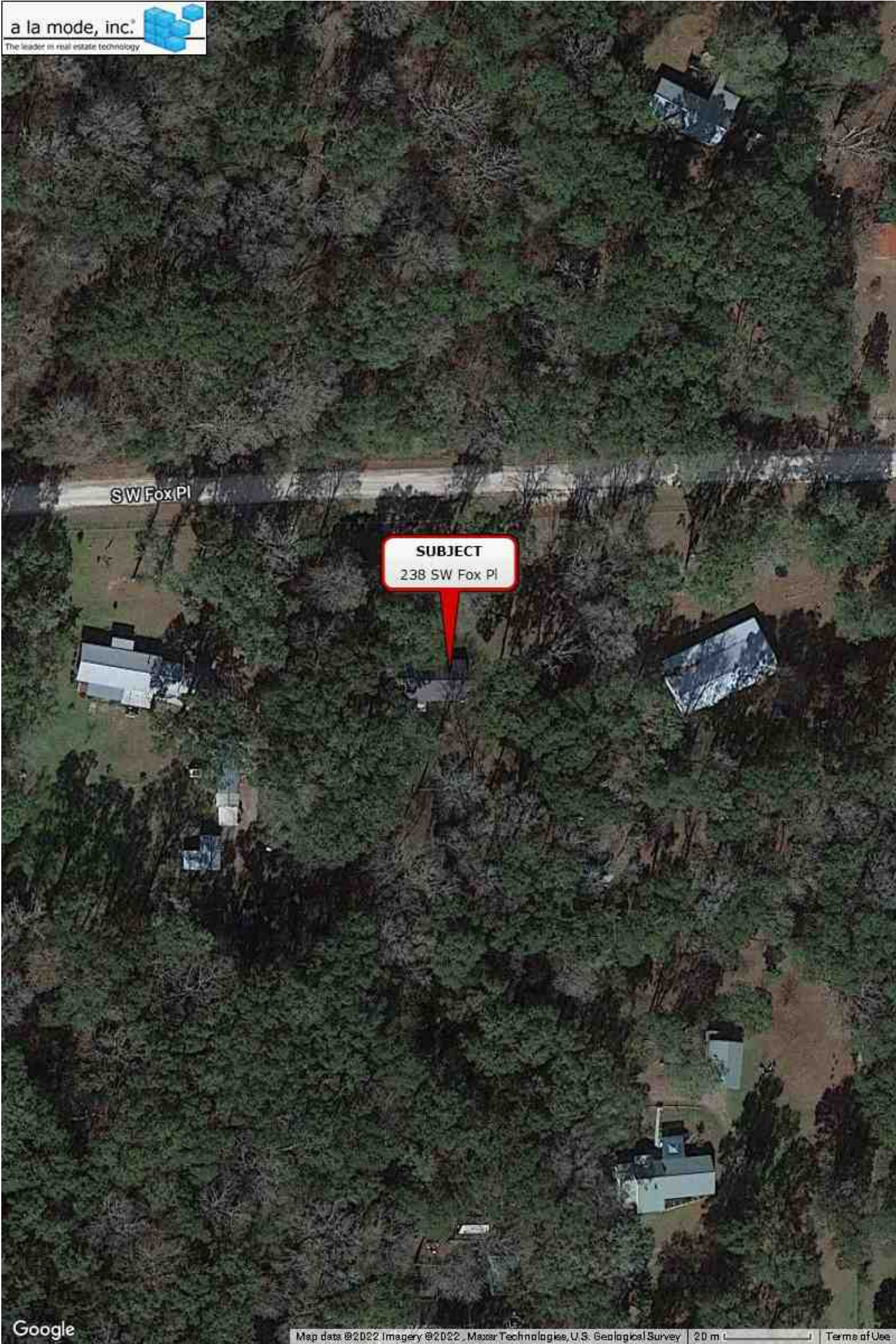
Flood Map

Borrower	Aubrey Iagnemma				
Property Address	238 SW Fox Pl				
City	Fort White	County	Columbia	State	FL Zip Code 32038
Lender/Client	VyStar				



Aerial Map

Borrower	Aubrey Iagnemma				
Property Address	238 SW Fox Pl				
City	Fort White	County	Columbia	State	FL Zip Code 32038
Lender/Client	VyStar				




Plat Map

Borrower	Aubrey Iagnemmo				
Property Address	238 SW Fox Pl				
City	Fort White	County	Columbia	State	FL Zip Code 32038
Lender/Client	VyStar				

9/2/22, 9:51 AM

MapPrint_Columbia-County-Property-Appraiser_9-2-2022



Columbia County Property Appraiser										Jeff Hampton Lake City, Florida 386-758-1083	
PARCEL: 30-7S-17-10068-024 (37877) SINGLE FAMILY (0100) 1.53 AC LOT 24 SASSAFRAS ACRES S/D. 539-512, 754-1574, 793-1881, CT 851-973, 858-817, 862-672, 870-1721, WD 1038-1721, WD 1380-2276, WD 1407-2290								NOTES:		 Columbia County, FL	
Owner: MAHN SAVANNA				2022 Working Values							
238 SW FOX PL		Mkt Lnd		\$15,300		Appraised		\$95,647			
FORT WHITE, FL 32038		Ag Lnd		\$0		Assessed		\$84,573			
Site: 238 SW FOX PI, FORT WHITE		Bldg		\$78,997		Exempt		\$50,000			
		XFOB		\$1,350		county:		\$34,573			
Sales 3/10/2020 \$123,600 I(U)		Just		\$95,647		Total		city:\$0			
Info 1/4/2019 \$89,000 I(Q)						Taxable		other:\$0			
2/18/2005 \$75,000 I(Q)								school:\$59,573			
<p>This information, was derived from data which was compiled by the Columbia County Property Appraiser Office solely for the governmental purpose of property assessment. This information should not be relied upon by anyone as a determination of the ownership of property or market value. No warranties, expressed or implied, are provided for the accuracy of the data herein, it's use, or it's interpretation. Although it is periodically updated, this information may not reflect the data currently on file in the Property Appraiser's office.</p> <p>GrizzlyLogic.com</p>											

License



Ron DeSantis, Governor

Halsey Beshears, Secretary



**STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION**

FLORIDA REAL ESTATE APPRAISAL BD

THE CERTIFIED RESIDENTIAL APPRAISER HEREIN IS CERTIFIED UNDER THE
PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

MIRRA, CHRISTOPHER

793 SW NAUTILUS RD
LAKE CITY FL 32024

LICENSE NUMBER: RD7770

EXPIRATION DATE: NOVEMBER 30, 2022

Always verify licenses online at MyFloridaLicense.com



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License



Ron DeSantis, Governor

Halsey Beshears, Secretary



STATE OF FLORIDA
DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION

FLORIDA REAL ESTATE APPRAISAL BD

THE REGISTERED TRAINEE APPRAISER HEREIN HAS REGISTERED UNDER THE
PROVISIONS OF CHAPTER 475, FLORIDA STATUTES

MIRRA, CADENCE NAI'KAI

793 SW NAUTILUS RD
LAKE CITY FL 32024

LICENSE NUMBER: RI25004

EXPIRATION DATE: NOVEMBER 30, 2022

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