



APPRAISAL OF REAL PROPERTY

LOCATED AT:

14560 NE 3rd Ct
See Supplemental Addendum
Miami, FL 33161

FOR:

1050 Woodward Ave
Detroit, MI 48226

AS OF:

07/25/2023

BY:

Cesar Pineda Cert.Res.RD3873
Preferred Property Appraisal, Inc.
10905 N. Kendall Drive Suite 315
Miami, FL 33176
Pine1026@comcast.net

UNIFORM RESIDENTIAL APPRAISAL REPORT

File No. CP14560

Property Description

Property Address	14560 NE 3rd Ct	City	Miami	State	FL	Zip Code	33161	
Legal Description	See Supplemental Addendum			County				Miami-Dade
Assessor's Parcel No.	30-2219-000-0031	Tax Year	2022	R.E. Taxes	\$ 9,789.97	Special Assessments	\$ 0	
Borrower	Berlin, Anya	Current Owner	Berlin, Adam	Occupant:	<input checked="" type="checkbox"/> Owner	<input type="checkbox"/> Tenant	<input type="checkbox"/> Vacant	
Property rights appraised	<input checked="" type="checkbox"/> Fee Simple	<input type="checkbox"/> Leasehold	Project Type	<input type="checkbox"/> PUD	<input type="checkbox"/> Condominium (HUD/VA only)	HOA \$	0 /Mo.	
Neighborhood or Project Name	North Miami		Map Reference	33124		Census Tract	0003.10	
Sale Price \$	Date of Sale	Description and \$ amount of loan charges/concessions to be paid by seller						
Lender/Client	Address							
Appraiser	Cesar Pineda Cert.Res.RD3873		Address					10905 N. Kendall Drive Suite 315, Miami, FL 33176

SUBJECT

Location	<input type="checkbox"/> Urban	<input checked="" type="checkbox"/> Suburban	<input type="checkbox"/> Rural	Predominant occupancy	Single family housing		Present land use %		Land use change	
Built up	<input checked="" type="checkbox"/> Over 75%	<input type="checkbox"/> 25-75%	<input type="checkbox"/> Under 25%		Owner	PRICE \$ (000)	AGE (yrs)	One family	40	<input checked="" type="checkbox"/> Not likely
Growth rate	<input type="checkbox"/> Rapid	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Slow	Tenant	330	Low 1	2-4 family	20	<input type="checkbox"/> In process	
Property values	<input type="checkbox"/> Increasing	<input checked="" type="checkbox"/> Stable	<input type="checkbox"/> Declining	Vacant (0-5%)	1,300	High 75	Multi-family	20	To:	
Demand/supply	<input type="checkbox"/> Shortage	<input checked="" type="checkbox"/> In balance	<input type="checkbox"/> Over supply	Vac.(over 5%)	Predominant		Commercial	10		
Marketing time	<input type="checkbox"/> Under 3 mos.	<input checked="" type="checkbox"/> 3-6 mos.	<input type="checkbox"/> Over 6 mos.		450	60	Parks	10		

Note: Race and the racial composition of the neighborhood are not appraisal factors.
 Neighborhood boundaries and characteristics: The subject is bound to the South by NE 135 Street, to the North by NE 167 Street, to the East by NE 6 Avenue, and West by N. Miami Avenue.

NEIGHBORHOOD

Factors that affect the marketability of the properties in the neighborhood (proximity to employment and amenities, employment stability, appeal to market, etc.):
The subject property is located within the northern section of Miami-Dade County. This particular section of Miami Unincorporated is mostly comprised of detached single family homes predominantly built throughout the late 1960s which are similar to the subject property in terms of design and appeal. Recreational parks, public schools, and some vacant lots, account for this neighborhood's "Other" present land use percentage.

Market conditions in the subject neighborhood (including support for the above conclusions related to the trend of property values, demand/supply, and marketing time -- such as data on competitive properties for sale in the neighborhood, description of the prevalence of sales and financing concessions, etc.):
 A reasonable estimate of 'Exposure Time' for a property of similar value and with similar features to the subject would be in the range of 30-60 days. Exposure time is the estimated length of time the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal; a retrospective estimate based on an analysis of past events.

PUD

Project Information for PUDs (If applicable) - - Is the developer/builder in control of the Home Owners' Association (HOA)? Yes No N/A
 Approximate total number of units in the subject project: N/A Approximate total number of units for sale in the subject project: N/A
 Describe common elements and recreational facilities: The subject property is not located within a planned unit development ("PUD").

SITE

Dimensions	Not Available			Topography	Level To Street			
Site area	52,272	Corner Lot	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Size	Larger Than Typical			
Specific zoning classification and description	RU-1/Single Family Residential			Shape	Irregular			
Zoning compliance	<input checked="" type="checkbox"/> Legal	<input type="checkbox"/> Legal nonconforming (Grandfathered use)	<input type="checkbox"/> Illegal	<input type="checkbox"/> No zoning	Drainage	Appears Adequate		
Highest & best use as improved:	<input checked="" type="checkbox"/> Present use	<input type="checkbox"/> Other use (explain)		View	Residential			
Utilities	Public	Other	Off-site Improvements	Type	Public	Private	Landscaping	Modest
Electricity	<input checked="" type="checkbox"/>		Street	Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Driveway Surface	Brick Pavers
Gas	<input type="checkbox"/> None		Curb/gutter	None	<input type="checkbox"/>	<input type="checkbox"/>	Apparent easements	Electrical Easement
Water	<input checked="" type="checkbox"/>		Sidewalk	Concrete	<input checked="" type="checkbox"/>	<input type="checkbox"/>	FEMA Special Flood Hazard Area	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
Sanitary sewer	<input type="checkbox"/> Septic Tank(s)		Street lights	Wood Post	<input checked="" type="checkbox"/>	<input type="checkbox"/>	FEMA Zone	AE Map Date 9/11/2009
Storm sewer	<input type="checkbox"/>		Alley	None	<input type="checkbox"/>	<input type="checkbox"/>	FEMA Map No.	12086C0137L

Comments (apparent adverse easements, encroachments, special assessments, slide areas, illegal or legal nonconforming zoning use, etc.): This report, and the opinion of market value, includes not only the improved site (14560 NE 3 Court), but also the rear lot which is currently improved with a swimming pool, lounge area, and a detached guest house consisting of 1 bedroom and 1 full bathroom. The site area includes both lots.

