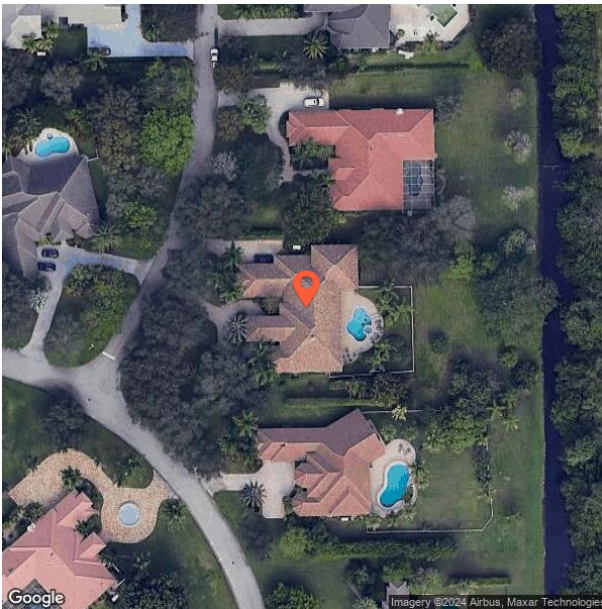




Property Address	8010 FALLS LN	Order #	6346938
	PARKLAND, FL 33067 - BROWARD COUNTY	Loan #	115198
Address is consistent with client-submitted data		Inspection Type	Exterior/Street
		Assignment Type	Refinance
Lender	Seacoast National Bank		
Borrower	Chad P Pugatch		
Coborrower	N/A		
Evaluated Value	\$1,800,000	Reasonable Exposure Time	
Effective Date	12/24/2024		60 - 95 Days

PROPERTY DETAILS



Property Type	Single Family Residence	County	BROWARD
Lot Size	50,163	Parcel Number	474135020950
Year Built	1996	Assessed Year	2023
Gross Living Area	4,276	Assessed Value	\$924,720
Bedroom	4	Assessed Taxes	\$17,631
Baths	4.1	Sold Date	5/29/1996
Pool	Yes	Sold Price	\$637,000
Condition	Average	List Date	
Carrier Route	R059	List Price	
HOA	Yes		
Location Comments	Typical		
Owner of Public Records	PUGATCH CHAD P / PUGATCH ANGELA J		
Amenities	Gated Community		
Legal Description	DIST:3012 SEC/TWN/RNG/MER:SEC 35 TWN 47S RNG 41E PARKLAND LAKES P.U.D. 102-44-B LOT 7 BLK 3		

MARKET STATISTICS

Inventory Analysis	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Total # of Comparable Sales (Settled)	130	110	119	-8.5% ↓	8.2% ↑
Absorption rate (total sales/month)	43	36	39	-9.3% ↓	8.3% ↑
Total # of Comparable Active Listings	272	384	381	40.1% ↑	-0.8% -
Months of housing supply (Total listings / ab. rate)	6	10	10	66.7% ↑	0% -
Median Sale & List Price, DOM, Sale/List %	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Median Comparable Sale Price	\$737,000	\$735,000	\$765,000	3.8% -	4.1% -
Median Comparable Sales Days on Market	24d	52d	45d	87.5% ↑	-13.5% ↓
Median Sale Price as % of List Price	97%	97%	96%	-1% -	-1% -
Median Comparable List Price (Currently Active)	\$789,000	\$788,800	\$769,900	-2.4% -	-2.4% -
Median Competitive Listings Days on Market (Currently Active)	90d	71d	63d	-30% ↓	-11.3% ↓
Foreclosure & REO & Short Sale Analysis	Same Quarter Last Year	Previous 3 Months	Last 3 Months	% Change YoY	% Change QoQ
Foreclosure Sales	1	0	2	100% ↑	0% -
REO Sales	1	0	2	100% ↑	0% -
Short Sales	0	2	1	0% -	-50% ↓
Foreclosure % of Regular & REO Sales	1%	0%	2%	100% ↑	0% -

SELECTED COMPARABLES SALES AND LISTINGS

Subject Property		Sale Comp 1		Sale Comp 2		Sale Comp 3	
							
Address	8010 FALLS LN PARKLAND FL, 33067	7715 E UPPER RIDGE DR PARKLAND FL, 33067		7411 BRISTOL LN PARKLAND FL, 33067		7511 W UPPER RIDGE DR PARKLAND FL, 33067	
MLS Comments	--	5 Bedroom, 5.5 baths. plus, office and children's playroom. Split floor plan...		Turnkey Fully Permitted 5 Full Beds + Separate Office, 4.5 Baths Pool Home On...		This exquisite home is an epitome of sophisticated living, designed with an...	
Proximity (mi)	--	0.23 S		0.77 SE		0.43 SW	
MLS# DOC#	--	R10959041 119633293		F10434980 119725092		A11651487 119937243	
Sale Price / Price per Sq.Ft.	--	\$1,675,000 / \$368/sqft		\$2,100,000 / \$481/sqft		\$1,875,000 / \$420/sqft	
List Price / Price per Sq.Ft.	--	\$1,795,500 / \$395/sqft		\$2,100,000 / \$481/sqft		\$1,999,999 / \$448/sqft	
Sale Price % of List Price	--	0.93 / 93%		1.00 / 100%		0.94 / 94%	
Property Type	SFR	SFR		SFR		SFR	
	Value (Subject)	Value	Adj	Value	Adj	Value	Adj
Sale/List Date		06/17/24 126 DOM		08/06/24 96 DOM		12/05/24 95 DOM	
Location	Neutral	Neutral		Neutral		Neutral	
Location Comment	Typical	Typical		Typical		Typical	
Site	50,163	33,623	\$16,500	34,405	\$16,000	45,471	
View	Canal	None	\$20,000	Lake	-\$50,000	None	\$20,000
Design	Typical	Typical		Typical		Typical	
Quality	Average	Average		Average		Average	
Age	1996	1998		1985		1987	
Condition	Average	Average		Good		Average	
Bedrooms	4	5	-\$10,000	5	-\$10,000	5	-\$10,000
Full / Half Baths	4 / 1	5 / 1	-\$10,000	4 / 1		4 / 1	
Gross Living Area	4,276	4,549	-\$41,000	4,363	-\$13,000	4,463	-\$28,000
Basement	None	None		None		None	
Parking Type	Garage	Garage		Garage		Garage	
Parking Spaces	3	3		3		3	
Pool	Yes	Yes		Yes		Yes	
Amenities	Gated Community	Gated Community		Gated Community		Gated Community	
Other	Typical	Solar Panels (Unknown)		Typical		Tennis Court	-\$15,000
Other							
Net Adj. (total)		-1.46%	-\$24,500	-7.71%	-\$162,000	-1.76%	-\$33,000
Gross Adj.		5.82%	\$97,500	9.24%	\$194,000	3.89%	\$73,000
Adj. Price			\$1,650,500		\$1,938,000		\$1,842,000
Price and Listing History		Sold	06/13/2024	Sold	08/02/2024	Sold	12/04/2024
		Price	\$1,675,000	Price	\$2,100,000	Price	\$1,875,000
		Pending	04/15/2024	Pending	06/09/2024	Pending	10/30/2024
		Price	\$1,795,500	Price	\$2,100,000	Price	\$1,999,999
		Listed	02/12/2024	Price Changed	05/29/2024	Price Changed	10/02/2024
		Price	\$1,795,500	Price	\$2,100,000	Price	\$1,999,999
				Listed	05/02/2024	Price Changed	09/21/2024
				Price	\$2,199,900	Price	\$2,099,000
						Listed	09/01/2024
						Price	\$2,199,000

