

LAND APPRAISAL REPORT

File No. 1756330090

SUBJECT

Borrower

NOVAK, ZACHARY & NOVAK, KALIE

Census Tract

1107.00

Map Reference

29380

Property Address

000 TBD 31-2S-17-04804-103

City

Lake City

County

Columbia

State

FL

Zip Code

32055

Legal Description

See Attached Addenda.

Sale Price \$

119,900

Date of Sale

02/03/2025

Loan Term

0

yrs.

Property Rights Appraised

☒ Fee

☐ Leasehold

☐ De Minimis PUD

Actual Real Estate Taxes \$

651.13

(yr)

Loan charges to be paid by seller \$

0

Other sales concessions

0

Lender/Client

Radiant Credit Union

Address

4440 NW 25th Place, Gainesville, FL 32606

Occupant

Vacant

Appraiser

Cadence Mirra Trainee RI25C

Instructions to Appraiser

Vacant Land

NEIGHBORHOOD

Location

☐ Urban

☐ Suburban

☒ Rural

Built Up

☐ Over 75%

☒ 25% to 75%

☐ Under 25%

Growth Rate

☐ Fully Dev.

☐ Rapid

☒ Steady

☐ Slow

Property Values

☒ Increasing

☐ Stable

☐ Declining

Demand/Supply

☐ Shortage

☒ In Balance

☐ Oversupply

Marketing Time

☐ Under 3 Mos.

☒ 4-6 Mos.

☐ Over 6 Mos.

Present

50 % One-Unit

0 % 2-4 Unit

0 % Apts.

0 % Condo

10 % Commercial

Land Use

0 % Industrial

40 % Vacant

0 %

Change in Present

☐ Not Likely

☒ Likely (*)

☐ Taking Place (*)

Land Use

(*) From Vacant

To Single Family

Predominant Occupancy

☒ Owner

☐ Tenant

5 % Vacant

One-Unit Price Range

\$ 30,000

to \$ 1,980,000

Predominant Value \$ 106,500

One-Unit Age Range

0 yrs. to 70 yrs.

Predominant Age 15 yrs.

Comments including those factors, favorable or unfavorable, affecting marketability (e.g. public parks, schools, view, noise)

See attached addenda.

SITE

Dimensions

See Plat Map

Zoning Classification

A-3

Highest and Best Use

☐ Present Use

☒ Other (specify) Single Family Home

Elec.

☒

Gas

☐

Water

☐

San. Sewer

☐

OFF SITE IMPROVEMENTS

Street Access

☒ Public

☐ Private

Surface

Paved

Maintenance

☒ Public

☐ Private

☐ Storm Sewer

☐ Curb/Gutter

☐ Sidewalk

☐ Street Lights

Topo

Mostly Level

Size

11.71 Acres

Shape

Irregular

View

Residential

Drainage

Adequate

Is the property located in a FEMA Special Flood Hazard Area?

☒ Yes

☐ No

Comments (favorable or unfavorable including any apparent adverse easements, encroachments, or other adverse conditions)

The subjects site consist of a 11.71 Acre parcel noted that is mostly level terrain. The subjects site conforms well with the market as other homes with similar site size and amenities as the subject property are present throughout the subjects market area.

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	000 TBD 31-2S-17-04804-103 Lake City, FL 32055	Lot 2 NW Falling Creek Rd Lake City, FL 32055	Lot 1 NW Falling Creek Rd Lake City, FL 32055	7042 N US Highway 441 Lake City, FL 32055	
Proximity to Subject		0.07 miles S	0.15 miles SW	1.76 miles NE	
Sales Price	\$ 119,900	\$ 117,000	\$ 114,000	\$ 155,000	
Price Acre	\$	\$	\$	\$	
Data Source(s)	Public Records	NFLMLS#122725	NFLMLS#122724	NFLMLS#125074	
ITEM	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION	+(-) \$ Adjust.
Date of Sale/Time Adj.	02/03/2025	12/27/2024	0	11/21/2024	+3,168
Location	Residential	Residential		Residential	
Site/View	11.71 Acres +/-	11.71 Acres +/-		11.71 Acres +/-	15.00 Acres +/-
Well/Septic/Pwr	Well/Septic	Well/Septic		Well/Septic	None
Barn/Bldg/Etc...	Fence	Fence		Fence	None
Dock	None	None		None	None
DOM	0	266		200	74
Sales or Financing	0	ArmLth/Cash		ArmLth/Conv	
Concessions	None Noted	None Noted		None Noted	None Noted
Net Adj. (Total)		<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 3,168
Indicated Value of Subject		\$ 117,000		\$ 117,168	\$ 133,100

Comments on Market Data

The four most similar vacant land sales located in the subjects market area were employed in this report and considered the most relevant indicators of value.

