

**INVOICE****FROM:**

John H Stanford  
 Florida Homes and Land Inc.  
 738 SE Defender Dr  
 Lake City, FL 32025

Telephone Number:

Fax Number:

**TO:**

Radiant Credit Union  
 4440 NW 25th Pl  
 Gainesville, FL 32606

E-Mail:

Telephone Number:

Fax Number:

Alternate Number:

**INVOICE NUMBER****DATES**

Invoice Date: 11/05/2024

Due Date:

**REFERENCE**

Internal Order #:

Lender Case #:

Client File #: Mills Vacant Lot

FHA/VA Case #:

Main File # on form: Mills Vacant Lot

Other File # on form: Mills Vacant Lot

Federal Tax ID: 03-0459523

Employer ID:

**DESCRIPTION**

Lender: Radiant Credit Union  
 Purchaser/Borrower: Kim Eric Mills & Carol Hathaway Mills  
 Property Address: 564 SW Morning Star Gln  
 City: Fort White  
 County: Columbia  
 Legal Description: LOT 16 SHANNA MEADOWS S/D

Client: Radiant Credit Union

State: FL Zip: 32038

**FEES****AMOUNT**

Vacant Lot Appraisal

200.00

SUBTOTAL

200.00

**PAYMENTS****AMOUNT**

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

SUBTOTAL

TOTAL DUE

\$

200.00

# APPRAISAL OF A VACANT BUILDING LOT



## LOCATED AT

564 SW Morning Star Gln  
Fort White, FL 32038  
LOT 16 SHANNA MEADOWS S/D

## FOR

Radiant Credit Union  
4440 NW 25th Pl  
Gainesville, FL 32606

## OPINION OF VALUE

117,000

## AS OF

11/05/2024

## BY

John Stanford  
Florida Homes And Land, Inc.  
738 SE Defender Dr  
Lake City, FL 32025-6366  
386-755-5936  
john@johnstanford.com