DESCRIPTION OF IMPROVEMENTS

GENERAL DESCRIPTION		EXTERIOR DESCRIPTION			FOUNDATION		BASEMENT		INSULATION			
No. of Units	1	Foundation	Concrete Slab	Slab	Concrete	Area Sq. Ft.	0	Roof	<input type="checkbox"/>			
No. of Stories	1	Exterior Walls	CBS/Average	Crawl Space	Yes	% Finished	0	Ceiling	<input type="checkbox"/>			
Type (Det./Att.)	Detached	Roof Surface	Metal	Basement		Ceiling		Walls	<input type="checkbox"/>			
Design (Style)	Custom	Gutters & Dwnspts.	None	Sump Pump		Walls		Floor	<input type="checkbox"/>			
Existing/Proposed	Existing	Window Type		Dampness		Floor		None	<input type="checkbox"/>			
Age (Yrs.)	55	Storm/Screens	None	Settlement		Outside Entry		Unknown	<input type="checkbox"/>			
Effective Age (Yrs.)	20	Manufactured House	No	Infestation	None							
ROOMS	Foyer	Living	Dining	Kitchen	Den	Family Rm.	Rec. Rm.	Bedrooms	# Baths	Laundry	Other	Area Sq. Ft.
Basement												0
Level 1	1	1		1		1		2	2.0			
Level 2												
Finished area above grade contains:			6 Rooms;		2 Bedroom(s);		2 Bath(s);		1,857 Square Feet of Gross Living Area			
INTERIOR		HEATING		KITCHEN EQUIP.		ATTIC		AMENITIES		CAR STORAGE:		
Floors	Materials/Condition	Type	Central	Refrigerator	<input checked="" type="checkbox"/>	None	<input type="checkbox"/>	Fireplace(s) #	0	None	<input checked="" type="checkbox"/>	
Walls	Porcelain Tile/Gd.	Fuel	FWC	Range/Oven	<input checked="" type="checkbox"/>	Stairs	<input type="checkbox"/>	Patio	Covered	Garage	# of cars	
Trim/Finish	Drywall/Average	Condition	Electric	Disposal	<input checked="" type="checkbox"/>	Drop Stair	<input type="checkbox"/>	Deck	Wood	Attached	N/A	
Bath Floor	Wood Basebrds/Av	COOLING	Good	Dishwasher	<input checked="" type="checkbox"/>	Scuttle	<input checked="" type="checkbox"/>	Porch	Entry	Detached	N/A	
Bath Wainscot	Porcelain Tile/Gd.	Central	Yes	Fan/Hood	<input type="checkbox"/>	Floor	<input type="checkbox"/>	Fence	Elect. Gate	Built-In	N/A	
Doors	Sliding Doors/Good	Other	Split Sys	Microwave	<input checked="" type="checkbox"/>	Heated	<input type="checkbox"/>	Pool	In-Ground	Carport	N/A	
		Condition	Good	Washer/Dryer	<input checked="" type="checkbox"/>	Finished	<input type="checkbox"/>			Driveway	20	

Additional features (special energy efficient items, etc.): No additional features were noted.

COMMENTS

Condition of the improvements, depreciation (physical, functional, and external), repairs needed, quality of construction, remodeling/additions, etc.: The property is a custom built estate which, as per public records, was built in 1968. The main house consists of 2 bedrooms and 2 full bathrooms with an office/den. The rear lot offers a detached guest house with one additional bedroom and bathroom, along with a permitted swimming pool and cabana area.
 Adverse environmental conditions (such as, but not limited to, hazardous wastes, toxic substances, etc.) present in the improvements, on the site, or in the immediate vicinity of the subject property.: No adverse conditions noticed within the subject vicinity.

UNIFORM RESIDENTIAL APPRAISAL REPORT

File No. CP14560

Valuation Section

COST APPROACH	ESTIMATED SITE VALUE	= \$	Comments on Cost Approach (such as, source of cost estimate, site value, square foot calculation and for HUD, VA and FmHA, the estimated remaining economic life of the property): Due to the fact that potential buyers in this market place/area do not consider this approach to value relevant when determining property values relative to single family homes, this approach was not developed.
	ESTIMATED REPRODUCTION COST-NEW-OF IMPROVEMENTS:		
	Dwelling 1,857 Sq. Ft. @ \$	= \$	
	0 Sq. Ft. @ \$	=	
		=	
	Garage/Carport Sq. Ft. @ \$	=	
	Total Estimated Cost New	= \$	
	Less Physical Functional External		
	Depreciation	= \$	
	Depreciated Value of Improvements	= \$	
"As-is" Value of Site Improvements	= \$		
INDICATED VALUE BY COST APPROACH		= \$	

ITEM	SUBJECT	COMPARABLE NO. 1		COMPARABLE NO. 2		COMPARABLE NO. 3	
Address	14560 NE 3rd Ct Miami, FL 33161	370 NE 146th Ter Miami, FL 33161		14100 NE 1st Ave Miami, FL 33161		14600 S Spur Dr Miami, FL 33161	
Proximity to Subject		0.07 miles NE		0.41 miles SW		0.06 miles NW	
Sales Price	\$	\$	930,000	\$	1,650,000	\$	970,000
Price/Gross Living Area	\$	\$	308.87	\$	764.24	\$	419.01
Data and/or Verification Source	Inspection Public Records	MixChange A11392505 Listing Agent/Public Records		MixChange F10312955 Listing Agent/Public Records		MixChange A11212272 Listing Agent/Public Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.
Sales or Financing Concessions		ArmLth	0	ArmLth	0	ArmLth	0
Date of Sale/Time		Cash Purchase	0	Cash Purchase	0	Conventional	0
Location	Residential	Residential		Residential		Residential	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	52,272 Sq. Ft.	14,140 Sq. Ft.	+381,320	51,704 Sq. Ft.		21,183 Sq. Ft.	+310,890
View	Residential	Residential		Residential		Residential	
Design and Appeal	Custom	Custom		Custom		Custom	
Quality of Construction	CBS/1-Story	CBS/1-Story		CBS/1-Story		CBS/1-Story	
Age	55 Years,20	63 Years		71 Years	0	61	0
Condition	Good	Good/Superior	-50,000	Good		Good	
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Baths		Total Bdrms Baths	
Room Count	6 2 2	10 5 3.0	-10,000	8 4 2.0		8 4 2.0	
Gross Living Area	1,857 Sq. Ft.	3,011 Sq. Ft.	-138,500	2,159 Sq. Ft.	-36,200	2,315 Sq. Ft.	-55,000
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Average	Average		Average		Average	
Heating/Cooling	Central A/C	Central A/C		Central A/C		Central A/C	
Energy Efficient Items	None	None		None		None	
Garage/Carport	No Car Storage	No Car Storage		No Car Storage		2-Car Garage	-20,000
Porch, Patio, Deck, Fireplace(s), etc.	Covered Patio	Covered Patio		Open Patio	+8,000	Covered Patio	
Fence, Pool, etc.	0	0		0		0	
Swimming Pool	Swimming Pool	Swimming Pool		No Pool	+35,000	Swimming Pool	
Guest House	Yes	None	+45,000	None	+45,000	None	+45,000
Net Adj. (total)		☒ + ☐ -	\$ 227,820	☒ + ☐ -	\$ 51,800	☒ + ☐ -	\$ 280,890
Adjusted Sales Price of Comparable			\$ 1,157,820		\$ 1,701,800		\$ 1,250,890

Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.): **See Supplemental Addendum.**

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Date, Price and Data Source, for prior sales within year of appraisal	Realquest/Public I	Realquest/Public Records	Realquest/Public Records	Realquest/Public Records
Analysis of any current agreement of sale, option, or listing of subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal:				

INDICATED VALUE BY SALES COMPARISON APPROACH \$ 1,625,000

INDICATED VALUE BY INCOME APPROACH (if Applicable) Estimated Market Rent \$ 0 /Mo. x Gross Rent Multiplier 0 = \$ 0

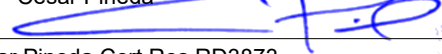
This appraisal is made "as is" subject to the repairs, alterations, inspections or conditions listed below subject to completion per plans & specifications.

Conditions of Appraisal:

Final Reconciliation: Final reliance is given to the market data approach due to the reliability of market data and represents the motives of the typical purchaser. Income approach was not appropriate for this assignment. Due to the lack of vacant land sales and the subject's actual age, the cost-depreciation approach was not applicable.

The purpose of this appraisal is to estimate the market value of the real property that is the subject of this report, based on the above conditions and the certification, contingent and limiting conditions, and market value definition that are stated in the attached Freddie Mac Form 439/FNMA form 1004B (Revised _____).

I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AS OF 07/25/2023 **(WHICH IS THE DATE OF INSPECTION AND THE EFFECTIVE DATE OF THIS REPORT) TO BE** \$ 1,625,000

APPRAISER: Cesar Pineda  **SUPERVISORY APPRAISER (ONLY IF REQUIRED):** _____

Signature _____ Name _____ Did Did Not Inspect Property

Name Cesar Pineda Cert.Res.RD3873 Name _____

Date Report Signed 08/15/2023 Date Report Signed _____

State Certification # Cert Res RD3873 State FL State Certification # _____ State _____

Or State License # _____ Or State License # _____

UNIFORM RESIDENTIAL APPRAISAL REPORT MARKET DATA ANALYSIS

These recent sales of properties are most similar and proximate to subject and have been considered 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 the 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	COMPARABLE NO. 4	COMPARABLE NO. 5	COMPARABLE NO. 6	
SALES COMPARISON ANALYSIS	14560 NE 3rd Ct Address Miami, FL 33161		14040 N Miami Ave Miami, FL 33168			
	Proximity to Subject		0.55 miles SW			
	Sales Price		\$	\$ 1,700,000	\$	
	Price/Gross Living Area		\$ <input type="checkbox"/>	\$ 619.99 <input type="checkbox"/>	\$ <input type="checkbox"/>	
	Data and/or Verification Sources		Inspection Public Records	MlxChange A11276638 Listing Agent/Public Records		
	VALUE ADJUSTMENTS		DESCRIPTION	DESCRIPTION + (-)\$ Adjust.	DESCRIPTION + (-)\$ Adjust.	DESCRIPTION + (-)\$ Adjust.
	Sales or Financing			ArmLth 0		
	Concessions			Conventional 0		
	Date of Sale/Time			06/30/2023 0		
	Location		Residential	Residential		
	Leasehold/Fee Simple		Fee Simple	Fee Simple		
	Site		52,272 Sq. Ft.	31,158 Sq. Ft. +211,140		
	View		Residential	Residential		
	Design and Appeal		Custom	Custom		
	Quality of Construction		CBS/1-Story	CBS/1-Story		
	Age		55 Years,20	71 Years		
	Condition		Good	Good/Superior -150,000		
	Above Grade		Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths
	Room Count		6 2 2	10 5 3.0 -10,000		
	Gross Living Area		1,857 Sq. Ft.	2,742 Sq. Ft. -106,200	Sq. Ft.	Sq. Ft.
	Basement & Finished Rooms Below Grade		0sf	0sf		
	Functional Utility		Average	Average		
	Heating/Cooling		Central A/C	Central A/C		
	Energy Efficient Items		None	None		
	Garage/Carport		No Car Storage	No Car Storage		
Porch, Patio, Deck, Fireplace(s), etc.		0	0			
Fence, Pool, etc.		Swimming Pool	Swimming Pool			
Guest House		Yes	None +45,000			
Net Adj. (total)			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -10,060	<input type="checkbox"/> + <input type="checkbox"/> - \$	<input type="checkbox"/> + <input type="checkbox"/> - \$	
Adjusted Sales Price of Comparable			\$ 1,689,940	\$	\$	
Date, Price and Data Source for prior sales within year of appraisal		Realquest/Public I	Realquest/Public Records			
COMMENTS	Comments: <u>See Supplemental Addendum.</u>					

Borrower	Berlin, Anya	File No.	CP14560
Property Address	14560 NE 3rd Ct		
City	Miami	County	Miami-Dade
		State	FL
		Zip Code	33161
Lender/Client			

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

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

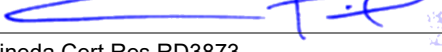
- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise 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.
- **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.**
- 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 did make 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).