RECONCILIATION

Comments and Conditions of Appraisal

See Limiting Conditions.

Final Reconciliation

Sold comps 1-4 received most weight in the final reconciliation of value. In the appraisers opinion the comparables provided are adequate indicators of value. It was necessary to use a comparable that is dated over 3 months but this is not uncommon in markets like that of the subject. Reasonable Exposure time is 160 days.

I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE SUBJECT PROPERTY AS OF

02/20/2025

TO BE \$

120,000

Appraiser

Cadence Mirra Trainee RI25004

Supervisory Appraiser (if applicable)

Christopher Mirra Cert RES RD7770

Date of Signature and Report

02/24/2025

Date of Signature

02/24/2025

Title

Title

State Certification #

ST

State Certification #

Cert RES RD7770

ST

FL

Or State License #

RI25004

Or State License #

ST

FL

Expiration Date of State Certification or License

11/30/2026

Expiration Date of State Certification or License

11/30/2026

Date of Inspection (if applicable)

02/20/2025

☒ Did ☐ Did Not Inspect Property

Date of Inspection

02/20/2025

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

08/11

ADDITIONAL COMPARABLE SALES

MARKET DATA ANALYSIS

ITEM	SUBJECT PROPERTY	COMPARABLE NO. 4		COMPARABLE NO. 5		COMPARABLE NO. 6	
Address	000 TBD 31-2S-17-04804-103 Lake City, FL 32055	Lot 4 NW Falling Creek Rd Lake City, FL 32055					
Proximity to Subject		0.12 miles NE					
Sales Price	\$ 119,900		\$ 105,000		\$		\$
Price Acre	\$		\$		\$		\$
Data Source(s)	Public Records	NFLMLS#122727					
ITEM	DESCRIPTION	DESCRIPTION	+ (–)\$ Adjust.	DESCRIPTION	+ (–)\$ Adjust.	DESCRIPTION	+ (–)\$ Adjust.
Date of Sale/Time Adj.	02/03/2025	09/04/2024	+3,981				
Location	Residential	Residential					
Site/View	11.71 Acres +/-	10.77 Acres +/-	+9,400				
Well/Septic/Pwr	Well/Septic	Well/Septic					
Barn/Bldg/Etc...	Fence	Fence					
Dock	None	None					
DOM	0	142					
Sales or Financing Concessions	0	ArmLth/Cash Conc:\$1000					
	None Noted		-1,000				
Net Adj. (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> -	\$ 12,381	<input type="checkbox"/> + <input type="checkbox"/> -	\$	<input type="checkbox"/> + <input type="checkbox"/> -	\$
Indicated Value of Subject			\$ 117,381		\$		\$
Comments on Market Data							

Supplemental Addendum

File No. 1756330090

Borrower	NOVAK, ZACHARY & NOVAK, KALIE				
Property Address	000 TBD 31-2S-17-04804-103				
City	Lake City	County	Columbia	State	FL Zip Code 32055
Lender/Client	Radiant Credit Union				

• Order Form: Legal Description

LOT 3

A parcel of land lying in the NW 1/4 of the NW 1/4 of Section 31, Township 2 South, Range 17 East and lying in the NE 1/4 of the NE 1/4 of Section 36, Township 2 South, Range 16 East, Columbia County, Florida; said parcel being more particularly described as follows:

Commence at a found 4"x4" concrete monument located at the Southwest corner of the SW 1/4 of the SW 1/4 of Section 30, Township 2 South, Range 17 East and also being the Northwest corner of the NW 1/4 of the NW 1/4 of said Section 31, Township 2 South, Range 17 East and also being the Northeast corner of the NE 1/4 of the NE 1/4 of said Section 36, Township 2 South, Range 16 East and run N 00°33'49"W, along the West line of said SW 1/4 of SW 1/4 of Section 30, Township 2 South, Range 17 East, for a distance of 120.87 feet to a set 1/2" iron rod located on the Southeasterly R/W line of County Road 131 also known as Falling Creek Road (100' R/W); thence run S 31°27'22"W, along said Southeasterly R/W line of Falling Creek Road, for a distance of 131.51 feet to a set 1/2" iron rod located at the intersection of the Northerly R/W line of N.W. Mickler Glen (60' R/W - county maintained road); thence continue S 31°27'22"W, along said Southeasterly R/W line of Falling Creek Road, for a distance of 65.50 feet to a set 1/2" iron rod located at the intersection of the Southerly R/W line of N.W. Mickler Glen for the Point of Beginning. From the Point of Beginning thus described run S 82°12'05"E, along said Southerly R/W line of N.W. Mickler Glen, for a distance of 458.99 feet to a set 1/2" iron rod; thence run S 82°10'01"E, continuing along said Southerly R/W line of N.W. Mickler Glen, for a distance of 460.27 feet to a set 1/2" iron rod; thence departing said Southerly R/W line of N.W. Mickler Glen, run S 00°44'35"E for a distance of 452.34 feet to a set 1/2" iron rod; thence run N 85°45'13"W for a distance of 1188.85 feet to a set 1/2" iron rod located on said Southeasterly R/W line of Falling Creek Road and being in a curve concave Southeasterly and having a radius of 5679.58 feet; thence run in a Northeasterly direction along said Southeasterly R/W line of Falling Creek Road and along the arc of said curve as measured along a chord having a bearing of N 28°43'17"E for a chord distance of 542.00 feet to a set 1/2" iron rod located at the end of said curve; thence run N 31°27'22"E, continuing along said Southeasterly R/W line of Falling Creek Road, for a distance of 16.37 feet to the Point of Beginning.

Subject to any covenants, easements and/or restrictions of record.

ALSO SUBJECT TO a 15 foot utility easement along the West line thereof.

The above described parcel being a portion of those certain lands as described and recorded in Official Records Book 1418, Pages 678-683 of the public records of Columbia County, Florida.

The appraiser has performed no services as an appraiser or in any other capacity in the prior 36 months leading up to the effective date of this report.

A reasonable exposure time for the subject in 160 days.

The appraiser notes the use of a comparable over 6 months in time of sale, however they were the most proximate from within the same general area as the subject and considered relevant in determining the estimated market value of the subject.

The apprasier reviewed a typical purchase agreement for the subject containing 30 pages with purchase price of \$119,900.

No prior transactions noted for the subject in the prior 36 months

No prior transactions noted for comparables 1, 2, and 4 in the prior 12 months. Prior transaction noted for comparable 3 on 09/18/2024 for \$84,000.

NFLMLS#122726 ; DOM 332; List Date: 03/12/2024; List Price; \$119,900; and is currently pending on 02/03/2025.

The appraiser notes that the opinion of value is above the predominant value of the area, however the subject is not considered to be over improved.

Public water and sewer are not available for the subject.

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

The \$3.14 special assessments noted is for the fire assessments and is included in the annual taxes.

Parcel ID: 31-2S-17-04804-103

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.

Supplemental Addendum

File No. 1756330090

Borrower	NOVAK, ZACHARY & NOVAK, KALIE				
Property Address	000 TBD 31-2S-17-04804-103				
City	Lake City	County	Columbia	State	FL Zip Code 32055
Lender/Client	Radiant Credit Union				

The scope of this report is based on a prearranged agreement with the intended user(s) of this report. The scope of this appraisal is to research, investigate and present the information and data necessary to produce a reliable opinion of market value for the appraised property. In preparing this appraisal, the appraiser viewed the property; gathered information from the local neighborhood area or similar competitive neighborhoods in the subject's county on comparable land sales; confirmed the data, and analyzed the information gathered in applying the Market Approaches to value.