## LAND APPRAISAL REPORT

Mills Vacant Lot

File No. Mills Vacant Lot

SUBJECT																																																																																																																																	
Borrower	Kim Eric Mills & Carol Hathaway Mills																																																																																																																																
Census Tract	1109.04																																																																																																																																
Map Reference	29380																																																																																																																																
Property Address	564 SW Morning Star Gln																																																																																																																																
City	Fort White																																																																																																																																
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Zip Code	32038																																																																																																																																
Legal Description	LOT 16 SHANNA MEADOWS S/D																																																																																																																																
Sale Price \$	105,000																																																																																																																																
Date of Sale	10/24/2024																																																																																																																																
Loan Term	N/A																																																																																																																																
Property Rights Appraised	<input checked="" type="checkbox"/> Fee <input type="checkbox"/> Leasehold <input type="checkbox"/> De Minimis PUD																																																																																																																																
Actual Real Estate Taxes \$	569																																																																																																																																
(yr)																																																																																																																																	
Loan charges to be paid by seller \$	None																																																																																																																																
Other sales concessions	None																																																																																																																																
Lender/Client	Radiant Credit Union																																																																																																																																
Address	4440 NW 25th Pl, Gainesville, FL 32606																																																																																																																																
Occupant	Vacant																																																																																																																																
Appraiser	John Stanford																																																																																																																																
Instructions to Appraiser	Provide Estimate of Market Value "as is".																																																																																																																																
<table border="1"><thead><tr><th>Location</th><th>Urban</th><th>Suburban</th><th>Rural</th><th>Good</th><th>Avg.</th><th>Fair</th><th>Poor</th></tr></thead><tbody><tr><td>Built Up</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>Growth Rate</td><td><input type="checkbox"/> Fully Dev.</td><td><input checked="" type="checkbox"/> 25% to 75%</td><td><input type="checkbox"/> Under 25%</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>Property Values</td><td><input type="checkbox"/> Over 75%</td><td><input checked="" type="checkbox"/> Rapid</td><td><input type="checkbox"/> Steady</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>Demand/Supply</td><td><input type="checkbox"/> Increasing</td><td><input checked="" type="checkbox"/> Stable</td><td><input type="checkbox"/> Declining</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>Marketing Time</td><td><input type="checkbox"/> Shortage</td><td><input checked="" type="checkbox"/> In Balance</td><td><input type="checkbox"/> Oversupply</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>Present</td><td><input checked="" type="checkbox"/> Under 3 Mos.</td><td><input type="checkbox"/> 4-6 Mos.</td><td><input type="checkbox"/> Over 6 Mos.</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>Land Use</td><td><input type="checkbox"/> 40 % One-Unit</td><td><input type="checkbox"/> 5 % 2-4 Unit</td><td><input type="checkbox"/> 5 % Apts.</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>Land Use</td><td><input type="checkbox"/> 0 % Industrial</td><td><input type="checkbox"/> 45 % Vacant</td><td><input type="checkbox"/> %</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>Change in Present</td><td><input checked="" type="checkbox"/> Not Likely</td><td><input type="checkbox"/> Likely (*)</td><td><input type="checkbox"/> Taking Place (*)</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>Land Use</td><td>(*) From</td><td>To</td><td></td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>Predominant Occupancy</td><td><input checked="" type="checkbox"/> Owner</td><td><input type="checkbox"/> Tenant</td><td><input type="checkbox"/> 5 % Vacant</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>One-Unit Price Range</td><td>\$ 125</td><td>to \$ 600</td><td>Predominant Value \$ 250</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>One-Unit Age Range</td><td>1 yrs. to</td><td>100 yrs.</td><td>Predominant Age 30 yrs.</td><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td colspan="8">Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise)</td></tr><tr><td colspan="8">The subject is a vacant homesite in a rural area of single-family detached homes. 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Fair	Poor	Built Up	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Growth Rate	<input type="checkbox"/> Fully Dev.	<input checked="" type="checkbox"/> 25% to 75%	<input type="checkbox"/> Under 25%	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Property Values	<input type="checkbox"/> Over 75%	<input checked="" type="checkbox"/> Rapid	<input type="checkbox"/> Steady	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Demand/Supply	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Marketing Time	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In Balance	<input type="checkbox"/> Oversupply	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Present	<input checked="" type="checkbox"/> Under 3 Mos.	<input type="checkbox"/> 4-6 Mos.	<input type="checkbox"/> Over 6 Mos.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Land Use	<input type="checkbox"/> 40 % One-Unit	<input type="checkbox"/> 5 % 2-4 Unit	<input type="checkbox"/> 5 % Apts.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Land Use	<input type="checkbox"/> 0 % Industrial	<input type="checkbox"/> 45 % Vacant	<input type="checkbox"/> %	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Change in Present	<input checked="" type="checkbox"/> Not Likely	<input type="checkbox"/> Likely (*)	<input type="checkbox"/> Taking Place (*)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Land Use	(*) From	To		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Predominant Occupancy	<input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant	<input type="checkbox"/> 5 % Vacant	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	One-Unit Price Range	\$ 125	to \$ 600	Predominant Value \$ 250	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	One-Unit Age Range	1 yrs. to	100 yrs.	Predominant Age 30 yrs.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise)								The subject is a vacant homesite in a rural area of single-family detached homes. Schools, shopping, and other services are nearby in the cities of Fort White, Lake City, and High Springs. Most country roads are paved, but there are a number that are still 'dirt or gravel'. Nevertheless, the county maintains all the Public roads.							
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SITE																																																																																																																																	
Dimensions	343 x 635 = 5.00 ac Acres																																																																																																																																
Zoning Classification	A-3																																																																																																																																
Present Improvements	<input checked="" type="checkbox"/> Do <input type="checkbox"/> Do Not Conform to Zoning Regulations																																																																																																																																
Highest and Best Use	<input type="checkbox"/> Present Use <input checked="" type="checkbox"/> Other (specify) Development with one single-family home.																																																																																																																																
Public	<input type="checkbox"/> Other (Describe)																																																																																																																																
Elec.	<input checked="" type="checkbox"/>																																																																																																																																
Gas	<input type="checkbox"/> None																																																																																																																																
Water	<input type="checkbox"/> Well Needed																																																																																																																																
San. Sewer	<input type="checkbox"/> Septic Existing																																																																																																																																
Underground Elec. & Tel.	<input type="checkbox"/>																																																																																																																																
OFF SITE IMPROVEMENTS	<input checked="" type="checkbox"/> Public <input type="checkbox"/> Private																																																																																																																																
Street Access	<input checked="" type="checkbox"/> Public <input type="checkbox"/> Private																																																																																																																																
Surface	<input checked="" type="checkbox"/> Paved Road																																																																																																																																
Maintenance	<input checked="" type="checkbox"/> Public <input type="checkbox"/> Private																																																																																																																																
Storm Sewer	<input type="checkbox"/> Curb/Gutter																																																																																																																																
Sidewalk	<input type="checkbox"/> Street Lights																																																																																																																																
Topo	Flat																																																																																																																																
Size	Typical for the Area.																																																																																																																																
Shape	Rectangular																																																																																																																																
View	Pastures, fields, woods.																																																																																																																																
Drainage	Well-drained																																																																																																																																
Is the property located in a FEMA Special Flood Hazard Area?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No																																																																																																																																
Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions)																																																																																																																																	
The subject is a 5+ acre parcel of land in an area of mostly similar-size lots.																																																																																																																																	
MARKET DATA ANALYSIS																																																																																																																																	
The undersigned has recited the following recent sales of properties most similar and proximate to subject and has considered these in the market analysis. The description includes a dollar adjustment reflecting market reaction to those items of significant variation between the subject and comparable properties. If a significant item in the comparable property is superior to or more favorable than the subject property, a minus (-) adjustment is made, thus reducing the indicated value of subject; if a significant item in the comparable is inferior to or less favorable than the subject property, a plus (+) adjustment is made thus increasing the indicated value of the subject.																																																																																																																																	
ITEM	SUBJECT PROPERTY	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3																																																																																																																													
Address	564 SW Morning Star Gln Fort White, FL 32038	490 SW Rum Island Ter Fort White, FL 32038	21238 129th Rd O Brien, FL 32071	15015 N County Road 349 Live Oak, FL 32060																																																																																																																													
Proximity to Subject		10.85 miles S	18.96 miles W	24.81 miles NW																																																																																																																													
Sales Price	\$ 105,000	\$ 110,000	\$ 115,000	\$ 125,000																																																																																																																													
Price \$Per Acre	\$	\$ 7,448	\$ 7,448	\$ 7,448																																																																																																																													
Data Source(s)	Inspection/Buyer	St. Inspection/Agent/ 2 DOM	St. Inspection/Agent/ 6 DOM	St. Inspection/Agent/ 4 DOM																																																																																																																													
ITEM	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION																																																																																																																													
Date of Sale/Time Adj.	10/24/2024	02/21/2024	05/17/2024	07/31/2024																																																																																																																													
Location	Residential/Rural	Residential/Rural	Residential/Rural	Residential/Rural																																																																																																																													
Site/View	5.00 ac Acres	5.67 ac Acres	3.99 ac Acres	5.05 ac Acres																																																																																																																													
Septic System	Yes Septic	Yes Septic	Yes Septic	Yes Septic																																																																																																																													
Sales or Financing Concessions	Conventional	Cash	Cash	Cash																																																																																																																													
Net Adj. (Total)	None	None	None	None																																																																																																																													
Indicated Value of Subject		0.0 \$	0.0 \$	0.0 \$																																																																																																																													
Comments on Market Data	See the attached text addenda for commentary and conclusions that lead to the final value opinion. None of the comparables had other sales in 12-mths. SEE NEXT PAGE FOR COMPS 4-6.																																																																																																																																
COMMENTS AND CONDITIONS OF APPRAISAL		See the attached text addendum for detailed commentary about this appraisal. The sales comparables are all reasonably similar to the subject in size and views.																																																																																																																															
Final Reconciliation		The Sales Comparison Approach is considered the most reliable approach for existing single family homes in the subject's neighborhood. See addenda for comments regarding the Cost and Income Approaches to value.																																																																																																																															
I (WE) ESTIMATE THE MARKET VALUE OF THE SUBJECT PROPERTY AS OF 11/05/2024 TO BE \$ 117,000																																																																																																																																	
Appraiser John Stanford		Supervisory Appraiser (if applicable)																																																																																																																															
Date of Signature and Report 11/07/2024		Date of Signature																																																																																																																															
Title Certified General Real Estate Appraiser		Title																																																																																																																															
State Certification # RZ2162		State Certification #																																																																																																																															
Or State License #		Or State License #																																																																																																																															
Expiration Date of State Certification or License 11/30/2026		Expiration Date of State Certification or License																																																																																																																															
Date of Inspection (if applicable) 11/05/2024		Date of Inspection																																																																																																																															
		<input type="checkbox"/> Did <input type="checkbox"/> Did Not Inspect Property																																																																																																																															

