

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

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	Property Addr			0 NE 3rd (Ĺ	ity Miami				State FL	Zip Code 3	33161
	Legal Descrip				ntal Adder	<u>ndum</u>							County Mian		
	Assessor's Pa			<u>-2219-00</u>	<u>0-0031</u>				ax Year 2022	R.E	. Taxes	s \$ 9,789.9		Special Assessn	
CT	Borrower Be	erlin, A	nya			Cu	urrent Owner	Berlin, Ada				Occupant	t: 🗙 Owner	Tena	nt Vacant
SUBJECT	Property right	ts apprais	sed	X Fee	Simple	Leasehold	d	Project Type	PUD		Condo	minium (HUI	D/VA only)	HOA \$ () /Mo.
ร	Neighborhood	d or Proje	ect Nan	ne No	rth Miami				Map Refere	ence 33°	124		Ce	ensus Tract OC	03.10
	Sale Price \$				Date of Sale	;		Descript	ion and \$ amount (of loan ch	arges/c	oncessions to	be paid by sel	er	
	Lender/Client						Ad	dress							
	Appraiser	Ces	ar Pi	neda Cer	t.Res.RD3	3873	Ad	dress 10905	N. Kendall D	Drive Su	uite 3	315, Miam	i, FL 3317	6	
	Location		Urbar	1 X	Suburban	Rural		Predominant	Single	family ho		Preser	nt land use %	Lar	d use change
	Built up	X	Over '	75%	25-75%	Unde	er 25%	occupancy	PRICE \$(000)		AGE (yrs)	One fami	ly 40	X No	t likely Likely
	Growth rate		Rapid		Stable	Slow	, [X Owner	330	Low	1	2-4 famil	y 20	_ =	orocess
	Property value	es 🗌	Increa			Decli	1 7	Tenant	1,300	High	75	Multi-fam	nily 20	To:	
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ac	6 Avenue,			•				.9 1						-4- \	
NEIGHBORH00D	The aubice	iffect the	marke	tability of the	properties in	the neighbor	rnood (proxin	nity to employr	nent and amenitie	es, emplo	yment	t stability, app	oeal to market	, etc.): vincernerat	ad ia maatlu
30R									County. Th						
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	percentage	<u>e. </u>													
	Market condit	tions in th	ne subj	ject neighbor	hood (includi	ng support fo	or the above	conclusions re	ated to the trend	of proper	ty valu	ues, demand/	supply, and n	narketing time	
	such as da	ta on coi	mpetitiv	ve properties	for sale in th	e neighborho	ood, descripti	on of the preva	lence of sales an	d financii	ng con	cessions, etc	c.):		
			•			-		•			-		•	of 30-60 day	s. Exposure time
													*		of a sale at market
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	. a.ac on the			<u> ap</u>		_ SSPECTIVE	Jannaic Da	ea on un all	or past C	1110.					
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Ы	Approximate t						N/A						le in the subje		N/A
	Describe com				inai tacilities:	<u>ın</u>	ie subject	property is	not located v	within a					
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	_	52,272)												
	Specific zonin							Corne	r Lot Yes	X No		Size		ger Than T	ypical
	•	•	ication	and descrip	tion <u>F</u>	RU-1/Sing	gle Family	Corne Residentia		X No)		Lar		ypical
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Valuation Section	U	NIFORM RES	SIDENTIAL A	APPRAISAL	REPORT	File No. CP14560)
ESTIMATED SITE VALUE		=	\$	Comments on Co	ost Approach (such as, s	ource of cost estimate, site	
	TION COST-NEW-OF IMPROV			square foot calcu	ulation and for HUD, VA a	and FmHA, the estimated rer	maining
	57_Sq. Ft. @\$					o the fact that potent	_
<u> </u>	<u>0</u> Sq. Ft. @\$					consider this approac	
Garage/Carport Total Estimated Cost New	0 5 0 0	=				perty values relative t	to single
Garage/Carport	Sq. Ft. @\$	=		family home	s, this approach wa	as not developed.	
	sical Functional	External					
Depreciation Pily	Sical Fullctional	=\$:				
Depreciated Value of Impr	rovements	=\$					
"As-is" Value of Site Impro		=\$ ==\$					
INDICATED VALUE BY CO	OT 4 DDDO 4 OU	=\$					
ITEM	SUBJECT	COMPARAB	LE NO. 1	COMPAR	RABLE NO. 2	COMPARABLE	NO. 3
14560 NE	3rd Ct	370 NE 146th Te	r	14100 NE 1st A	ve	14600 S Spur Dr	
Address Miami, FL	33161	Miami, FL 33161		Miami, FL 3316	1	Miami, FL 33161	
Proximity to Subject	_	0.07 miles NE		0.41 miles SW	l	0.06 miles NW	
Sales Price	\$	\$			\$ 1,650,000		970,000
Price/Gross Living Area Data and/or	·	\$ 308.87		\$ 764.24		\$ 419.01 \(\pi\)	1070
Verification Source	Inspection Public Records	MlxChange A113 Listing Agent/Pub		MlxChange F1		MlxChange A11212 Listing Agent/Public	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.	DESCRIPTION	+(-)\$ Adjust.
Sales or Financing	DECOMM HON	ArmLth	0		0	ArmLth	0
Concessions		Cash Purchase	0		1	Conventional	0
Date of Sale/Time		06/15/2023	-	05/01/2023	•	09/09/2022	
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.	1	21,183 Sq. Ft.	+310,890
View	Residential	Residential	i	Residential	!	Residential	
Design and Appeal	Custom	Custom	!	Custom	1	Custom	
Quality of Construction	CBS/1-Story 55 Years,20	CBS/1-Story 63 Years	1	CBS/1-Story 71 Years	0	CBS/1-Story 61	0
Age Condition	Good	Good/Superior	-50,000		U	Good	0
Above Grade	Total Bdrms Baths	Total Bdrms Baths		Total Bdrms Bar	ths	Total Bdrms Baths	
	6 2 2	10 5 3.0		8 4 2		8 4 2.0	
Room Count Gross Living Area Basement & Finished	1,857 Sq. Ft.	3,011 Sq. Ft	¬ ′	1 1		1 1	-55,000
	0sf	0sf		0sf		0sf	
Rooms Below Grade Functional Utility	0						
	Average	Average	-	Average	1	Average	
Heating/Cooling Energy Efficient Items	Central A/C	Central A/C	-	Central A/C		Central A/C	
	None	None	1	None		None	20.000
Garage/Carport Porch, Patio, Deck,	No Car Storage Covered Patio	No Car Storage Covered Patio	!	No Car Storage Open Patio	+8.000	2-Car Garage Covered Patio	-20,000
Fireplace(s), etc.	0	0		0	10,000	0	
Fence, Pool, etc.	Swimming Pool	Swimming Pool	!	No Pool	+35,000	Swimming Pool	
Guest House	Yes	None	+45,000	None	+45,000		+45,000
Net Adj. (total)		X +	227,820	+ -	\$ 51,800	X +	280,890
Adjusted Sales Price							
of Comparable		\$	1,157,820		\$ 1,701,800	\$	1,250,890
Comments on Sales Com	parison (including the subje	ct property's compatibilit	y to the neighborhood	I, etc.):	See Supplementa	al Addendum.	
ITEM	SUBJECT	COMPARAB	LE NO. 1	COMPAR	RABLE NO. 2	COMPARABLE	NO. 3
Date, Price and Data							
Source, for prior sales							
within year of appraisal	Realquest/Public I	Realquest/Public	Records	Realquest/Publ	lic Records	Realquest/Public R	ecords
Analysis of any current ag	greement of sale, option, or	listing of subject property	\prime and analysis of any \vert	prior sales of subject a	and comparables within c	ne year of the date of appra	nisal:
	ALES COMPARISON APPRO			O /M-	Orana Dawl Multiplian	\$	1,625,000 0
	COME APPROACH (if Applic			-	x Gross Rent Multiplier		
This appraisal is made Conditions of Appraisal:	as is" subje	ect to the repairs, alteration	ons, inspections of co	nations listed below	subject to t	completion per plans & spec	cilications.
-							
Final Reconciliation: Fi	nal reliance is given t	o the market data	approach due to	the reliability of	market data and re	presents the motives	s of the
	Income approach wa						
≥ age, the cost-depre	eciation approach wa						
The purpose of this appra	isal is to estimate the marke					id the certification, continge	nt
and limiting conditions, ar	nd market value definition th).	
(O) \ '	RKET VALUE, AS DEFINED	•			•	07/25	/2023
(WHICH IS THE DATE OF I	INSPECTION AND THE EFFE	CTIVE DATE OF THIS RE	•	\$ ERVISORY APPRAISEI	<u>1,625,000</u> R (ONLY IF REQUIRED):		
Signature Cesar F	IIICUA	1		ervisory appraisei ature	TONET IF NEWOINED):	Did	Did Not
Name Cesar Pineda	Cert.Res RD3873		Nam				t Property
Date Report Signed O8				Report Signed			
State Certification # C		S		Certification #			State
Or State License #				tate License #			State