The subject is zoned A-3. 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 neighborhood is a primarily residential area defined by NW Falling Creek Rd to the north, N US Highway 441 to the south, NW Falling Creek Rd to the east, and Interstate 10 to the west. The area features a grid and modified street layout with cul-de-sacs, low to moderate traffic, and access to public amenities such as parks, schools, and retail centers. Proximity to employment hubs, local commercial business districts and other municipal functions supports the local housing market, with stable demand and homes typically selling within 90-180 days. The neighborhood has experienced an increase in market conditions and has no significant environmental risks or adverse influences.

The time adjustments applied were derived from data collected from the NFLMLS based on the median sales price from 0-12 months (\$106,500) and 12-24 months (\$92,500). Per the data, the marked has increased approximately 13%. This percentage was applied to all sales that have closed with the past 90-365 days of the effective date.

The market condition adjustment is applied to reflect changes in property values over time due to shifts in supply, demand, and other economic factors. The market experienced a slight decline in property values between February 20th, 2024 and February 20th, 2025. According to market data, the median sales price in the area has increased by approximately 13% over that period.

This adjustment accounts for the increase in market value to ensure that the comparable sale reflects current market conditions

By applying this adjustment, the appraisal ensures that the market trends are accurately represented and that the subject property is fairly valued based on present conditions. This adjustment is crucial for maintaining consistency and reliability in the valuation process.

This appraisal incorporates a thorough market condition analysis based on sales data for Lake City, FL. The analysis includes a review of market trends, covering a minimum of the past 12 months, to ensure that any adjustments for market conditions, including time adjustments, are well-supported by data.

Market data indicates that property values in the area experienced fluctuations over the past year. This decline reflects a temporary shift in market demand and supply factors. For comparable sales that occurred during this period, a time adjustment has been applied to reflect current market conditions accurately.

This report aligns with the updated GSE requirement to differentiate between overall market trends and adjustments for individual comparable sales. The broader market analysis supports the time adjustments applied, ensuring the appraised value is consistent with present market dynamics and conditions.

250212042

File No. 1756330090

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what they considers their 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. (Source: FDIC Interagency Appraisal and Evaluation Guidelines, October 27, 1994.)

SCOPE OF REVIEW: The scope of this review is limited to the information being provided by the original appraiser, and is to form an opinion as to the apparent adequacy and relevance of the data and the propriety of any adjustments to the data; form an opinion as to the appropriateness of the appraisal methods and techniques used and develop the reasons for any disagreement; form an opinion as to whether the analyses, opinions, and conclusions in the report under review are appropriate and reasonable, and develop the reasons for any disagreement.

CERTIFICATION AND STATEMENT OF LIMITING CONDITIONS


CERTIFICATION: The reviewer certifies and agrees that, to the best of his/her knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
3. Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of the work under review and no personal interest with respect to the parties involved.
4. Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of the work under review within the three-year period immediately preceding acceptance of this assignment.
5. I have no bias with respect to the property that is the subject of the work under review or to the parties involved with this assignment.
6. My engagement in this assignment was not contingent upon developing or reporting predetermined results.
7. My compensation is not contingent on an action or event resulting from the analyses, opinions, or conclusions in this review or from its use.
8. My compensation for completing this assignment is not contingent upon the development or reporting of predetermined assignment results or assignment results that favors the cause of the client, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal review.
9. My analyses, opinions, and conclusions were developed and this review report was prepared in conformity with the Uniform Standards of Professional Appraisal Practice.
10. Unless otherwise indicated, I have not made a personal inspection of the subject of the work under review.
11. Unless otherwise indicated, no one provided significant appraisal, appraisal review, or appraisal consulting assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

CONTINGENT AND LIMITING CONDITIONS: The certification of the Reviewer appearing in the review report is subject to the following conditions and to such other specific and limiting conditions as are set forth by the Reviewer in the review report.