Subject Property		List Comp 1		
				
Address	8010 FALLS LN PARKLAND FL, 33067	7001 VENTURA CT PARKLAND FL, 33067		
MLS Comments	--	Upon entering, you'll be greeted by soaring ceilings that lead your gaze...		
Proximity (mi)	--	0.89 S		
MLS# DOC#	--	F10470071		
Sale Price / Price per Sq.Ft.	--			
List Price / Price per Sq.Ft.	--	\$1,500,000 / \$430/sqft		
Sale Price % of List Price	--			
Property Type	SFR	SFR		
	Value (Subject)	Value	Adj	
Sale/List Date		11/06/24 48 DOM		
Location	Neutral	Neutral		
Location Comment	Typical	Typical		
Site	50,163	37,023	\$13,000	
View	Canal	Lake	-\$50,000	
Design	Typical	Typical		
Quality	Average	Average		
Age	1996	1986		
Condition	Average	Average		
Bedrooms	4	4		
Full / Half Baths	4 / 1	3 / 0	\$15,000	
Gross Living Area	4,276	3,492	\$117,500	
Basement	None	None		
Parking Type	Garage	Garage		
Parking Spaces	3	3		
Pool	Yes	Yes		
Amenities	Gated Community	Gated Community		
Other	Typical	Typical		
Other				
Net Adj. (total)		6.37%	\$95,500	
Gross Adj.		13.03%	\$195,500	
Adj. Price			\$1,595,500	
Price and Listing History		Contingent Price	11/22/2024 \$1,500,000	
		Listed Price	11/06/2024 \$1,500,000	

SUBJECT NEIGHBORHOOD, SITE, IMPROVEMENTS, AND MARKET CONDITIONS COMMENTS

No adverse site factors present. The subject is in a suburban area. Subject conforms to the area. No significant foreclosure rate present.

Per the inspection report, the subject has not been impacted by recent hurricanes.

COMPARABLE COMMENTS AND FINAL RECONCILIATION

Adjusted Value Range of Comps: \$1,595,500 to \$1,938,000

Summary of Sales Comparison Approach

Due to a lack of recent and similar comparables, it was deemed necessary to utilize comparables with a date of sale time over 120 days. Market conditions data from QVM and supplemental sources are conflicting. Review of sales data and supplemental sources indicate time adjustments for the presented comparable sales are not warranted. Subject site size not bracketed, but Sale #3 is within 0.11 acres and no adjustment was applied. Sales #1 and #3 adjusted for inferior view. Sale #2 adjusted for superior view. Sale #2 adjusted for condition based on listing photos and/or listing remarks. Subject bed count and GLA not bracketed by sales, but are both bracketed by listing presented. It is unknown if Sale #1 solar panels are owned or leased, so no value was given in the grid.

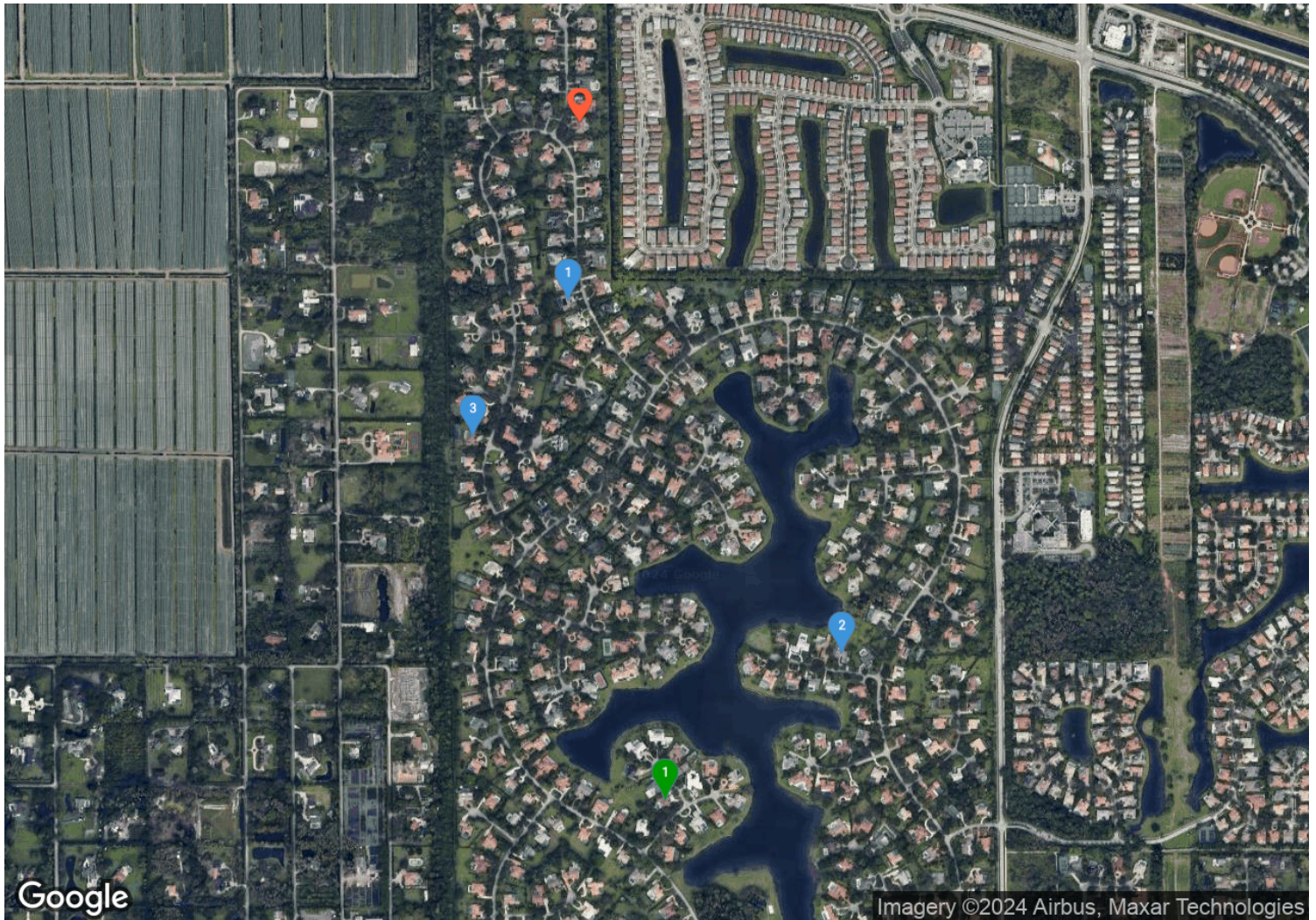
Summary of Listings Comparison Approach

Due to an extreme lack of recent and similar listings in subject's area, only 1 comparable listing was found and deemed reasonable for comparison. Listing #1 adjusted for superior view.