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	COMPARABLI	E NO. 4	COMPARABLE	E NO. 5	COMPARABLE	NO. 6
14560 NE 3	ord Ct	14040 N Miami Ave	9				
Address Miami, FL 3		Miami, FL 33168					
Proximity to Subject		0.55 miles SW					
Sales Price	\$	\$	1,700,000	\$		\$	
Price/Gross Living Area	\$ \(\sigma \)	\$ 619.99 ^{\(\psi\)}	1,700,000	\$ \$		\$ \Box	
		·	2000	\$ 4		φ 4	
Data and/or	Inspection	MlxChange A11276					
Verification Sources	Public Records	Listing Agent/Public				1	
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					
•		•	.044.440				
Site	52,272 Sq. Ft.	31,158 Sq. Ft.	+211,140			1	
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	- 100,000	Total Bdrms Baths		Total Bdrms Baths	
Poom Count			40.000	TOTAL DUITIO DAUIS		TOTAL DUITIO DALIIS	
Room Count	6 2 2	10 5 3.0	-10,000				
View Design and Appeal Quality of Construction Age Condition Above Grade Room Count Gross Living Area Basement & Finished	1,857 Sq. Ft.	2,742 Sq. Ft.	-106,200	Sq. Ft.		Sq. Ft.	
Basement & Finished	0sf	0sf					
Rooms Below Grade	0						
Functional Utility	Average	Average					
Heating/Cooling	Central A/C	Central A/C					
Energy Efficient Items	None	None					
	No Car Storage	No Car Storage					
Garage/Carport							
Porch, Patio, Deck,	Covered Patio	Covered Patio					
Fireplace(s), etc.	0	0					
Fence, Pool, etc.	Swimming Pool	Swimming Pool					
Guest House	Yes	None	+45,000				
Net Adj. (total)		+ X - \$	-10,060	+ - \$		+ - \$	
Adjusted Sales Price			. 3,000				
of Comparable		\$	1,689,940	\$		\$	
Date, Price and Data		φ	1,003,340	Ψ		Ι Φ	
Source for prior sales		D					
within year of appraisal		Realquest/Public R	ecords				
Comments: See Sup	piemental Addendu	n.					
							