1. The Reviewer assumes no responsibility for matters of a legal nature affecting the property which is the subject of this review or the title thereto, nor does the Reviewer render any opinion as to the title, which is assumed to be good and marketable.
2. The Reviewer will not give testimony or appear in court because he or she reviewed an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
3. The Reviewer assumes that there are no hidden or unapparent conditions of the property, subsoil, or structures, which would render it more or less valuable. The Reviewer assumes no responsibility for such conditions, or for engineering which might be required to discover such factors. This review report must not be considered an environmental assessment of the subject property.
4. Information, estimates, and opinions furnished to the Reviewer, and contained in the review report, were obtained from sources considered reliable and believed to be true and correct. However, no responsibility for accuracy of such items furnished to the Reviewer can be assumed by the Reviewer.
5. Disclosure of the contents of the report is governed by the Uniform Standards of Professional Appraisal Practice, the Bylaws and Regulations of the professional appraisal organizations with which the Reviewer is associated, and any applicable federal, state or local laws.
6. Neither all, nor any part of the content of the review report, or copy thereof (including the conclusions of the review, the identity of the Reviewer, professional designations, reference to any professional appraisal organizations, or the firm with which the Reviewer is connected), shall be used for any purpose by anyone but the client specified in the review report, its successors and assigns, professional appraisal organizations, any state or federally approved financial institution, any department, agency, or instrumentality of the United States or any state or the District of Columbia, without the previous written consent and approval of the Reviewer.
7. No change of any item in the review report shall be made by anyone other than the Reviewer and the Reviewer shall have no responsibility for any such unauthorized change.

APPRAISER:

Signature: 

Name: Cadence Mirra Trainee RI25004

Title:

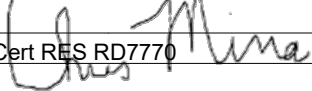
State Certification #:

or State License #: RI25004

State: FL Expiration Date of Certification or License: 11/30/2026

Date Signed: 02/24/2025

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: 

Name: Christopher Mirra Cert RES RD7770

State Certification #: Cert RES RD7770

or State License #:

State: FL Expiration Date of Certification or License: 11/30/2026

Date Signed: 02/24/2025

USPAP ADDENDUM

250212042
File No. 1756330090

Borrower	NOVAK, ZACHARY & NOVAK, KALIE		
Property Address	000 TBD 31-2S-17-04804-103		
City	Lake City	County	Columbia
		State	FL
		Zip Code	32055
Lender	Radiant Credit Union		

This report was prepared under the following USPAP reporting option:

☒ Appraisal Report

This report was prepared in accordance with USPAP Standards Rule 2-2(a).

☐ Restricted Appraisal Report

This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is:

160 days

Additional Certifications

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

☒ I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.

☐ I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

- The statements of fact contained in this report are true and correct.

- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.

- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.

- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.

- My engagement in this assignment was not contingent upon developing or reporting predetermined results.

- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.

- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.


- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.

- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Additional Comments

APPRAISER:

Signature:



Name: Cadence Mirra Trainee RI25004

Date Signed: 02/24/2025

State Certification #:

or State License #: RI25004

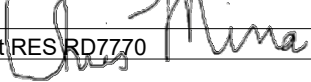
State: FL

Expiration Date of Certification or License: 11/30/2026

Effective Date of Appraisal: 02/20/2025

SUPERVISORY APPRAISER: (only if required)

Signature:



Name: Christopher Mirra Cert RES RD7770

Date Signed: 02/24/2025

State Certification #: Cert RES RD7770

or State License #:

State: FL

Expiration Date of Certification or License: 11/30/2026

Supervisory Appraiser Inspection of Subject Property:

☐ Did Not

☐ Exterior-only from Street

☐ Interior and Exterior

Subject Photo Page

Borrower	NOVAK, ZACHARY & NOVAK, KALIE					
Property Address	000 TBD 31-2S-17-04804-103					
City	Lake City	County	Columbia	State	FL	Zip Code 32055
Lender/Client	Radiant Credit Union					



Subject

000 TBD 31-2S-17-04804-103
Sales Price 119,900
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location Residential
View 11.71 Acres +/-
Site
Quality
Age



Subject



Subject Street

Comparable Photo Page

Borrower	NOVAK, ZACHARY & NOVAK, KALIE					
Property Address	000 TBD 31-2S-17-04804-103					
City	Lake City	County	Columbia	State	FL	Zip Code 32055
Lender/Client	Radiant Credit Union					



Comparable 1

Lot 2 NW Falling Creek Rd
Prox. to Subject 0.07 miles S
Sale Price 117,000
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location Residential
View 11.71 Acres +/-
Site
Quality
Age