Comments on Appraisal and Report Identification

Note any USPAP related issues requiring disclosure and any State mandated requirements:

The intended user of this appraisal report is the Lender/Client. The intended use is to evaluate the property that is the subject of this appraisal for a conventional mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value as stated within the Certification and Limited Conditions. No additional Intended users are identified by the appraiser.

APPRAISER:

Signature: 

Name: Cesar Pineda Cert.Res.RD3873
Preferred Property Appraisal, Inc.

State Certification #: Cert Res RD3873
 or State License #: _____

State: FL Expiration Date of Certification or License: 11/30/2024

Date of Signature and Report: 08/15/2023

Effective Date of Appraisal: 07/25/2023

Inspection of Subject: None Interior and Exterior Exterior-Only

Date of Inspection (if applicable): 07/25/2023

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: _____

Name: _____

State Certification #: _____
 or State License #: _____

State: _____ Expiration Date of Certification or License: _____

Date of Signature: _____

Inspection of Subject: None Interior and Exterior Exterior-Only

Date of Inspection (if applicable): _____

Subject Photo Page

Borrower	Berlin, Anya				
Property Address	14560 NE 3rd Ct				
City	Miami	County	Miami-Dade	State	FL
Lender/Client				Zip Code	33161

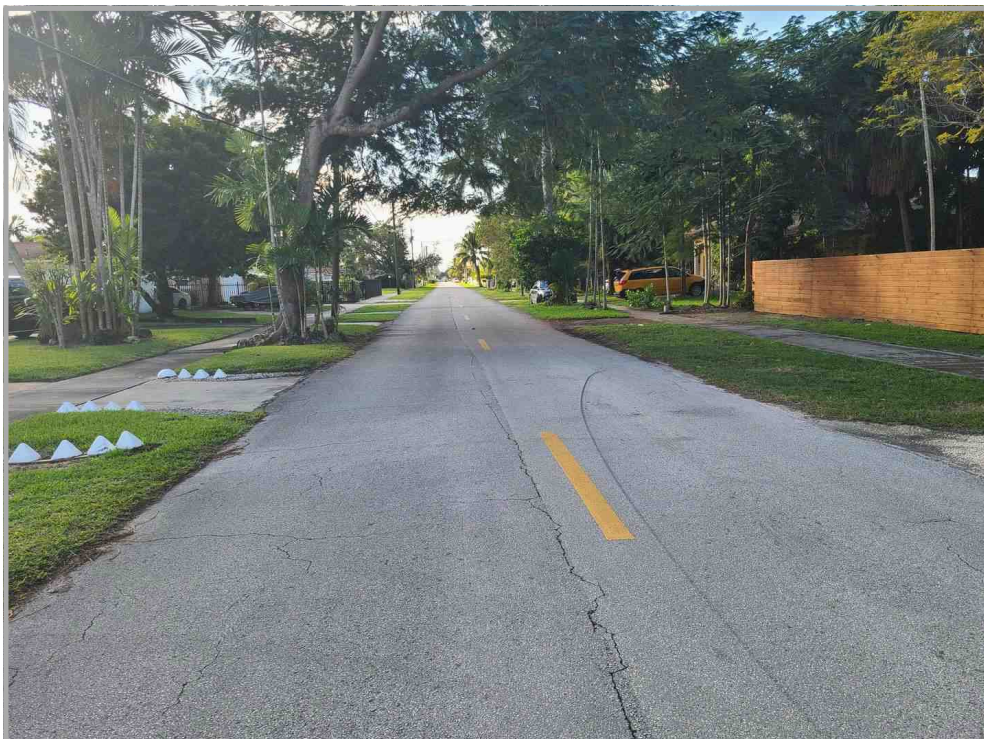


Subject Front

14560 NE 3rd Ct
Sales Price
G.L.A. 1,857
Tot. Rooms 6
Tot. Bedrms. 2
Tot. Bathrms. 2
Location Residential
View Residential
Site 52,272 Sq. Ft.
Quality CBS/1-Story
Age 55 Years,20



Subject Rear



Subject Street

Interior Photos

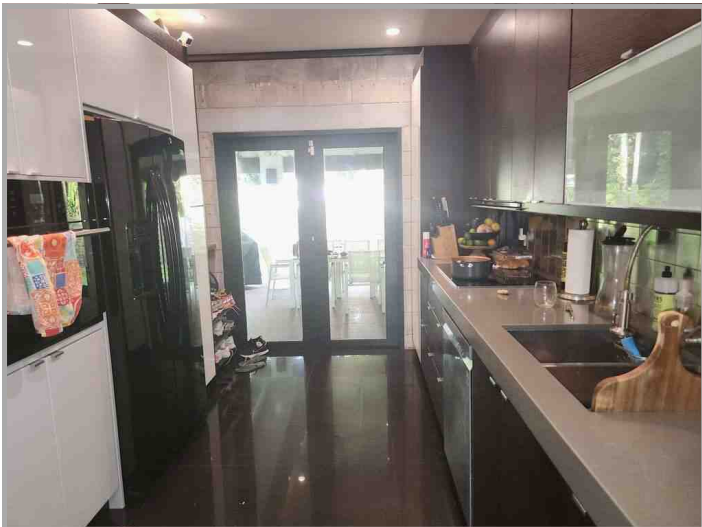
Borrower	Berlin, Anya						
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City	Miami	County	Miami-Dade	State	FL	Zip Code	33161
Lender/Client							