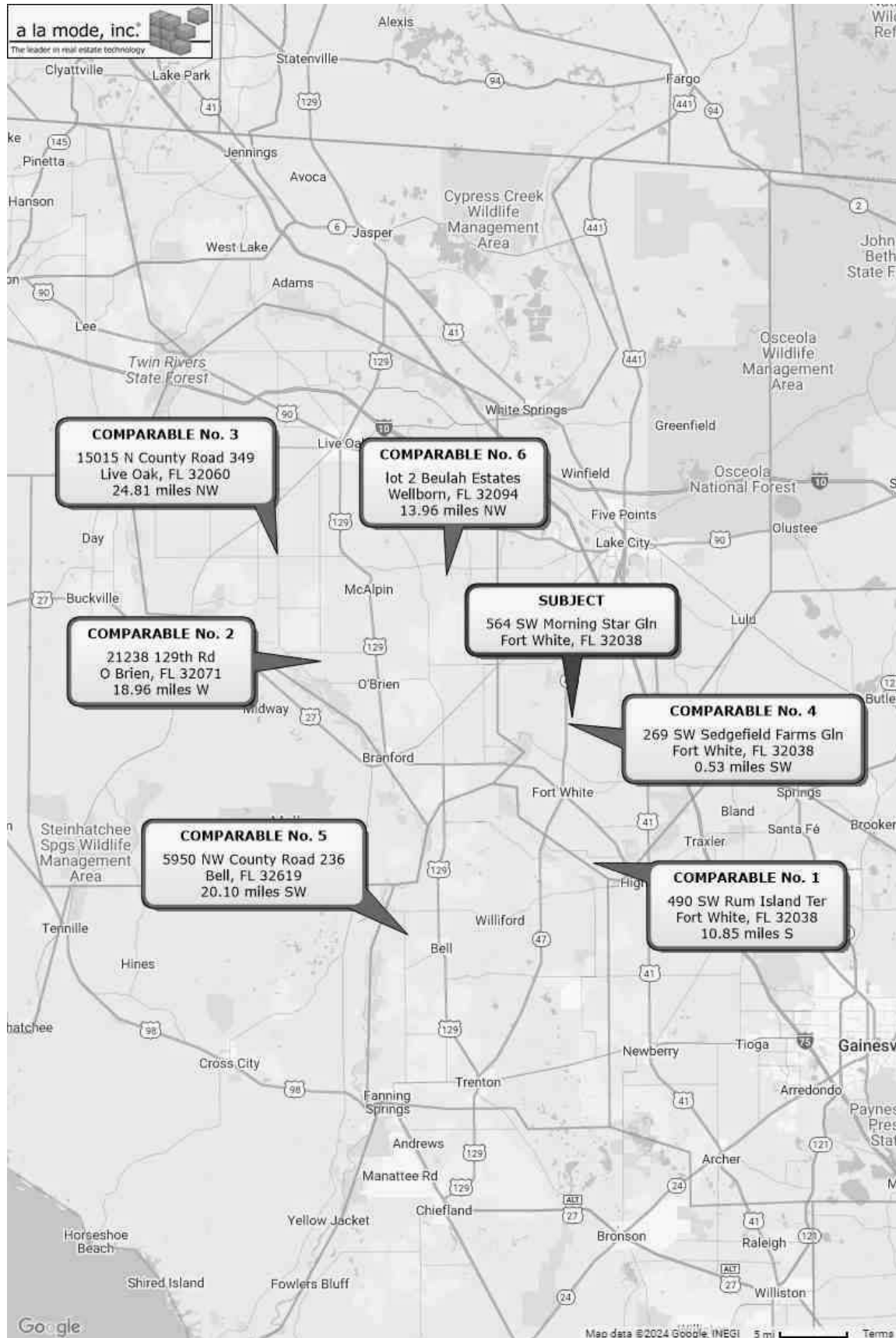
### ADDITIONAL COMPARABLE SALES

File No.	Mills Vacant Lot
	Mills Vacant Lot

[illegible]

## Location Map

Borrower	Kim Eric Mills & Carol Hathaway Mills					
Property Address	564 SW Morning Star Gln					
City	Fort White	County	Columbia	State	FL	Zip Code 32038
Lender/Client	Radiant Credit Union					