Comparable 2

Lot 1 NW Falling Creek Rd
Prox. to Subject 0.15 miles SW
Sale Price 114,000
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location Residential
View 11.71 Acres +/-
Site
Quality
Age



Comparable 3

7042 N US Highway 441
Prox. to Subject 1.76 miles NE
Sale Price 155,000
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location Residential
View 15.00 Acres +/-
Site
Quality
Age

Comparable Photo Page

Borrower	NOVAK, ZACHARY & NOVAK, KALIE					
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City	Lake City	County	Columbia	State	FL	Zip Code 32055
Lender/Client	Radiant Credit Union					



Comparable 4

Lot 4 NW Falling Creek Rd
Prox. to Subject 0.12 miles NE
Sale Price 105,000
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location Residential
View 10.77 Acres +/-
Site
Quality
Age

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

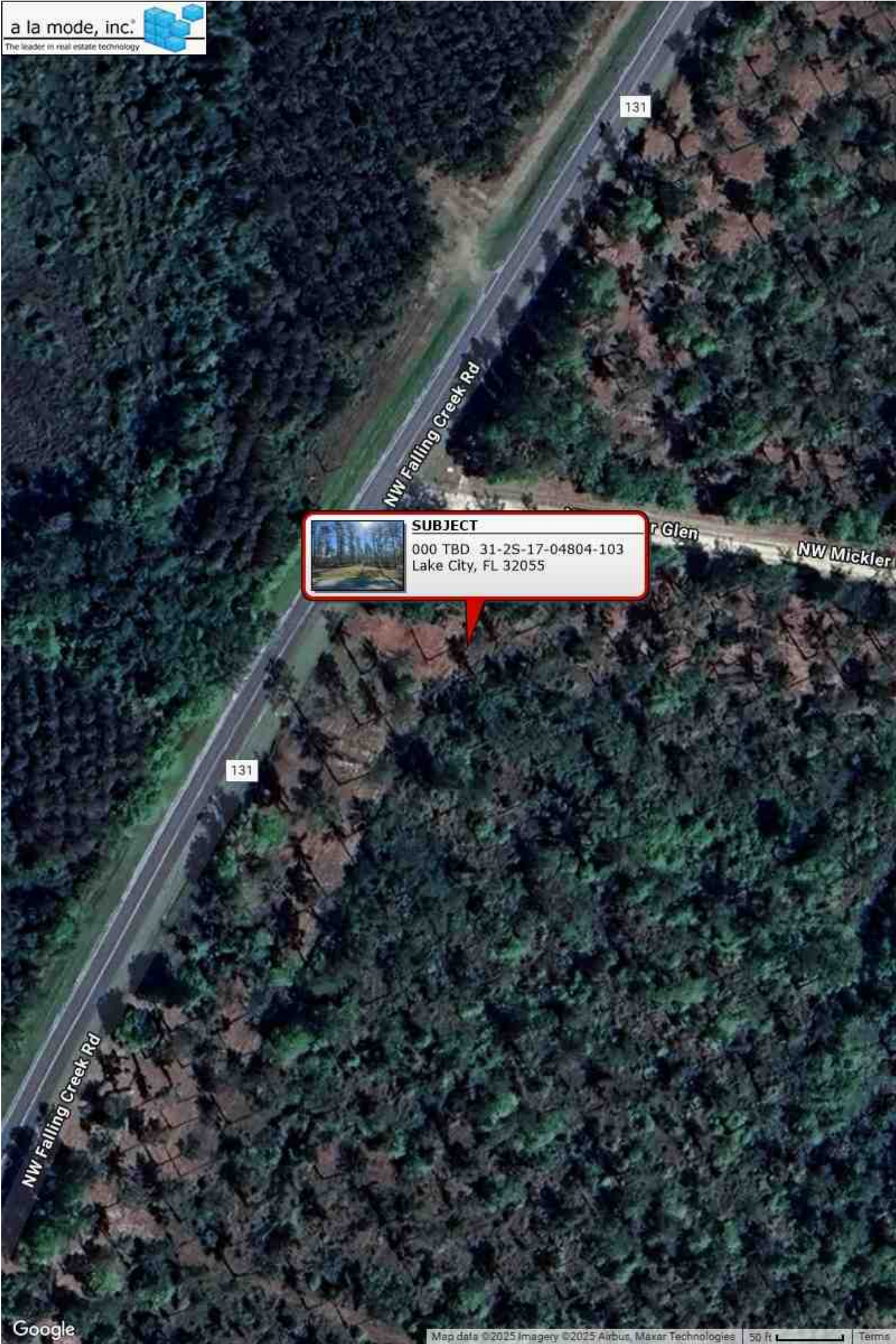
Location Map

Borrower	NOVAK, ZACHARY & NOVAK, KALIE				
Property Address	000 TBD 31-2S-17-04804-103				
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Aerial Map