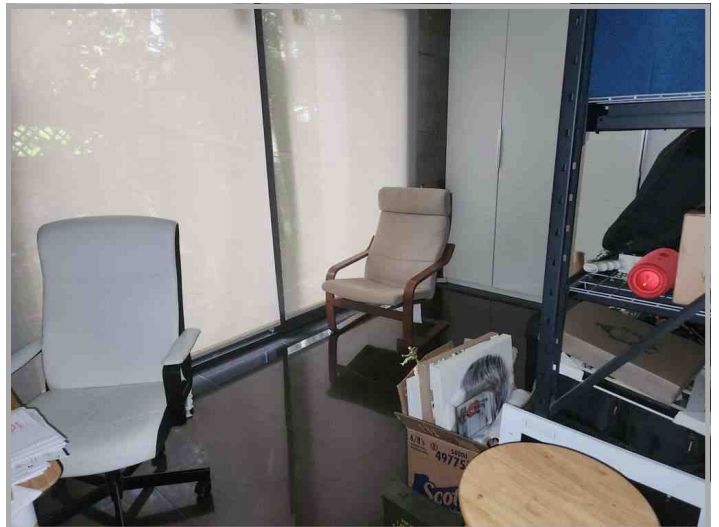
Living Room



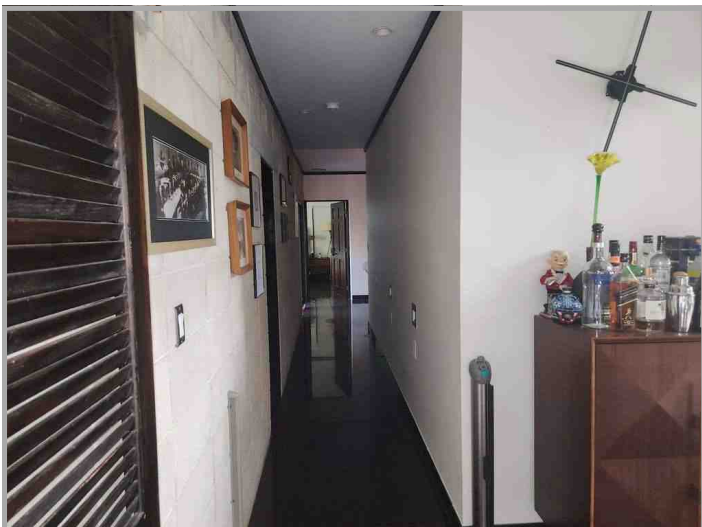
Dining Area



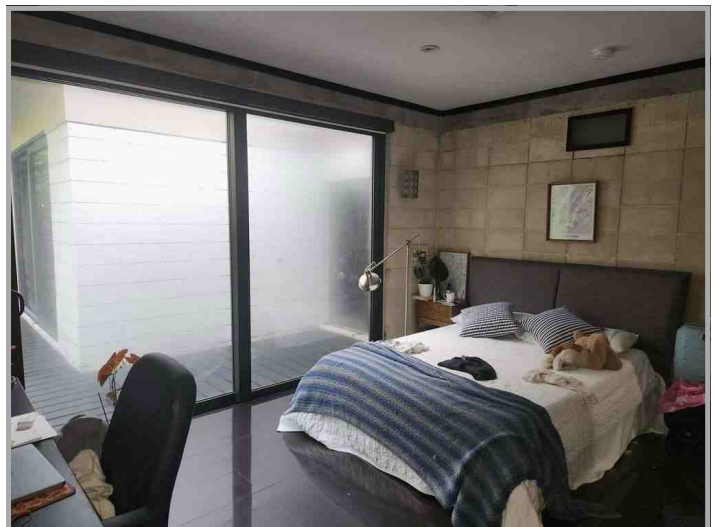
Kitchen



Recreational Room



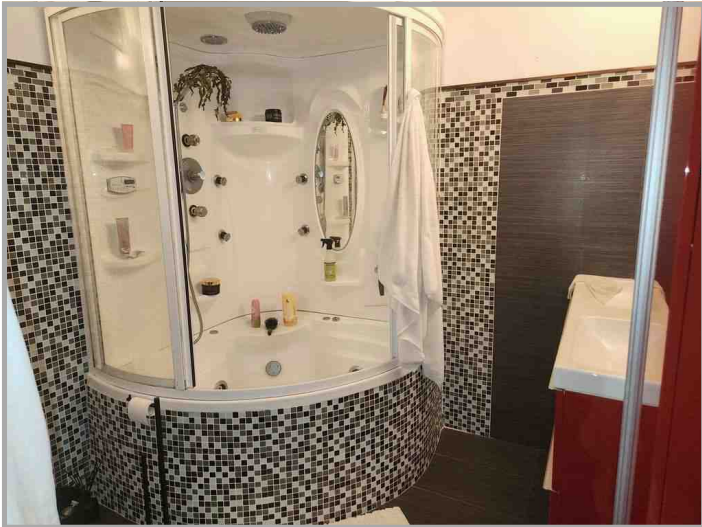
Hallway



Bedroom

Interior Photos

Borrower	Berlin, Anya						
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City	Miami	County	Miami-Dade	State	FL	Zip Code	33161
Lender/Client							