ADDITIONAL NOTES

1. Outbuildings have only been reported as an amenity and in the grid if appear to be located on permanent foundation. If foundation unknown, no amenity rating or value given as considered personal property. Similarly, above ground pools are considered personal property and no value was given.
2. Due to a lack of similar and more proximate comparables, it was deemed necessary to expand search parameters across major roadways and highways.
3. All adjustments are rounded to the nearest \$500.
4. The subject and all comparables are proximate to a highway and railroad tracks. This is deemed typical for the area and no value was given in the grid.
5. Per Zillow, Sale #1 has HOA dues of \$219 monthly. The subject's are assumed similar due to close proximity.

SELECTED COMPARABLES MAP



	Address	Type	Sale Price	Sale Date	Dist (mi)	Site	Year Built	Bed	Bath	GLA	Bsmt	Pool	Sale Type	Source
	8010 FALLS LN PARKLAND, FL 33067	Single Family Residence				50163	1996	4	5	4276		Yes		Public Records
1	7715 E UPPER RIDGE DR PARKLAND, FL 33067	Single Family Residence	\$1,675,000	06/17/2024	0.23	33623	1998	5	6	4549		Yes		MLS, Public Records
2	7411 BRISTOL LN PARKLAND, FL 33067	Single Family Residence	\$2,100,000	08/06/2024	0.77	34405	1985	5	5	4363		Yes		MLS, Public Records
3	7511 W UPPER RIDGE DR PARKLAND, FL 33067	Single Family Residence	\$1,875,000	12/05/2024	0.43	45471	1987	5	5	4463		Yes		MLS, Public Records
1	7001 VENTURA CT PARKLAND, FL 33067	Single Family Residence	\$1,500,000	11/06/2024	0.89	37023	1986	4	3	3492		Yes		MLS

SELECTED COMPARABLES PHOTOS



Comp 1: 7715 E UPPER RIDGE DR
PARKLAND FL, 33067



Comp 2: 7411 BRISTOL LN
PARKLAND FL, 33067



Comp 3: 7511 W UPPER RIDGE DR
PARKLAND FL, 33067

5 Bedroom, 5.5 baths. plus, office and children's playroom. Split floor plan with each bedroom an ensuite. Grand entrance with porte-cochere, circular driveway and 3-Car side entry garage. Lush landscaping with total privacy. All updated bathrooms, high flat ceilings, and 8 ft doors. (NEW ROOF) currently being installed April 2024. All openings with hurricane protection. Screened patio, heated 20x40, saltwater pool and spa. Open kitchen with 2 sinks, center Island, stainless steel appliances with granite counter tops. Oversized master bedroom with sitting area, his and hers closets, house generator, with 500-gal gas tank, entire house water purifier system, summer kitchen with Tiki hut, and much more...

Turnkey Fully Permitted 5 Full Beds + Separate Office, 4.5 Baths Pool Home On One Of The Best Lots & Streets In All Of Cypress Head! Home Sits On Over 3/4 Of An Acre Lot! Please Ask For The Upgrade List! Huge Screened-In Patio Ideal For Entertaining! Home Is Fully Updated Including All Floors, Bathss, Updated Circular Paved Driveway, 3-Car Garage, Updated 3 A/C Units, Tankless Water Heater, Renovated Pool & Spa, Security Camera System, All New Lighting, Fixtures, & Fans. Sonos Controlled Inside & Patio Speaker System, New Laundry & Mud Room, High Ceilings, Prestigious Entrance Through The Updated Double Impact Front Doors, All New Doors Replaced Throughout, Double-Sided Wood Burning Fireplace, Full House Generator, & More!

This exquisite home is an epitome of sophisticated living, designed with an unwavering attention to detail and enveloped by lush, meticulously landscaped grounds. As you enter this majestic home, you are greeted by an open floorplan, split floorplan concept- expansive and welcoming foyer that leads into a gracefully appointed living space. High ceilings and large, new floor tile throughout, floor-to-ceiling windows bathe the interior in natural light, creating an airy and inviting atmosphere that captivates



Listing 1: 7001 VENTURA CT
PARKLAND FL, 33067

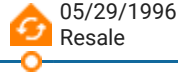
Upon entering, you'll be greeted by soaring ceilings that lead your gaze straight to the beautiful oasis-style backyard. The spacious dining room & expansive family room are ideal for gatherings. The open-concept kitchen seamlessly flows into the family room. The primary suite is a luxurious retreat. An automatic screened-in lanai extends the living space outdoors; perfect setting for alfresco dining w/views of the lush, private backyard, offering an idyllic setting for outdoor entertainment or serenity.

PRICE AND LISTING HISTORY

There is insufficient data to provide Price and Listing History for this property.

TRANSACTION HISTORY

Timeline



History

05/29/1996 Resale

Recording Date	05/29/1996	Lender	HOMEBUYERS FINANCIAL CORP
Transaction Type	Resale	Title Co	N/A
Value	\$637,000	1st Loan Amt	\$509,500
Doc Type	Deed	2nd Loan Amt	N/A
Doc #	N/A	Loan Type	N/A
Seller	,PARKLAND COMMUNITIES LTD	Rate Type	N/A
Buyer/Borrower	PUGATCH,CHAD P & ANGELA J	Loan Doc #	N/A

ZIP-CODE DATA

Number of Properties Sold in 33067

This chart tells you how many properties have sold in the selected area over time.