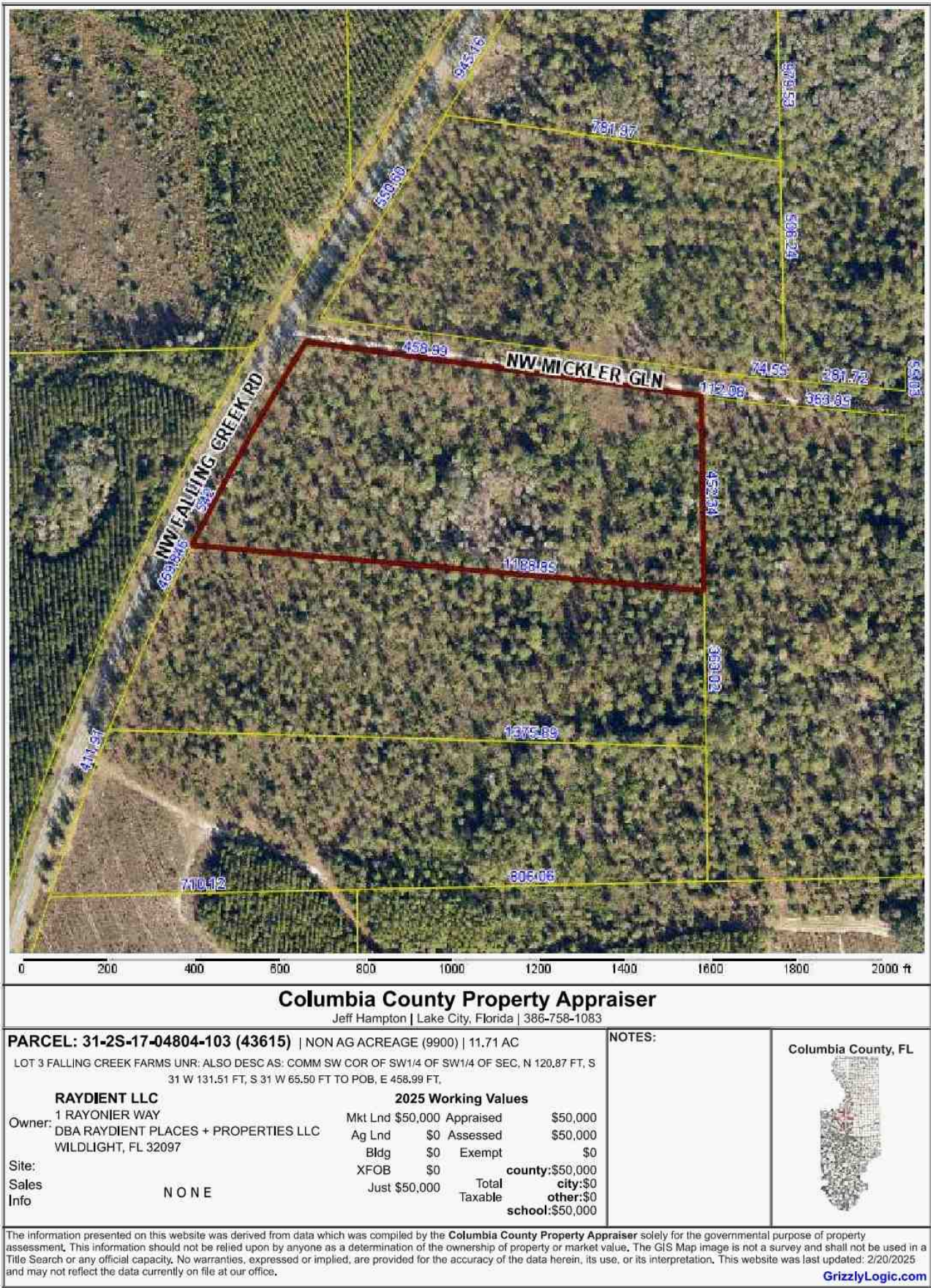
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City	Lake City	County	Columbia	State	FL Zip Code 32055
Lender/Client	Radiant Credit Union				