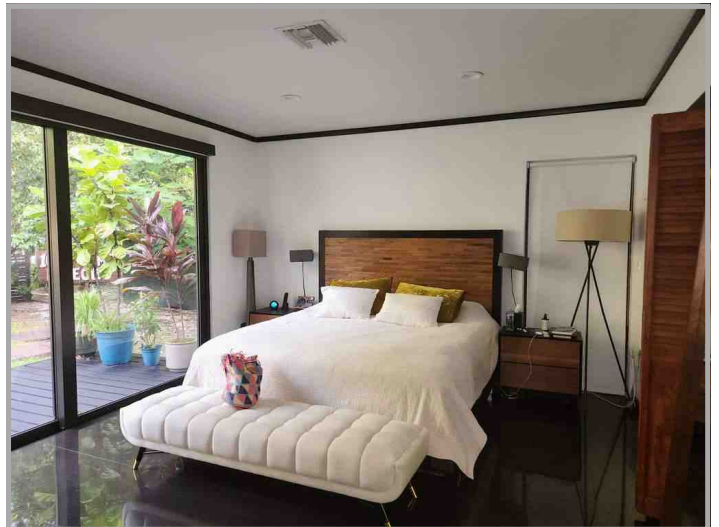
En-Suite Bathroom



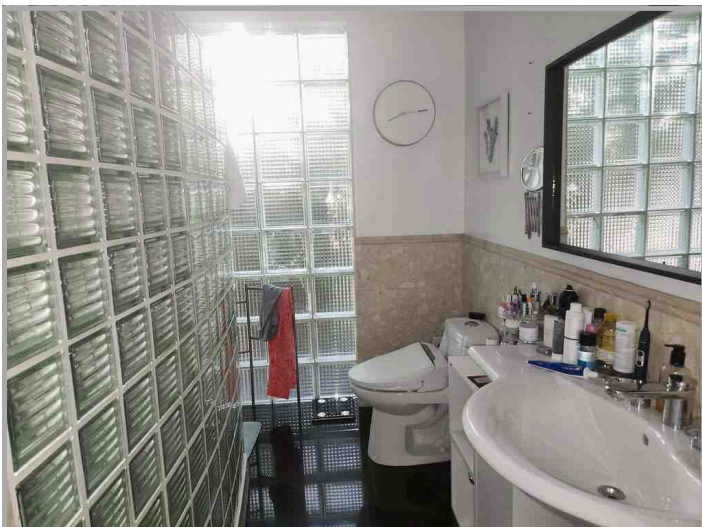
Entrance/Foyer



Den/Office



Master Bedroom



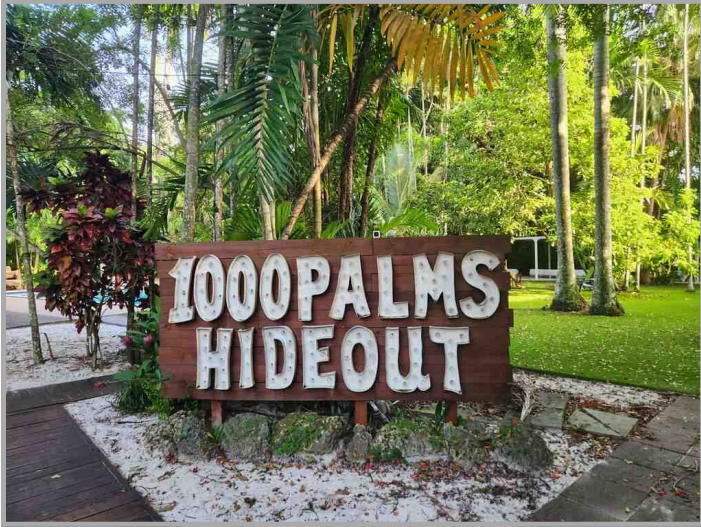
Master Bathroom



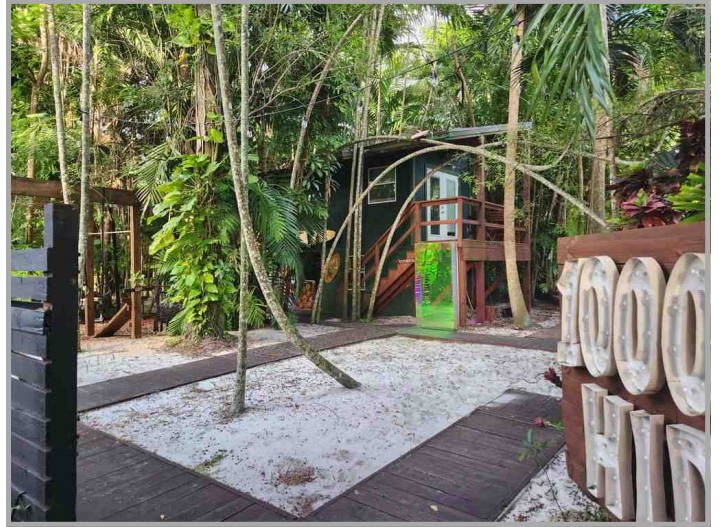
Master Bedroom Walk-In Closet

Additional Photos (Rear Lot/Land)

Borrower	Berlin, Anya						
Property Address	14560 NE 3rd Ct						
City	Miami	County	Miami-Dade	State	FL	Zip Code	33161
Lender/Client							



Additional Rear Lot/Land



Additional Rear Lot/Land



Swimming Pool



Exercise Area



Wood Deck



Wood Pool Deck

Photograph Addendum

Borrower	Berlin, Anya						
Property Address	14560 NE 3rd Ct						
City	Miami	County	Miami-Dade	State	FL	Zip Code	33161
Lender/Client							



Vacant Lot/Land



Walking Path



Guest House Porch



Guest House Bedroom



Full Bathroom



Wood Walkway

Photograph Addendum

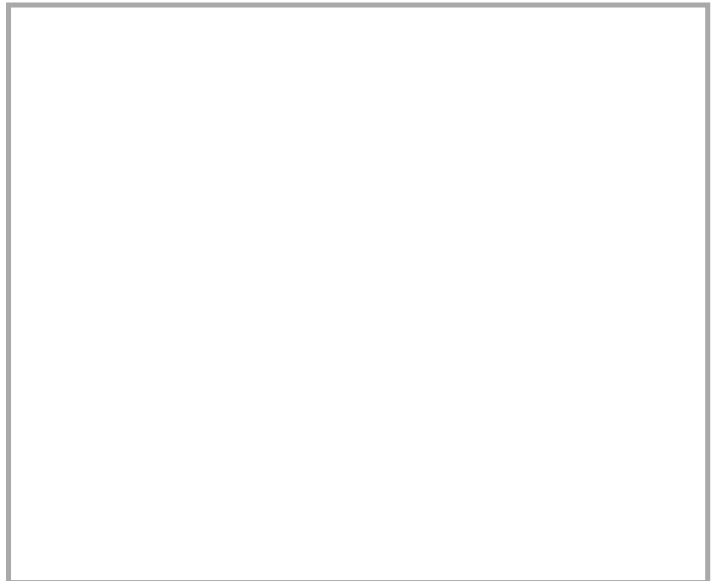
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City	Miami	County	Miami-Dade	State	FL	Zip Code	33161
Lender/Client							



Brick Paved Driveay



Front Porch



Comparable Photo Page

Borrower	Berlin, Anya				
Property Address	14560 NE 3rd Ct				
City	Miami	County	Miami-Dade	State	FL
Lender/Client				Zip Code	33161



Comparable 1

370 NE 146th Ter
 Proximity 0.07 miles NE
 Sale Price 930,000
 GLA 3,011
 Total Rooms 10
 Total Bedrms 5
 Total Bathrms 3.0
 Location Residential
 View Residential
 Site 14,140 Sq. Ft.
 Quality CBS/1-Story
 Age 63 Years



Comparable 2

14100 NE 1st Ave
 Proximity 0.41 miles SW
 Sale Price 1,650,000
 GLA 2,159
 Total Rooms 8
 Total Bedrms 4
 Total Bathrms 2.0
 Location Residential
 View Residential
 Site 51,704 Sq. Ft.
 Quality CBS/1-Story
 Age 71 Years