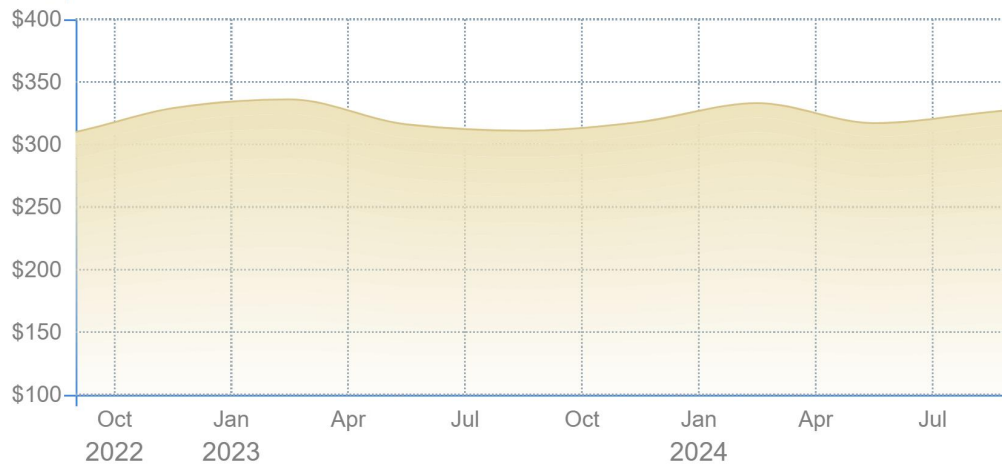
Number of Sales



Median Sale Price/Sq.Ft. (quarterly) in 33067

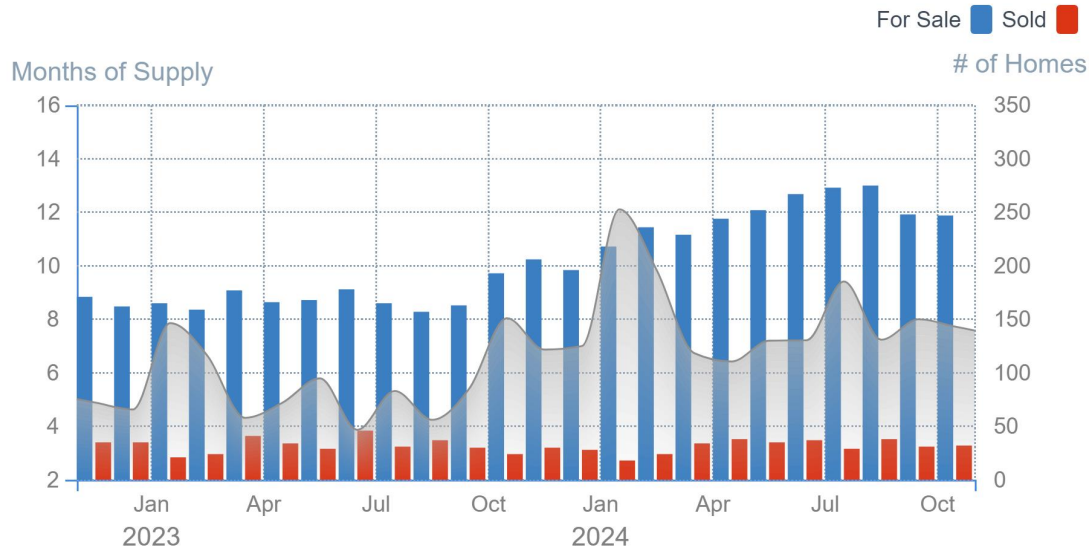
Median Sales Price Per Square Foot provides a quick, high - level way to evaluate appreciation or depreciation of property values over time in the selected area. Using the price per square foot can help you estimate a property's market value.

Price/Sq Ft



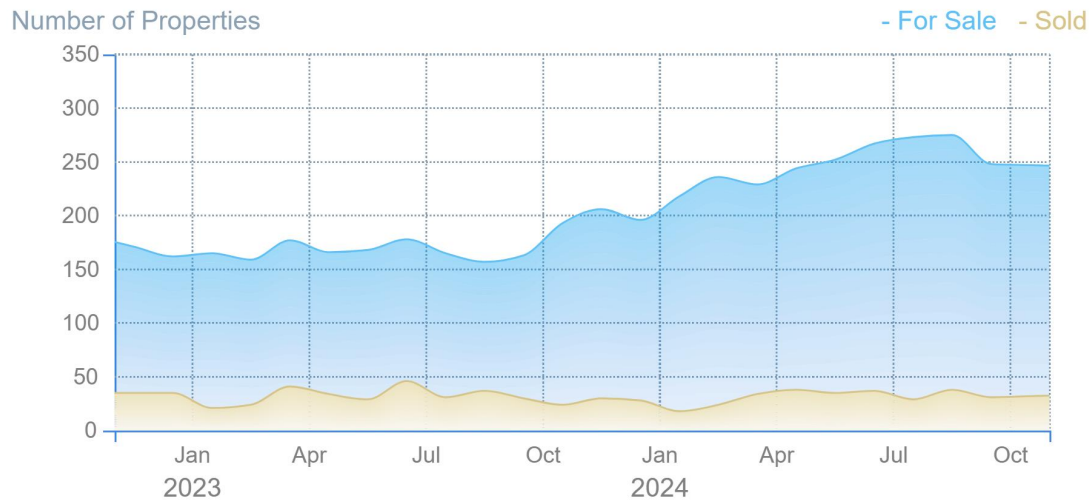
Months of Supply in 33067

This chart shows how many months it would take to sell the available inventory in the specified market. A higher Months of Supply generally indicates a buyer's market while a lower Months of Supply generally indicates a seller's market.