**Subject Photo Page**

Borrower	Kim Eric Mills & Carol Hathaway Mills					
Property Address	564 SW Morning Star Gln					
City	Fort White	County	Columbia	State	FL	Zip Code 32038
Lender/Client	Radiant Credit Union					

**Subject Front**

564 SW Morning Star Gln  
 Sales Price 105,000  
 G.L.A. 2,111  
 Tot. Rooms 7  
 Tot. Bedrms. 3  
 Tot. Bathrms. 2.0  
 Location Residential/Rural  
 View 5.00 ac Acres  
 Site 5.14 ac  
 Quality Q4  
 Age 55

**Subject Street****Subject Street**

**Subject Photo Page**

Borrower	Kim Eric Mills & Carol Hathaway Mills					
Property Address	564 SW Morning Star Gln					
City	Fort White	County	Columbia	State	FL	Zip Code 32038
Lender/Client	Radiant Credit Union					

**Subject Front**

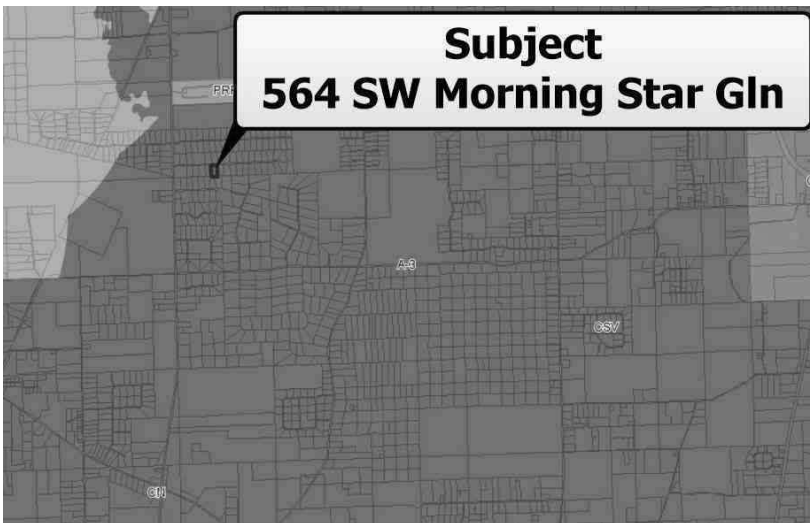
564 SW Morning Star Gln  
Sales Price 105,000  
G.L.A. 2,111  
Tot. Rooms 7  
Tot. Bedrms. 3  
Tot. Bathrms. 2.0  
Location Residential/Rural  
View 5.00 ac Acres  
Site 5.14 ac  
Quality Q4  
Age 55

**Subject Photo Page**

Borrower	Kim Eric Mills & Carol Hathaway Mills					
Property Address	564 SW Morning Star Gln					
City	Fort White	County	Columbia	State	FL	Zip Code 32038
Lender/Client	Radiant Credit Union					

**Subject Plat (GIS)**

564 SW Morning Star Gln  
 Sales Price 105,000  
 G.L.A. 2,111  
 Tot. Rooms 7  
 Tot. Bedrms. 3  
 Tot. Bathrms. 2.0  
 Location Residential/Rural  
 View 5.00 ac Acres  
 Site 5.14 ac  
 Quality Q4  
 Age 55

**Subject Flood Map****Subject Zoning**



**Comparable Photos 1-3**

Borrower	Kim Eric Mills & Carol Hathaway Mills					
Property Address	564 SW Morning Star Gln					
City	Fort White	County	Columbia	State	FL	Zip Code 32038
Lender/Client	Radiant Credit Union					

**Comparable 1**

490 SW Rum Island Ter  
Proximity 10.85 miles S  
Sale Price 110,000  
GLA 2,306  
Total Rooms 7  
Total Bedrms 3  
Total Bathrms 2.0  
Location Residential/Rural  
View 5.67 ac Acres  
Site 8.29 ac  
Quality Q4  
Age 65

**Comparable 2**

21238 129th Rd  
Proximity 18.96 miles W  
Sale Price 115,000  
GLA 2,350  
Total Rooms 7  
Total Bedrms 3  
Total Bathrms 2.0  
Location Residential/Rural  
View 3.99 ac Acres  
Site 26136 sf  
Quality Q4  
Age 47

**Comparable 3**

15015 N County Road 349  
Proximity 24.81 miles NW  
Sale Price 125,000  
GLA 2,076  
Total Rooms 7  
Total Bedrms 3  
Total Bathrms 2.0  
Location Residential/Rural  
View 5.05 ac Acres  
Site 9.19 ac  
Quality Q4  
Age 25

**Comparable Photos 4-6**

Borrower	Kim Eric Mills & Carol Hathaway Mills					
Property Address	564 SW Morning Star Gln					
City	Fort White	County	Columbia	State	FL	Zip Code 32038
Lender/Client	Radiant Credit Union					

**Comparable 4**

269 SW Sedgefield Farms Gln

Proximity 0.53 miles SW

Sale Price 105,000

GLA 2,178

Total Rooms 7

Total Bedrms 3

Total Bathrms 3.0

Location Residential/Rural

View 5.00 ac Acres

Site 10890 sf

Quality Q4

Age 53

**Comparable 5**

5950 NW County Road 236

Proximity 20.10 miles SW

Sale Price 106,900

GLA 2,130

Total Rooms 7

Total Bedrms 3

Total Bathrms 2.0

Location Residential/Rural

View 5.00 ac Acres

Site 3.19 ac

Quality Q4

Age 32

**Comparable 6**

Lot 2 Beulah Estates

Proximity 13.96 miles NW

Sale Price 110,000

GLA

Total Rooms

Total Bedrms

Total Bathrms

Location Residential/Rural

View 5.01 ac Acres

Site

Quality

Age

## Supplemental Addendum

File No. Mills Vacant Lot

Borrower	Kim Eric Mills & Carol Hathaway Mills					
Property Address	564 SW Morning Star Gln					
City	Fort White	County	Columbia	State	FL	Zip Code 32038
Lender/Client	Radiant Credit Union					

## 3 Natural Disasters:

The subject property is located in an area identified as being recently impacted by a hurricane. The recent disaster has not impacted value or marketability within the subject's market area. Neither the subject vacant lot, nor any neighboring homes sustained any observable disaster-related damage.