Comparable 3

14600 S Spur Dr
 Proximity 0.06 miles NW
 Sale Price 970,000
 GLA 2,315
 Total Rooms 8
 Total Bedrms 4
 Total Bathrms 2.0
 Location Residential
 View Residential
 Site 21,183 Sq. Ft.
 Quality CBS/1-Story
 Age 61

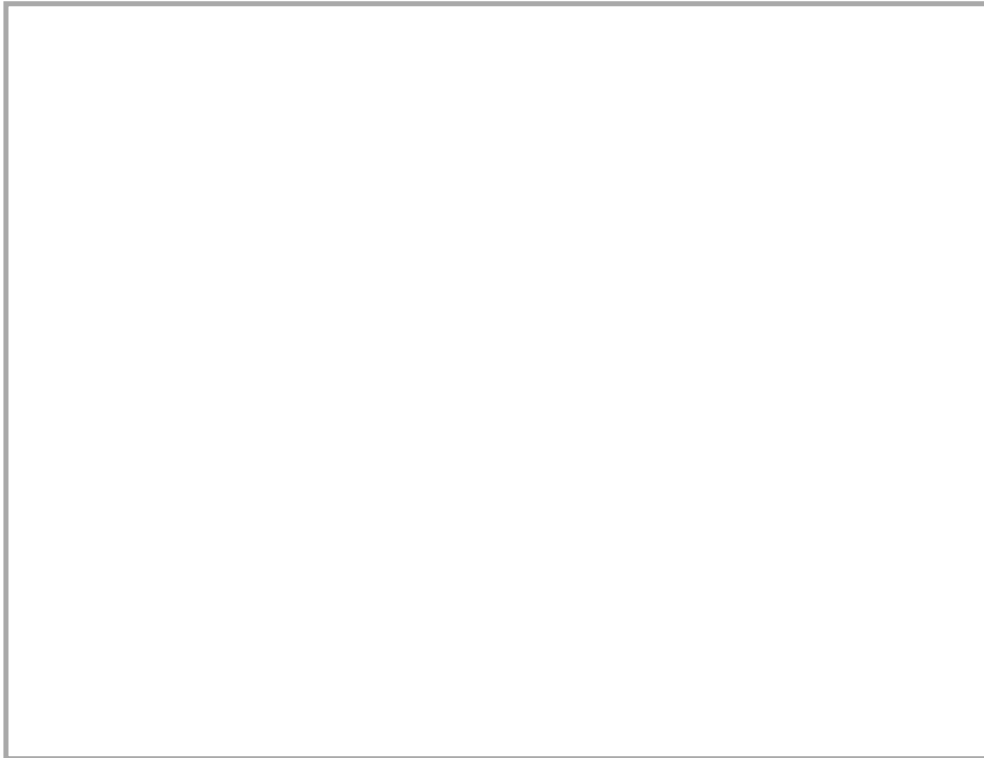
Comparable Photo Page

Borrower	Berlin, Anya				
Property Address	14560 NE 3rd Ct				
City	Miami	County	Miami-Dade	State	FL
Lender/Client				Zip Code	33161



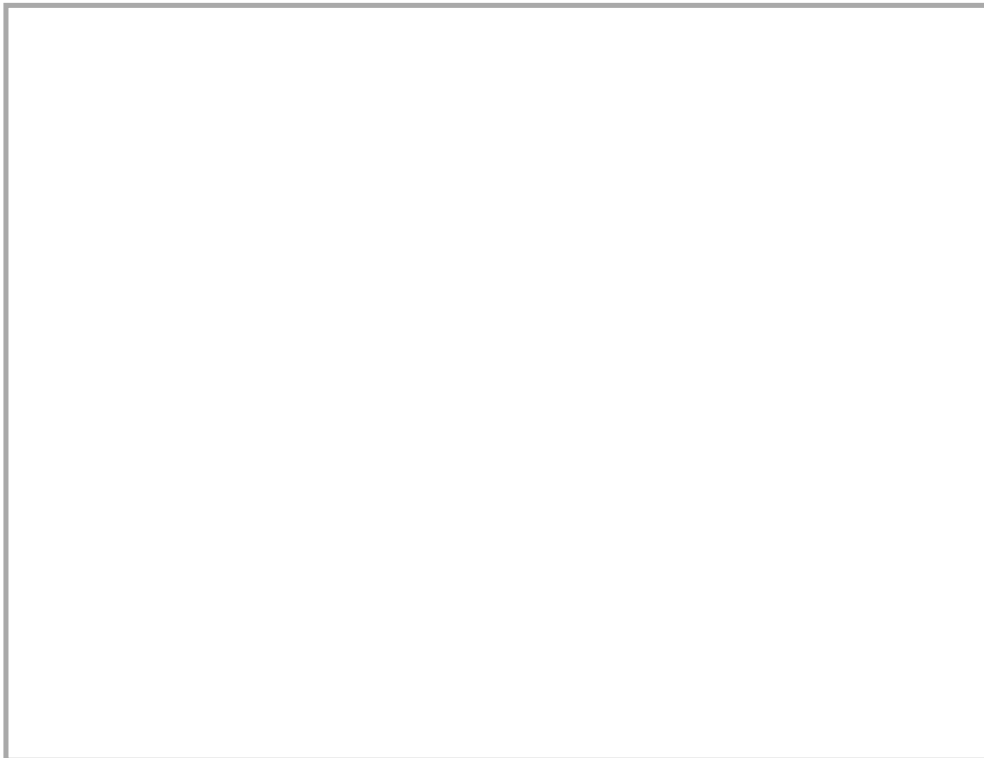
Comparable 4

14040 N Miami Ave
 Proximity 0.55 miles SW
 Sale Price 1,700,000
 GLA 2,742
 Total Rooms 10
 Total Bedrms 5
 Total Bathrms 3.0
 Location Residential
 View Residential
 Site 31,158 Sq. Ft.
 Quality CBS/1-Story
 Age 71 Years



Comparable 5

Proximity
 Sale Price
 GLA
 Total Rooms
 Total Bedrms
 Total Bathrms
 Location
 View
 Site
 Quality
 Age