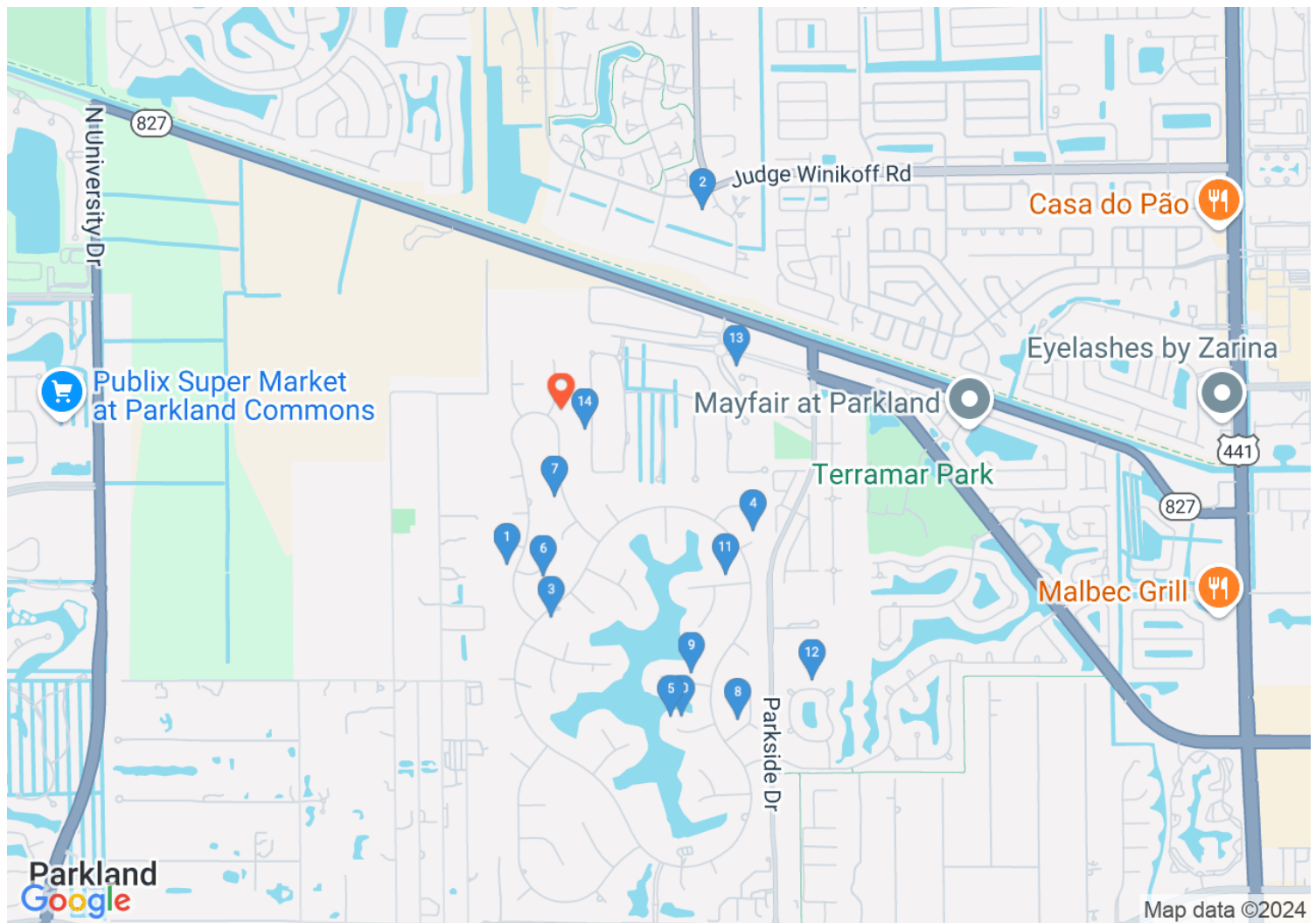


Supply / Demand in 33067

The following chart shows the relationship between properties for sale (supply) and properties sold (demand) in the specified market, where available.



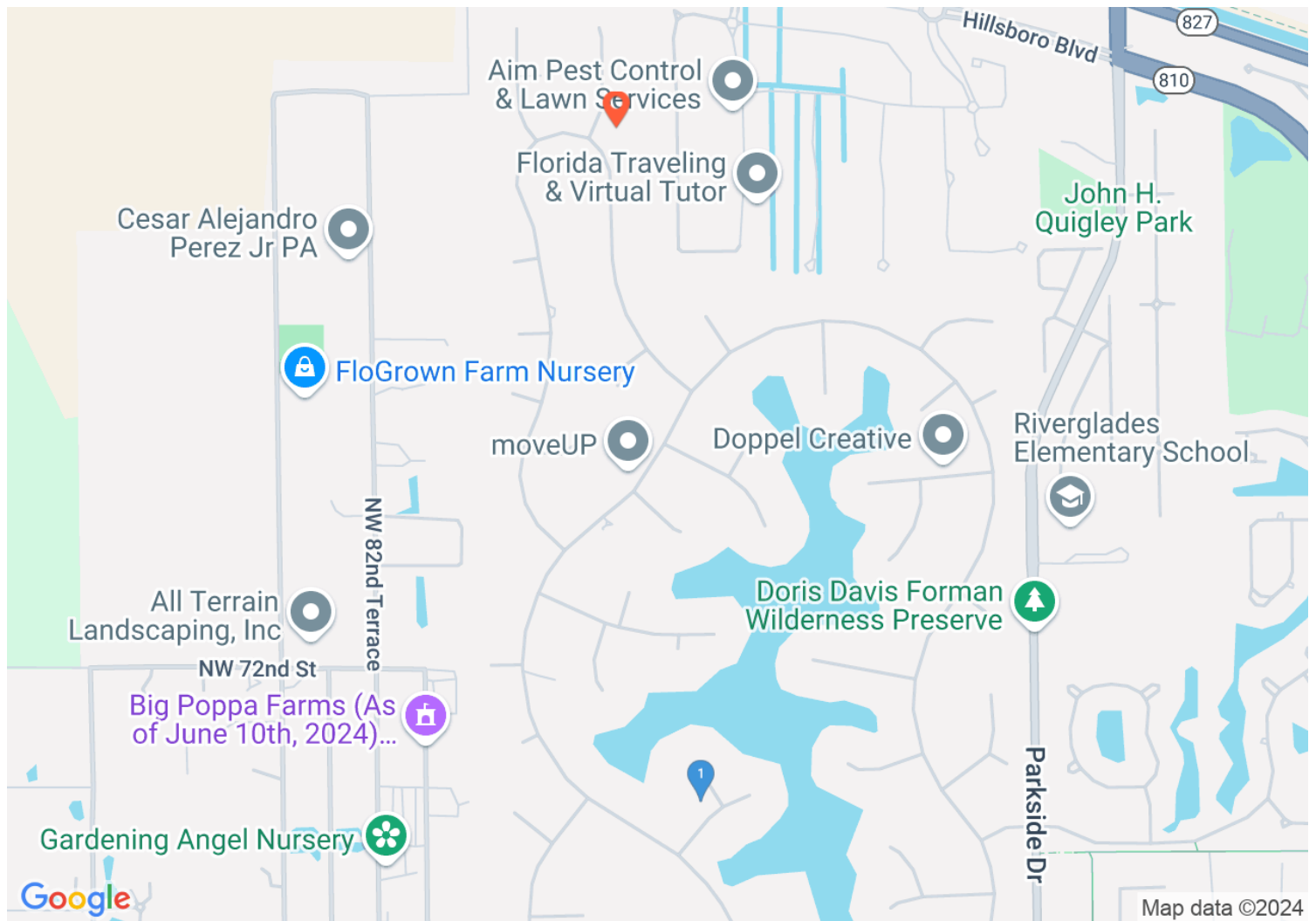
COMPARABLE PROPERTY SALES



	Address	Sold Price	Sold Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	8010 FALLS LN, PARKLAND, FL 33067	--	--	4	5	4,276	--	--	1.15	--	1996
1	7511 W UPPER RIDGE DR PARKLAND, FL 33067	\$1,875,000	Dec 05, 2024	5	4	4,463	\$420	0.43	1.04	93	1987
2	22773 PONDEROSA DR BOCA RATON, FL 33428	\$1,675,000	Nov 01, 2024	5	4	4,591	\$364	0.64	1.41	82	1981
3	7340 W CYPRESSHEAD DR PARKLAND, FL 33067	\$1,375,000	Dec 09, 2024	5	4	4,076	\$337	0.55	0.83	79	1988
4	7606 LEXINGTON LN PARKLAND, FL 33067	\$1,500,000	Jan 09, 2024	6	3	3,818	\$392	0.60	0.97	78	1982
5	7511 BRIGANTINE LN PARKLAND, FL 33067	\$1,700,000	Jul 03, 2024	3	4	4,056	\$419	0.85	0.86	78	1985
6	7506 APPALACHIAN LN PARKLAND, FL 33067	\$1,635,000	Feb 21, 2024	4	3	4,477	\$365	0.44	0.80	76	1988
7	7715 E UPPER RIDGE DR PARKLAND, FL 33067	\$1,675,000	Jun 17, 2024	3	3	4,549	\$368	0.23	0.77	74	1998
8	7011 HIALEAH LN PARKLAND, FL 33067	\$1,480,000	Oct 28, 2024	4	4	4,909	\$301	0.93	0.80	73	1987
9	7411 BRISTOL LN PARKLAND, FL 33067	\$2,100,000	Aug 06, 2024	5	5	4,363	\$481	0.77	0.79	71	1985
10	7501 BRIGANTINE LN PARKLAND, FL 33067	\$1,850,000	May 30, 2024	4	4	3,472	\$532	0.86	0.76	64	1985
11	7309 DOVER LN PARKLAND, FL 33067	\$1,530,000	Apr 22, 2024	6	5	3,665	\$417	0.61	0.69	58	1985
12	7087 NW 71ST MNR PARKLAND, FL 33067	\$1,600,000	Nov 26, 2024	6	6	5,059	\$316	0.97	0.30	36	2002