## 8 Highest &amp; Best Use

## HIGHEST AND BEST USE: SITE AS VACANT:

The subject property is zoned for residential uses only. Minimum lot sizes apply for the specific zoning, and the subject meets that minimum lot size. See more specifics about the subject's zoning in other areas of this report. The subject property is legally buildable and it is physically possible to do so. The current housing market is robust and it's financially feasible to build. It is my opinion therefore that residential construction of one single-family dwelling would maximize the value of the subject property 'as if vacant' ("as is").

28 Is the subject in a  
29 PUD?

No. According to Fannie Mae and HUD/FHA, a PUD is a project or subdivision that consists of common property and improvements that are owned and maintained by an HOA for the benefit and use of the individual PUD Units. In order for a project to qualify as a PUD, each unit owner's membership in the HOA must be automatic and nonseverable, and the payment of assessments related to the unit must be mandatory. The subject's neighborhood has no common area and no fees. Therefore, the subject is not located in a PUD.

30 Define the Intended  
34 User and Intended  
38 Use:

The purpose is to develop the real property's market value estimate as defined by the appraisal requirements pursuant to the Financial Institutions Reform, Recovery and Enforcement Act of 1989, "FIRREA."

The intended user is the client Radiant Credit Union and their assigns.

39 What about  
40 Exposure and  
44 Marketing Times?

There is often some confusion over the concepts of exposure time versus marketing time. A simple technique to keep these estimates separate is to think 'before and after.' In short, exposure time is deemed to expire as of the effective date - it examines the time frame leading up to the date of valuation, linking the value estimate to how long the subject property would have required exposure in order to sell at the estimated Market Value opinion on the date of valuation. Marketing Time is distinct from Exposure Time because it is deemed to start at the effective date of valuation, looking forward in time. It is a prediction of how long a property will require exposure in order to find a buyer, under either typical or prescribed circumstances. If the market is declining, the Marketing Time may be longer than the comparables' exposure times. It's important to understand also that some sellers stubbornly (or oftentimes unknowingly) 'price themselves out of the market' with higher-than-reasonable initial asking prices that result in extended marketing times. This artificially inflates the 'days-on-market' figure reported by the MLS system.

A number of indicators can be relied on to estimate the subject's expected marketing time. The most reliable are the days-on-market for the comparables used in the appraisal. Looking to the 'Additional Comparables Page' with the three Active Listing comparables, we find those three lots have been listed for (#4) 6-months, (#5) one-month, and (#6) two months.

And finally turning to the three closed comparable sales used as Comps 1-3, we find all three of those lots sold in under a week. The subject was listed for about a month and is 'under contract' for about 10% of the asking price.

In conclusion, the various indicators above, as well as ongoing market observations suggest 'under three months' as the exposure time. Given the current stable market, it would be this appraiser's opinion that the subject's marketing time (going forward) would also be 'under three months' if priced within 10% of the market value conclusion herein.

78 Neighborhood and  
79 Market Area  
80 Description:

The subject is located in the north central part of Florida. This is a sparsely-populated area of Florida with a number of small 'pocket' communities scattered about the area. Each pocket offers a small, free-standing post office. So, although there are very few densely-populated 'cities' as traditionally known, there are a great number of zip codes correlating to the various small post offices. About one-half of the market area consists of undeveloped woods, pastures and small family farms. The balance is developed with mostly low-density residential uses. The terrain is fairly level throughout with some slight rolling hills near the rivers, lakes and streams. This market area boasts no beaches, but the abundant numbers of rivers and lakes offer adequate outdoor recreation. There are a few light-manufactured facilities, as well as a number of State and private prisons offering employment potential. This market area is traversed by two major freeways, I-75 and I-10. The proximity to these freeways makes for an easy commute to the larger nearby cities of Gainesville (University of Florida) Jacksonville (JaxPort). Although there are a few small, incidental tourist services scattered throughout the area, there are no major tourist destination attractions. The single-largest tourist related business is hotel/motel rooms for the travelers along I-75 and I-10. The nearest major tourist destination is Walt Disney World located about two and a half hours south. This area of Florida offers demand for the typical home buyer and the appraiser notes no negative issues in regard to the subject's market location.

## Supplemental Addendum

File No. Mills Vacant Lot

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City	Fort White	County	Columbia	State	FL
				Zip Code	32038
Lender/Client	Radiant Credit Union				

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121 What is the Zoning:  
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126 Describe the Site,  
127 the Roadway and  
128 any Easements:  
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134 Is there any Excess  
135 or Surplus Land?  
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150 Is there a Septic  
151 Tank System?  
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159 Is there a Water  
160 Well?  
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subdivided for single family detached homes. These are typically small subdivisions seldom having common areas or homeowners associations. Deed restrictions are somewhat common in the newest subdivisions, but not as restrictive as one would find in South Florida. There are often several miles between outlying subdivisions and connector roads are typically 2-4 lanes. Few commercial activities exist in these outlying areas - other than convenience stores and an occasional strip-mall or farm supply store. Typical homes in this market area are detached, single-story site-built or manufactured designs and offer an acre or so of land. The most typical size home being from about 1,500 to about 2,500 square feet of heated living area. Larger homes are considered 'larger than typical' and vice-versa. Most homes in the area are single-story designs and virtually no one has a basement. Homes within the boundaries of the area's small towns are usually the oldest, with a few being over 100 years-old. However, most site-built, in-town homes were built from the 1920's through the 1960's. Homes in the fringe areas outside the cities are generally newer. Most were built from the 1980's to the late 2000's. Most homes (probably about 50% of the total) are valued in the range of about \$200,000 to \$300,000. Much higher-priced homes are larger, offer a rare water view, or perhaps of higher-than-typical quality. A home valued over a million-dollars is a rare find in the subject's market area. Home prices in the area have remained fairly stable over the past year or so, and perhaps some sectors of the market have even increased slightly. However, the lack of 'matched pairs' means very little 'measurable appreciation' is supported for the application of 'time' adjustments to the comparable sales.