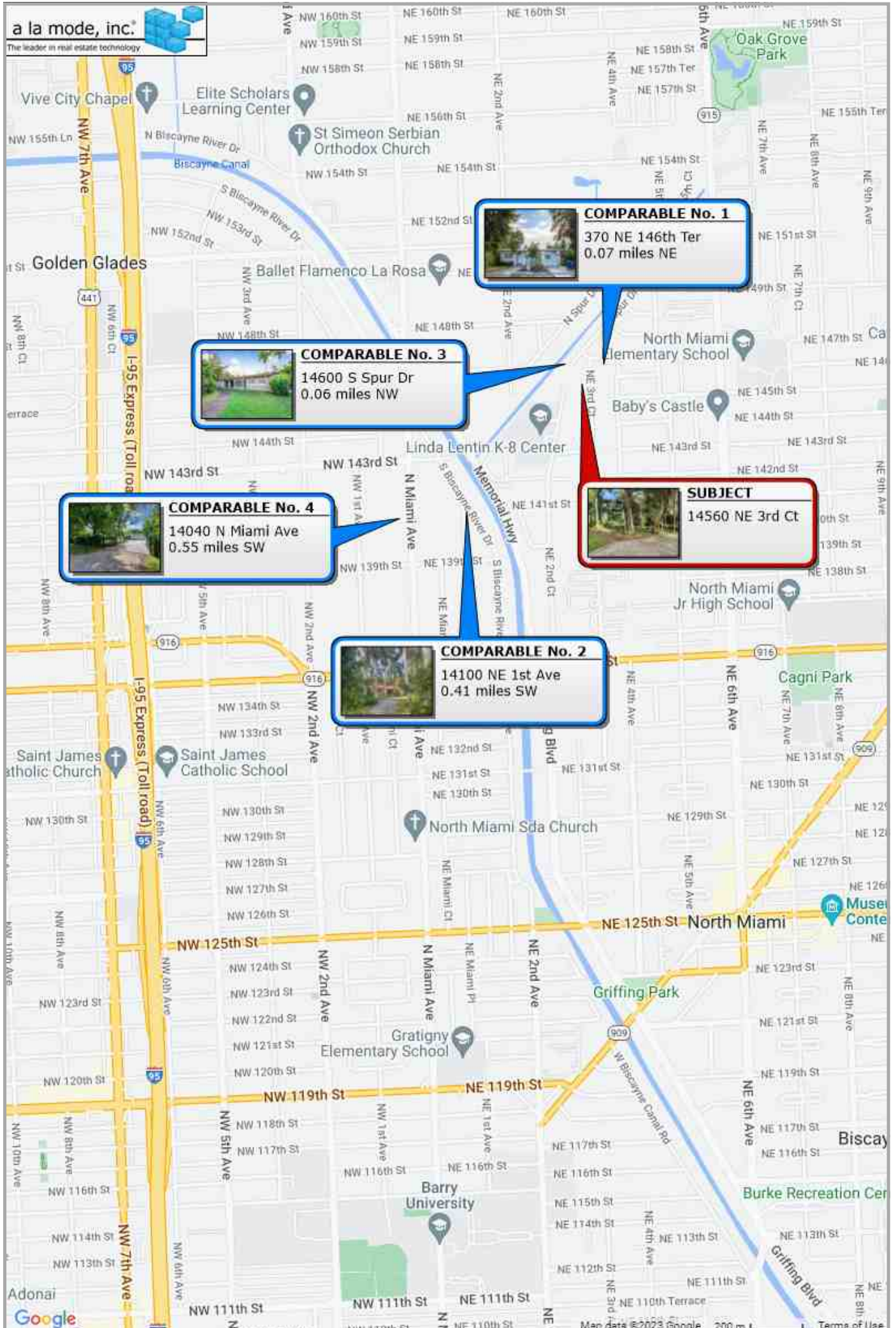


Comparable 6

Proximity
 Sale Price
 GLA
 Total Rooms
 Total Bedrms
 Total Bathrms
 Location
 View
 Site
 Quality
 Age

Location Map

Borrower	Berlin, Anya				
Property Address	14560 NE 3rd Ct				
City	Miami	County	Miami-Dade	State	FL
Lender/Client				Zip Code	33161



Appraiser's Current 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

PINEDA, CESAR

10905 SW 88TH STREET UNIT#315
MIAMI FL 33176

LICENSE NUMBER: RD3873

EXPIRATION DATE: NOVEMBER 30, 2024

Always verify licenses online at MyFloridaLicense.com



Do not alter this document in any form.

This is your license. It is unlawful for anyone other than the licensee to use this document.

E & O Insurance Policy

Accelerant National Insurance Company
 (A Stock Company)
 400 Northridge Road, Suite 800
 Sandy Springs, GA 30350

**REAL ESTATE PROFESSIONAL
 ERRORS AND OMISSIONS INSURANCE POLICY
 DECLARATIONS**

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR EXTENDED REPORTING PERIOD.

PLEASE READ YOUR POLICY CAREFULLY.

Policy Number: NRE40PL100452-00

Renewal of: New

1. **Named Insured:** Preferred Property Appraisal, Inc.
2. **Address:** 10907 S.W. 88 Street #315
Miami, FL 33176
3. **Policy Period:** **From: May 22, 2023** **To: May 22, 2024**
12:01 A.M. Standard Time at the address of the **Named Insured** as stated in item 2. Above.
4. **Limit of Liability:**
 - A. Each **Claim** Limit of Liability **\$ 1,000,000**
 - B. Policy Aggregate Limit of Liability **\$ 1,000,000**
5. **Deductible:** **\$ 5,000** Each **Claim**
6. **Policy Premium:** **\$ 525** **State Taxes/Surcharges:** **\$ 10.50**
7. **Retroactive Date:** **Full Prior Acts**
8. **Notice to Company:** Notice of a **Claim** or Potential **Claim** should be sent to:
OREP Insurance Services: info@orep.org
6353 El Cajon Blvd, Suite 124-605
San Diego, CA 92115
9. **Program Administrator:** OREP Insurance Services, LLC – info@orep.org
10. **Forms and Endorsements Attached at Policy Inception:** See Schedule of Forms

If required by state law, this policy will be countersigned by an authorized representative of the Company.

Date: June 5, 2023

By: Isaac Peck
Authorized Representative