Plat Map

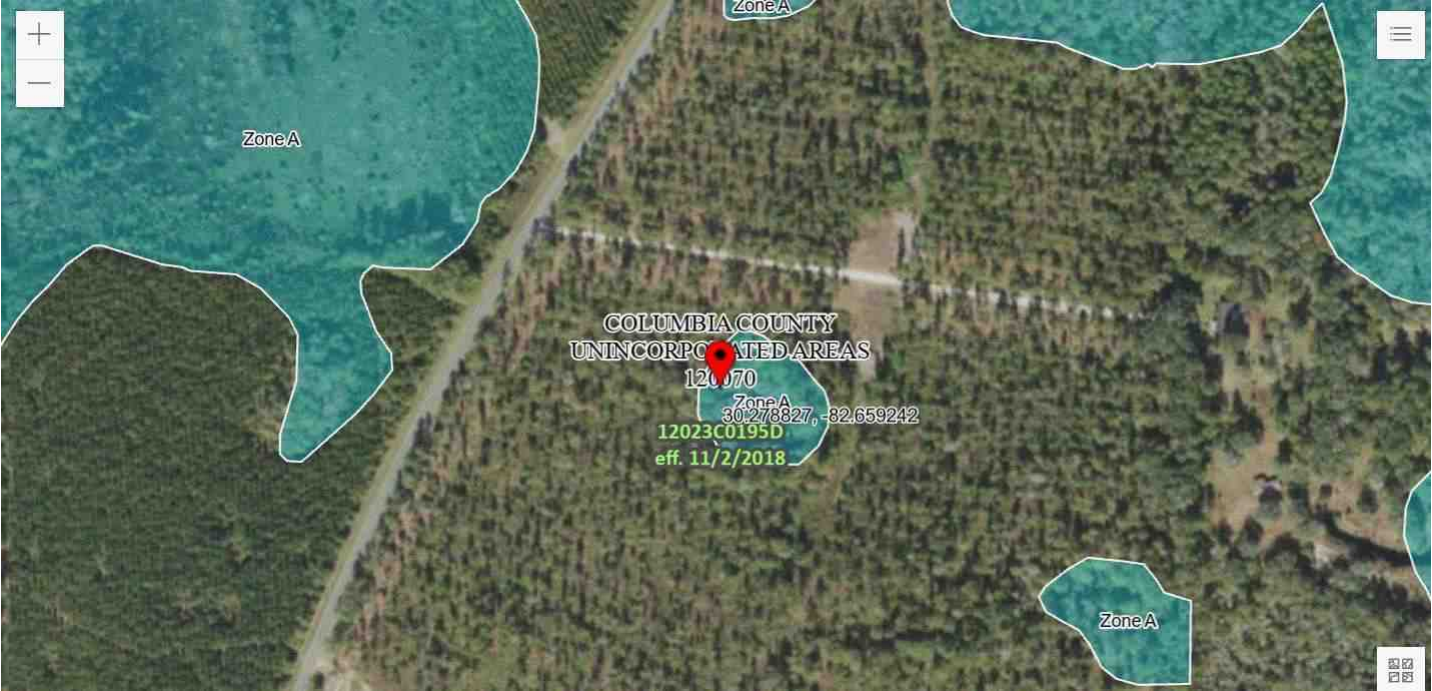
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MapPrint_Columbia-County-Property-Appraiser_2-20-2025



Flood Map

Borrower	NOVAK, ZACHARY & NOVAK, KALIE					
Property Address	000 TBD 31-2S-17-04804-103					
City	Lake City	County	Columbia	State	FL	Zip Code 32055
Lender/Client	Radiant Credit Union					



License



Ron DeSantis, Governor

Melanie S. Griffin, 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, 2026

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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, 2026

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