Legal, Conforming. The subject's A-3 zoning is intended for single-family, detached homes on lots that must be a minimum of five acres. The subject is indeed a detached, single family dwelling, and it has a 5.00 ac lot. Therefore, the subject is conforming.

The subject is a parcel of land with about 5.00 ac. It's a typical site size for the area and there were no agricultural or other income producing activities noted. The site fronts along a paved 'all weather road'. The road is Publicly owned and maintained. On the date of the appraiser's inspection the roadway was in driveable condition and usable by all passenger and emergency vehicles.

No Excess Land:

Excess is land not needed to support the improvements and could possibly be sold off or developed separately. The subject has enough land to meet zoning requirements, but no extra land that could be split off and sold for development. So there's no Excess Land.

No Surplus Land:

This is land that is not currently needed to support the existing improvement but cannot be separated from the property and sold off. Surplus land does not have an independent highest and best use and may or may not contribute value to the improved parcel. In the case of the subject property, the lot size is typical for the home style, age and size. Therefore, the lot has no 'Surplus Land'.

There's no municipal sewer system in this area so all homes are connected to on-site septic tank systems. These systems are common and do not impact marketability or value. On the date of the appraiser's walk-through inspection, there were no signs of system malfunctions. However, the subject's septic system has been unused for several years. We'll assume the system will function and we've used only comparable sales that also offered 'unused / dormant' septic systems.

Yes, the subject will need a private well. There's an existing well, but according to the buyer that well system was found to be inadequate and non-functional. Therefore, a new system will be needed. There's no municipal water system in this area so all homes are connected to on-site wells. These wells are common and do not impact marketability or value.

Do the Improved Comparable Sales have the same water supply as the subject? Yes, all of the comparables in this report have similar private water wells.

The following table presents the FHA required distance guidelines from the 4000.1 Handbook:

Individual Water Supply System for Minimum Property Requirements for Existing Construction*	
1	Property line/10 feet
2	Septic tank/50 feet
3	Drain field/100 feet
4	Septic tank drain field reduced to 75 feet if allowed by local authority
5	If the subject Property line is adjacent to residential Property then local well distance requirements prevail. If the subject Property is adjacent to non-residential Property or roadway, there needs to be a separation distance of at least 10 feet from the property line.
* distance requirements of local authority prevail if greater than stated above	

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175 Is the Home in a  
176 Flood Zone?

No. The FEMA Flood Map is attached and indicates subject home is not within a FEMA designated flood zone. The subject's community does participate in the National Flood

**Supplemental Addendum**

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Insurance program for those home owners who would like to purchase flood insurance.

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180 Appraiser  
184 Independence  
188 Statement:

No employee, director, officer, or agent of the Seller, or any other third party acting as joint venture partner, independent contractor, appraisal company, appraisal management company, or partner on behalf of the Seller has influenced or attempted to influence the development, reporting, result, or review of this assignment through coercion, extortion, collusion, compensation, instruction, inducement, intimidation, bribery or in any other manner. I represent and warrant that, as of the date of this Report, I have had no contact with anyone that would in any way be construed as a violation of the Appraiser Independence Requirements; the only individuals with whom I have had any contact regarding my preparation of this Report have been limited to representatives of the client and the designated individual required for entry into the subject property for purposes of inspection. No agent or representative of lender/client whose name appears on the first page of this Report has contacted me directly and I am obligated to and would report any such unauthorized contact, whether in person, by phone, or electronically, to the client immediately.

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198 Sales Comparison  
199 Approach to Value:

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Describe the Sales  
Comparison Approach:

The Sales Comparison Approach derives a value indication by comparing the subject being appraised to similar properties that have sold recently and others that are presently offered for sale. It's based upon the theories of supply and demand, balance, and substitution. The theory of substitution holds that the value of a property replaceable in the market tends to be set by the cost of acquiring an equally useful property. The theories of supply, demand, and balance are somewhat inter-related in that supply and demand forces tend to move toward equilibrium in the market. Comparable sales are extracted from the market - usually via the local Multi-List System (MLS). Careful analysis of the sales data must be made to ensure that the transactions are typical "arms length" market sales, non-personal property (furnishings & fixtures, etc.) are separated from the real estate component of value, the transactions were reasonably "exposed" to the open market, and that the buyer and seller were both reasonably knowledgeable, well informed, and acting in their own best interest.

How Reliable is the Sales  
Approach?

Time has demonstrated that real estate is an imperfect market. Each property is unique and the preferences of buyers and sellers can vary so widely that it's not unusual to see a wide range of sale prices even in an area of seemingly identical properties. Despite this phenomenon, markets are relatively efficient and with an abundance of similar sales and active Listings, the Sales Comparison Approach can provide the most credible evidence of value.

How does the Appraiser  
Search for the Best  
Comparable Sales?

The appraiser utilizes two nearby Realtors' Multiple Listing Services (MLS systems), as well as the 'public access' County Clerk's on-line records system to search for comparable sales. MLS sales are felt to be the most appropriate since MLS Listed lots are offered to the largest audience of potential buyers through advertising and possible showings by dozens of agents. 'For Sale By Owner' lots are not as well advertised, nor are the sellers typically represented by professional marketing efforts provided by real estate brokerages.