13	8190 ACADIA CT PARKLAND, FL 33067	\$1,350,000	Jan 02, 2024	3	4	3,573	\$377	0.47	0.27	29	2020
14	7949 LIBERTY WAY PARKLAND, FL 33067	\$1,350,000	Feb 28, 2024	3	4	3,539	\$381	0.08	0.22	26	2023

COMPARABLE PROPERTY LISTINGS



	Address	Listed Price	Listed Date	Beds	Baths	Sq.Ft.	Price/Sq.Ft	Distance	Site	Score	Year Built
	8010 FALLS LN, PARKLAND, FL 33067	--	--	4	5	4,276	--	--	1.15	--	1996
	7001 VENTURA CT PARKLAND, FL 33067	\$1,500,000	Nov 06, 2024	4	3	3,492	\$429	0.89	0.85	72	1986

EVALUATION LIMITING CONDITIONS AND CERTIFICATIONS

REPORTING OPTION AND PURPOSE OF EVALUATION: This is an Evaluation as defined by the Interagency Appraisal and Evaluation Guidelines. The purpose of this Evaluation is to develop an opinion of market value (as defined) for the identified subject property.

INTENDED USE: The intended use of this Evaluation report is to assist the client in evaluating the suitability of the subject property as collateral for a lending transaction. This report is not intended for any other use.

INTENDED USER: The only intended user of this Evaluation report is the client identified on the first page of the report. Use of this report by any others is not intended. If you are not identified as the client, you are an unauthorized party and are warned not to use this report. As an unauthorized party, your interpretation of the information contained in this report may be incorrect.

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 and 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 acting in what they consider their own best interests;
- (3) A reasonable time is allowed for exposure in the open market;
- (4) Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and
- (5) The price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale. (Source: Office of the Comptroller of the Currency, under 12CFR, Part 34, Subpart C)

REAL PROPERTY INTEREST: The real property interest is Fee Simple interest, unless otherwise indicated in this report.

SCOPE OF WORK: The scope of this assignment includes analysis of the subject data and comparable data, as well as, other relevant information by the evaluator. If an inspection is included within this report, the subject data is provided by a qualified third party and assumed to be accurate. The evaluator has reviewed and validated the inspection data. The evaluator also relies on varied sources of additional data about the subject property and comparables from public record data services, multiple listing services, automated valuation models and/or other data sources considered relevant to the opinion of value.

Comparables or comparable data includes, but is not limited to, closed sales, available listings, pending sales, or any other transaction(s) that the evaluator determines to be comparable applying the criteria that would be used by a perspective buyer for the subject property. The confirmation of closed sales is from public data sources, unless otherwise noted in the report. Any photographs of comparables used in the report are taken from Multiple Listing Service (MLS) or other online sources, unless otherwise noted in the report.

The type and extent of analyses applied to arrive at opinions or conclusions in the sales comparison approach is based on qualitative analysis. This method of analysis accounts for differences between comparables but without quantified, numerical adjustments. Common qualitative techniques include ranking and relative comparison analyses. In ranking analysis, the comparables are ranked to determine each of their positions relative to the subject property's relevant characteristics. Relative comparison analysis is used to determine if the relative characteristics of a comparable are inferior, superior or similar to those of the subject property. Quantitative analysis may also be employed, and adjustments made reflective of market preferences.

Certain automated adjustments are generated based on an application of Quantarium's AVM (QVM) technologies. Such adjustments leverage machine learning valuation adjustments derived from a broad analysis of location relevant larger data sets, including among other, statistically reliable common factors of gla, lot size, age and other property characteristics. Some or all of those adjustments MAY have been overridden by the evaluator based on local market expertise.

INTENDED USER (CLIENT) SCOPE OF WORK AGREEMENT: All data is collected, confirmed and analyzed in accordance with the scope of work; determined appropriate by the evaluator given the intended use. The client agrees, by use of this evaluation report, such limitations of the assignment will not affect the credibility of the opinions and conclusions given the intended use; and, is consistent with the client's level of risk tolerance. **WARNING:** From the perspective of the client, this scope of work may result in an opinion of value that is not as reliable in comparison to a full appraisal that includes a personal viewing of the interior and exterior of the subject property, overall neighborhood or market area and comparables used and, if employed, providing a qualitative analysis in the sales comparison approach.

SUBJECT PROPERTY EXISTING USE AND HIGHEST AND BEST USE: Given the zoning and other relevant legal and physical characteristics, the highest and best use continues to be its present use, unless otherwise indicated in the report.

APPROACHES TO VALUE: The sales comparison approach is used exclusively, unless otherwise indicated in the report.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The evaluator's certification in this report is subject to the following assumptions and limiting conditions and to such other specific and limiting conditions as are set forth by the evaluator in the report.

WARNING: The use of assumptions may affect assignment results.

1. The evaluator will not be responsible for matters of a legal nature that affect either the property being evaluated or the title to it. The evaluator assumes that the title is good and marketable, and will not render any opinions about the title.
2. The evaluator will not give testimony or appear in court because he or she made an evaluation of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
3. Unless otherwise stated in this evaluation report, the evaluator has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property or surroundings (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has made an assumption that there are no such conditions or influences; the evaluator makes no guarantees, or warranties, express or implied. The evaluator will not be responsible for any such conditions or influences that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the evaluator is not an expert in the field of environmental hazards, this evaluation report must not be considered as an environmental assessment of the property.
4. The evaluator obtained the information, estimates, and opinions that were expressed in the evaluation report from sources he or she considers to be reliable and believes them to be true and correct. However, the evaluator does not assume responsibility for the accuracy of such items furnished by other parties.
5. The evaluator has based the valuation conclusion on the identified and available data sources, which are considered reliable and include, but are not limited to, public records, and MLS data.
6. The evaluator assumes the subject property complies with zoning, environmental and land use regulations, and that the present use is the Highest and Best Use as improved.
7. The evaluator will not disclose the contents of this report except as required by applicable law.
8. When an interior viewing of the subject is not performed as part of an assignment, the interior of the subject is assumed to be consistent with the condition of the exterior of the property, and that interior appointments and amenities are consistent with similar properties located within the area.
9. Factors such as easements, restrictions, encumbrances, leases, reservations, covenants, contracts, declarations, special assessments, ordinances, or other items of a similar nature that would significantly affect the evaluator's opinion of value are not apparent.
10. Components, such as mechanical, electrical, plumbing that constitute the subject property are fundamentally sound and in good working order.
11. The source and data collected and provided by a qualified professional inspector is assumed reliable and believed to be true and correct; and, the evaluator has a reasonable basis to believe that such a professional is competent.