How Old are the  
Comparables and are they  
Over a Mile Away?

The appraiser always strives to use only comparable sales that are within a mile of the subject and within the past six months. The goal is to find lots that would appeal to the same type of buyer as for the subject. Unfortunately, appraisal assignments in this area often involve the use of comparables many miles away and up to 12-months old. This is a direct result of the variety of different lot types, as well as the scarcity of land outside designated flood zones. In other words, one would often need to drive several blocks, or even several miles in order to find two lots that are very much alike - and for sale.

Describe the Appraiser's  
Efforts at Locating the  
Best Comparables:

In this particular assignment, the appraiser sifted through virtually dozens of sales having taken place over the past year - and out several miles in every direction. The use of more recent, or more proximate sales would facilitate the need for adjustments due to other disparities (in physical attributes). In the end, all of the comparables are within the subject's overall market area and would have appealed to the same buyers if all were Listed for sale at the same time.

Ideally, the appraiser would have a minimum of three very recent look-a-like home sales to use as 'sold' comparables. In reality, the luxury of 'ideal comps' is not a reality.

The subject is located in an area of North Florida where there are two overlapping MLS systems. Those systems are known as the NFMLS or North-Florida-MLS, or Gainesville-Alachua-County-Area MLS. The appraiser subscribes to both systems and routinely uses all databases to search for comparable sales and listings.

The NFMLS (North-Florida-MLS) is the most used system in the area surrounding the subject property. Searching a radius of several miles in all directions, we found a number of potential comparables for the subject. The appraiser then examined each sale more closely in order to 'weed out' the ones that

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276 Reconciliation of the

277 Three Approaches:

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would somehow not appeal to the same buyer - or were simply not as similar as the others in the overall pool of potential comparables.

The Direct Sales Comparison Approach is considered to be the best indicator of present market value and was weighted 100% in the final conclusion. The Cost Approach is used as a check on the Direct Sales Comparison Approach, as well as the appraiser's knowledge of local building costs (via ongoing discussions with local builders regarding material, labor and profit levels). However, the Cost Approach was not considered reliable since the subject is a vacant lot. The Income Approach was considered, but not used due to the minimal demand for income producing land in the area.

## Assumptions and Limiting Conditions

Mills Vacant Lot  
File # Mills Vacant Lot

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. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment.

**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 assignment, 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 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 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.
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. The appraiser has noted in this appraisal report any adverse conditions (such as 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 this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent deficiencies or adverse conditions of the property (such as, but not limited to, 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.
5. If the appraiser has based his or her appraisal report and valuation conclusion for an appraisal subject to certain conditions, it is assumed that the conditions will be met in a satisfactory manner.

## Certifications

Mills Vacant Lot  
File # Mills Vacant Lot

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 subject property. I reported the site characteristics in factual, specific terms.
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.
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 reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
9. 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.
10. I have knowledge and experience in appraising this type of property in this market area.
11. 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.
12. 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.
13. 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, 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.
14. 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.
15. 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.
16. 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.
17. 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).
18. 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.
19. 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.
20. 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).



## Certifications

Mills Vacant Lot  
File # Mills Vacant Lot

21. 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.

22. 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.

23. 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.

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

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

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

## APPRAISER

Signature   
 Name John Stanford  
 Company Name Florida Homes And Land, Inc.  
 Company Address 738 SE Defender Dr  
Lake City, FL 32025-6366  
 Telephone Number 386-755-5936  
 Email Address john@johnstanford.com  
 Date of Signature and Report 11/07/2024  
 Effective Date of Appraisal 11/05/2024  
 State Certification # RZ2162  
 or State License # \_\_\_\_\_  
 or Other (describe) \_\_\_\_\_ State # \_\_\_\_\_  
 State FL  
 Expiration Date of Certification or License 11/30/2026

## ADDRESS OF PROPERTY APPRAISED

564 SW Morning Star Gln  
Fort White, FL 32038  
 APPRAISED VALUE OF SUBJECT PROPERTY \$ 117,000

## LENDER/CLIENT

Name No AMC  
 Company Name Radiant Credit Union  
 Company Address 4440 NW 25th Pl  
Gainesville, FL 32606  
 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 \_\_\_\_\_

## Septic Site Plan

Borrower	Kim Eric Mills & Carol Hathaway Mills				
Property Address	564 SW Morning Star Gln				
City	Fort White	County	Columbia	State	FL Zip Code 32038
Lender/Client	Radiant Credit Union				



STATE OF FLORIDA  
DEPARTMENT OF HEALTH  
ONSITE SEWAGE TREATMENT AND DISPOSAL SYSTEM  
CONSTRUCTION PERMIT

CENTRAX #: 12-SC-05639  
DATE PAID: 4-15-04  
FEE PAID: \$ 215.00  
RECEIPT: 3040415-00  
OSTDSNBR: 04-0443-N

## CONSTRUCTION PERMIT FOR:

[ X ] New System [ ] Existing System [ ] Holding Tank [ ] Innovative Other  
[ ] Repair [ ] Abandonment [ ] Temporary [ NA ]

APPLICANT: Bellamy, Roger AGENT: 99-000874, Hitson Shirley

PROPERTY STREET ADDRESS: Morning Star Glen Lake City FL 32024

LOT: 16 BLOCK: NA SUBDIVISION: Shanna Meadows  
[Section/Township/Range/Parcel No.]  
PROPERTY ID #: 34-58-16-03752-116 [OR TAX ID NUMBER]

SYSTEM MUST BE CONSTRUCTED IN ACCORDANCE WITH SPECIFICATIONS AND STANDARDS OF CHAPTER 64E-6, FAC  
DEPARTMENT APPROVAL OF SYSTEM DOES NOT GUARANTEE SATISFACTORY PERFORMANCE FOR ANY SPECIFIC TIME  
PERIOD. ANY CHANGE IN MATERIAL FACTS WHICH SERVED AS A BASIS FOR ISSUANCE OF THIS PERMIT,  
REQUIRE THE APPLICANT TO MODIFY THE PERMIT APPLICATION. SUCH MODIFICATIONS MAY RESULT IN THIS  
PERMIT BEING MADE NULL AND VOID. ISSUANCE OF THIS PERMIT DOES NOT EXEMPT THE APPLICANT FROM  
COMPLIANCE WITH OTHER FEDERAL, STATE OR LOCAL PERMITTING REQUIRED FOR PROPERTY DEVELOPMENT.