EVALUATOR'S CERTIFICATION: The evaluator certifies and agrees that:

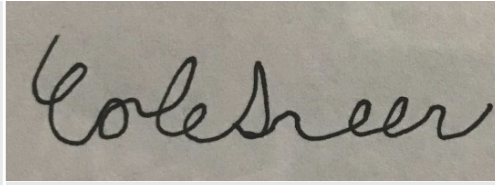
- 1) the statements of fact contained in this report are true and correct.
- 2) the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- 3) I have no present or prospective interest in the property that is the subject of this report and have no personal interest with respect to the parties involved.
- 4) I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- 5) my engagement in this assignment was not contingent upon developing or reporting predetermined results.
- 6) 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 evaluation.
- 7) I have **not** made a personal inspection (viewing) of the property that is the subject of this report.
- 8) I have personally prepared all opinions and conclusions concerning the subject property that were set forth in the evaluation report.

EVALUATOR SIGNOFF

Evaluator Name

Cole Green

Evaluator Signature



Signature Date

12/26/2024

SUBJECT & CLIENT

Address 8010 Falls Ln	City Parkland	County Broward	State FL	Zip 33067
Borrower Chad P Pugatch		Co-Borrower		
Client Seacoast National Bank	Address 815 Colorado Ave	City Stuart	State FL	Zip 34994

TYPE OF INSPECTION PERFORMED

- ☒ Exterior Only From Street
- ☐ Walk-In Interior and Exterior
- ☐ Security Gate or Driveway Only (Property Not Viewed Directly)

EVIDENCE OF LISTING STATUS

Evidence Subject For Sale ☐ Yes ☒ No

If Yes, Distressed Listing ☐ Yes ☐ No

List Price []

List Date [] DOM []

MARKET INFLUENCES

Boarded Up Homes In Area ☐ Yes ☒ No

Significant Area Non-Residential Use

Commercial	☐ Yes ☒ No
Industrial	☐ Yes ☒ No
Agricultural	☐ Yes ☒ No
Golf/Recreational	☐ Yes ☒ No
Lake or Ocean	☐ Yes ☒ No
National Park/Forest	☐ Yes ☒ No
Government/Military	☐ Yes ☒ No
Vacant	☐ Yes ☒ No
Other []	☐ Yes ☒ No

EXTERNAL FACTORS

Adverse External Factors

Fronts/Sides/Backs Busy Street	☐ Yes ☒ No
High Tension Electrical Wires	☐ Yes ☒ No
Vacant/Abandoned Property	☐ Yes ☒ No
Landfill or Transfer Station	☐ Yes ☒ No
Commercial/Industrial Influences	☐ Yes ☒ No
Railroad Tracks	☐ Yes ☒ No
Freeway/Highway Influence	☐ Yes ☒ No
Private or Public Airport	☐ Yes ☒ No
Easements/Encroachments	☐ Yes ☒ No
Noxious Or Hazardous Odors	☐ Yes ☒ No
Other []	☐ Yes ☒ No

Positive External Factors

Resort	☐ Yes ☒ No
Golf Course	☐ Yes ☒ No
Waterfront	☐ Yes ☒ No
Beach Access	☐ Yes ☒ No
Lake Access	☐ Yes ☒ No
Marina/Boat Ramp Access	☐ Yes ☒ No
Gated Community / Security Gate	☒ Yes ☐ No
View [Canel]	☒ Yes ☐ No
Other []	☐ Yes ☒ No

PROPERTY TYPE

☒ SFR - Detached	☐ Row/Townhouse - End Unit
☐ SFR - Attached	☐ Row/Townhouse - Middle Unit
☐ SFR - Semi-Detached / End	☐ Condo - Garden Style
☐ SFR - With Accessory Unit	☐ Condo - Mid-Rise or High-Rise
☐ Duplex	☐ Manufactured
☐ Triplex	☐ Modular
☐ Quadruplex	☐ Commercial / Mixed-Use
☐ Other []	Use Typical - Area ☒ Yes ☐ No

ADDITIONAL IMPROVEMENTS

☐ Guest Unit / Cottage

☐ Outbuildings

☐ Apparent Additions

☐ Solar Panels

☐ Other []

☒ Porch [covered]

☒ Patio [pavers around pool]

☒ Pool [inground]

☐ Fence []

CAR STORAGE

☐ None

☐ Carport # Cars []

☒ Garage # Cars [3]

☒ Driveway # Cars [8]

Surface [Other]

Garage/Carport Design

☒ Attached

☐ Detached

☐ Built-In

SUBJECT SITE / LOT

Lot Size [1.15] Lot Shape [Mostly Rectangular]

Utilities	Public	Other	Description
Electricity	☒	☐	[Florida Power & Light]
Gas	☒	☐	[none available]
Water	☒	☐	[City of Parkland Utilities]
Sewer	☒	☐	[City of Parkland Utilities]

Offsite Improvements	Public	Private	Description
Street	☒	☐	[Asphalt]
Alley	☒	☐	[None]

Are Utilities / Offsite Improvements Typical of the Area? ☒ Yes ☐ No

SUBJECT IMPROVEMENTS

# Stories [1]	Year Built [1996]	Foundation / Basement
Design [Concrete Block]		☒ Concrete Slab
Exterior Walls [Stucco]		☐ Crawl Space
Roof Surface [Ceramic Tile]		☐ Basement
Gutter Type [Metal]		☐ Full
Window Type [Metal]		☐ Partial
Fireplace # [0] [None]		☐ Finished

SUBJECT CONDITION

☐ Excellent / Like New	Subject Condition Related to Neighboring Properties	
☐ Good / Very Good	☒ Similar	☐ Not Viewed
☒ Average	☐ Slightly Inferior	☐ Considerably Inferior
☐ Fair / Below-Average	☐ Slightly Superior	☐ Considerably Superior
☐ Poor	Occupancy	
☐ Uninhabitable	Property Appears Vacant	☐ Yes ☒ No
☐ Not Viewed	If Vacant, Is Home Secured?	☐ Yes ☐ No

Deferred Maintenance

Siding Damaged	☐ Yes ☒ No	Roof Disrepair / Lifting Shingles	☐ Yes ☒ No
Peeling Paint	☐ Yes ☒ No	Fire or Water Evidence / Damage	☐ Yes ☒ No
Broken Windows	☐ Yes ☒ No	Dry Rot / Decaying Wood	☐ Yes ☒ No
Foundation Damaged	☐ Yes ☒ No	Landscape Not Maintained	☐ Yes ☒ No
Under Construction	☐ Yes ☒ No	Safety or Habitability Issues Noted	☐ Yes ☒ No