## SYSTEM DESIGN AND SPECIFICATIONS

T [ 900 ] Gallons SEPTIC TANK MULTI-CHAMBERED/IN SERIES: [ Y ]  
A [ 0 ] Gallons MULTI-CHAMBERED/IN SERIES: [ Y ]  
N [ 0 ] GALLONS GREASE INTERCEPTOR CAPACITY  
K [ 0 ] GALLONS DOSING TANK CAPACITY [ 0 ] GALLONS @ [ 0 ] DOSES PER 24 HRS # PUMPS [ 0 ]  
D [ 333 ] SQUARE FEET PRIMARY DRAINFIELD SYSTEM  
R [ 0 ] SQUARE FEET SYSTEM  
A TYPE SYSTEM: [ Y ] STANDARD [ N ] FILLED [ N ] MOUND [ N ]  
I CONFIGURATION: [ Y ] TRENCH [ N ] BED [ N ]  
N  
F LOCATION TO BENCHMARK: Top of Stake South East of System Site  
I ELEVATION OF PROPOSED SYSTEM SITE [ 24.0 ] [ INCHES ] [ BELOW ] BENCHMARK/REFERENCE POINT  
E BOTTOM OF DRAINFIELD TO BE [ 37.0 ] [ INCHES ] [ BELOW ] BENCHMARK/REFERENCE POINT  
L  
D FILL REQUIRED: [ 5.0 ] INCHES EXCAVATION REQUIRED: [ 0.0 ] INCHES

## OTHER REMARKS:

The licensed contractor installing the system is responsible for installing the minimum  
category of tank in accordance with s. 64E-6.013(3)(f), FAC.

SPECIFICATIONS BY: Lloyd, Paul

TITLE: Private Soil Evaluator

APPROVED BY: LaKarole Brooks

TITLE: Environmental Spec Columbia CHD

DATE ISSUED: 4/16/04

EXPIRATION DATE: 10/16/05

DM 4016, 03/97 (Obsoletes previous editions which may not be used)  
(Stock Number: 5744-001-4016-0) (setds\_colum\_4016-1)

Page 1 of 2

**Appraisers License exp 11/30/2026**

Borrower	Kim Eric Mills & Carol Hathaway Mills					
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Ron DeSantis, Governor

Melanie S. Griffin, Secretary



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

**FLORIDA REAL ESTATE APPRAISAL BD**

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

**STANFORD, JOHN H JR**

738 SE DEFENDER DR  
 LAKE CITY FL 32025

**LICENSE NUMBER: RZ2162****EXPIRATION DATE: NOVEMBER 30, 2026**Always verify licenses online at [MyFloridaLicense.com](http://MyFloridaLicense.com)

ISSUED: 09/01/2024


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**Appraisers E & O Insurance exp 08/19/2025**

Borrower	Kim Eric Mills & Carol Hathaway Mills					
Property Address	564 SW Morning Star Gln					
City	Fort White	County	Columbia	State	FL	Zip Code 32038
Lender/Client	Radiant Credit Union					

<b>CERTIFICATE OF INSURANCE</b>					
<b>Producer:</b>  LIA ADMINISTRATORS & INSURANCE SERVICES P.O. Box 1319 Santa Barbara, CA 93102-1319			<b>Issue Date:</b> 06/04/2024 This Certificate is issued as a matter of information only and confers no rights upon the Certificate Holder. This Certificate does not amend, extend or alter the coverage afforded by the policy below.		
<b>Insured:</b> 143358 FLORIDA HOMES AND LAND, INC. John H. Stanford 738 SE Defender Drive Lake City, FL 32025  <b>Fax Number:</b> 000-000-0000			<p style="text-align: center;"><b><u>COMPANY AFFORDING COVERAGE</u></b></p> <p style="text-align: center;"><b>Aspen Specialty Insurance Company</b></p> <div style="text-align: center;">   _____  Authorized Representative </div>		
<p>This is to certify that the policy of insurance listed below has been issued to the Insured named above for the policy period indicated. Notwithstanding any requirement, term of condition of any contract or other document with respect to which this Certificate may be issued or may pertain, the insurance afforded by the policy described herein is subject to all the terms, exclusions and conditions of such policy. Limits shown may have been reduced by paid claims.</p> <p><b>DISCLAIMER:</b> This certificate of insurance does not affirmatively or negatively amend, extend, or alter the coverage afforded by the insurance policy.</p>					
TYPE OF INSURANCE	POLICY NUMBER	EFFECTIVE DATE	EXPIRATION DATE	LIMITS	
Professional Liability	ASI001671-10	08/19/2024	08/19/2025	Each Claim General Aggregate	\$ 1,000,000 \$ 1,000,000
<b>Description of Operations/Locations/Special Items:</b> <b>Professional Services as defined in the policy</b>					
<b>Certificate Holder:</b> FLORIDA HOMES AND LAND, INC. John H. Stanford 738 SE Defender Drive Lake City, FL 32025			<b>Cancellation:</b> <b>SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS.</b>		

LIA0001 (11/97)

Insured Copy