INTERIOR FEATURES AND APPOINTMENTS

☒ No Interior Inspection - N/A	Trim / Finish [N/A]	Heating [N/A]	Appliances [N/A]
[-] # Bedrooms	Walls [N/A]	Heating Fuel [N/A]	Additional Features [N/A]
[-] # Bathrooms	Bath Floor [N/A]	Cooling [N/A]	Window Screens [N/A]
[-] # Total Rooms	Bath Wainscotting [N/A]	Cooling Fuel [N/A]	Storm Sash / Insul [N/A]

MOBILE / MANUFACTURED DWELLING

☒ N/A Wheels / Axles Attached ☐ Yes ☐ No Permanently Affixed to Foundation ☐ Yes ☐ No Manufactured Prior to June 15, 1976 ☐ Yes ☐ No

COMMENTS SECTION - PLEASE COMMENT ON ANY UNUSUAL OR ATYPICAL ITEMS NOTED ABOVE

Circular driveway of brick pavers

SUBJECT & CLIENT

Address	8010 Falls Ln	City	Parkland	County	Broward	State	FL	Zip	33067
Borrower	Chad P Pugatch								
Client	Seacoast National Bank	Address	815 Colorado Ave	City	Stuart	State	FL	Zip	34994

ADDITIONAL COMMENTS

Home located in a manned gated community with clubhouse and recreational facilities. HOA fees maintain the common areas.

INSPECTOR'S CERTIFICATION / LIMITING CONDITIONS

INSPECTOR'S CERTIFICATION: The inspector, hereby certifies and agrees that:

- I have personally conducted the inspection, as defined herein, of the subject property identified in this report and no one else has contributed to the inspection or reporting of the findings.
- The subject photos herein, were taken at the time of the inspection.
- I am knowledgeable about market conditions affecting subject neighborhood and have disclosed any factors that have an effect on subject value or marketability.
- I have sufficient experience marketing properties for sale and rent in subject market area to provide a reliable marketing strategy.
- I am familiar with the immediate vicinity of subject property and have reported any environmental conditions that have an effect on subject value or marketability.
- I have viewed subject from all sides, as possible, and have reported any external influences.
- I have completed an exterior or interior (as noted) inspection of subject property and have reported all observable factors that have an effect on subject value and marketability.
- The statements of fact contained in this report are true and correct and I have not knowingly withheld any information.
- 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.
- I have no present or prospective interest in the property that is the subject of this report and have no personal interest with respect to the parties involved.
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CONTINGENT AND LIMITING CONDITIONS: The above certification is subject to the following conditions:

Unless otherwise stated in this report, the inspector has no knowledge of any concealed or unapparent conditions of the property or adverse environmental conditions that would make the property more or less valuable, and has assumed that there are no such conditions and make no guarantees or warranties, expressed or implied, regarding the condition of the property. The inspector 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 inspector is not an expert in the field of environmental hazards, this report must not be considered as an environmental assessment of the property. In addition this report is not an estimate of value. This report is only intended to help determine the existence and exterior condition of the subject property on the date and time of the inspection for mortgage finance transactions. The subject interior was not inspected (unless noted in the report) and the assumption is made that the interior condition of the subject is similar to the exterior condition of the property.

Company Coldwell Banker

Address 2255 NW 62nd Dr

City, St Zip Boca Raton, FL 33496

Phone 561-400-0550

License BK3154438

Susan Fineman

12/24/2024

Inspector / Inspection Date

SUBJECT & CLIENT

Address 8010 Falls Ln	City Parkland	County Broward	State FL	Zip 33067
Borrower Chad P Pugatch				
Client Seacoast National Bank	Address 815 Colorado Ave	City Stuart	State FL	Zip 34994

SUBJECT PROPERTY PHOTO ADDENDUM



SUBJECT FRONT VIEW



SUBJECT LEFT SIDE VIEW



SUBJECT RIGHT SIDE VIEW

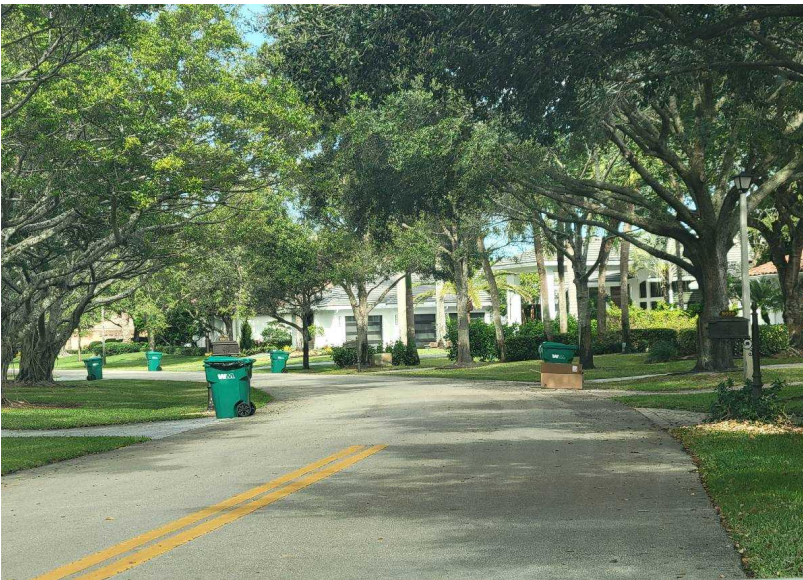
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SUBJECT PROPERTY PHOTO ADDENDUM



ADDRESS VERIFICATION



LEFT STREET SCENE



RIGHT STREET SCENE

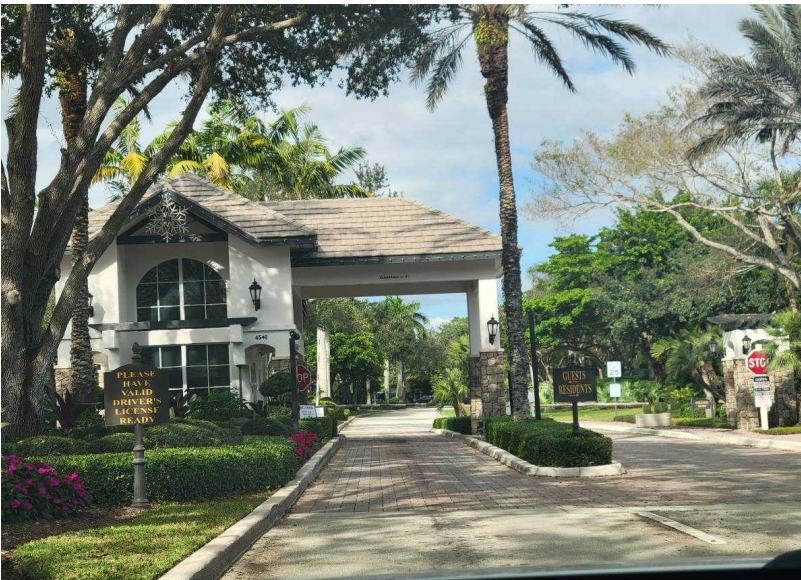
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SUBJECT PROPERTY PHOTO ADDENDUM



STREET SIGN



Community manned gate