1							
							

roperty Address	14560 NE			File No. CP14560
ender/Client	Miami		Miami-Dade	State FL Zip Code 33161
APPRAIS	AL AND	REPORT IDENTIFICATION		
This Report	is one of th	ne following types:		
Appraisa		(A written report prepared under Standards Rule	2-2(a) , pursuant to the Scope of W	/ork, as disclosed elsewhere in this report.)
Restricte		(A written report prepared under Standards Rule		Nork, as disclosed elsewhere in this report,
Appraisa	al Report	restricted to the stated intended use by the specifi	ied client or intended user.)	
Comme	nts on	Standards Rule 2-3		
- The statements	s of fact conta nalyses, opini	knowledge and belief: ined in this report are true and correct. ons, and conclusions are limited only by the reported ass	sumptions and limiting conditions and are my	personal, impartial, and unbiased professional
- Unless otherwi - Unless otherw	se indicated, l ise indicated,	have no present or prospective interest in the property the lawe performed no services, as an appraiser or in any acceptance of this assignment.		· · · · · · · · · · · · · · · · · · ·
	· ·	o the property that is the subject of this report or the part Inment was not contingent upon developing or reporting		
- My compensate client, the amout - My analyses, o	tion for compl nt of the value opinions, and o	eting this assignment is not contingent upon the developr opinion, the attainment of a stipulated result, or the occu conclusions were developed, and this report has been pre	ment or reporting of a predetermined value or urrence of a subsequent event directly related	to the intended use of this appraisal.
- Unless otherwi	se indicated, l se indicated, l	as prepared. I did make a personal inspection of the property that is the no one provided significant real property appraisal assista real property appraisal assistance is stated elsewhere in	ance to the person(s) signing this certification	n (if there are exceptions, the name of each
ilidividuai provid	ing Signinoan	Teal property appraisal assistance is stated diseminist in	uns reporty.	
Note any U	SPAP rela	Appraisal and Report Identited issues requiring disclosure and any is appraisal report is the Lender/Client. The identity on all mortgage finance transaction, subject to	State mandated requirements: intended use is to evaluate the properties.	
requirements	of this ap	oraisal report form, and Definition of Market		
additional in	ended use	rs are identified by the appraiser.		
APPRAISER	:	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	SUPERVISORY or CO-AP	PRAISER (if applicable):
		7.0		
Signature: Name: Cesar	Pineda Ce	ert.Res.RD3873	Signature: Name:	
Prefe	red Proper	ty Appraisal, Inc.		
State Certification or State License		kes KD38/3	State Certification #: or State License #:	
State: <u>FL</u> Date of Signature	·	te of Certification or License: <u>11/30/2024</u> 08/15/2023	State: Expiration Date of Date of Signature:	Certification or License:
Effective Date of Inspection of Sul	Appraisal:	07/25/2023		e Interior and Exterior Exterior-Only
Date of Inspection	,	_	Inspection of Subject: Non Date of Inspection (if applicable):	e Interior and Exterior Exterior-Only

Subject Photo Page

Borrower	Berlin, Anya							
Property Address	14560 NE 3rd Ct							
City	Miami	Count	y Miami-Dade	State	FL	Zip Code	33161	
Landar/Cliant								



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 Street



Form PIC4X6.SR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Interior Photos

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





Dining Area

Living Room





Kitchen Recreational Room





Hallway Bedroom

Interior Photos

Borrower	Berlin, Anya							
Property Address	14560 NE 3rd Ct							
City	Miami	County	Miami-Dade	Stat	e FL	Zip Code	33161	
Landar/Cliant								





En-Suite Bathroom

Entrance/Foyer





Den/Office

Master Bedroom



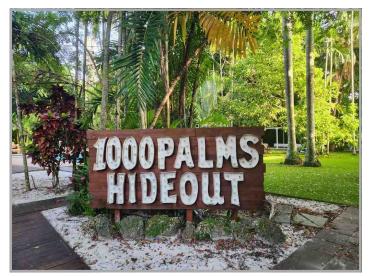


Master Bathroom

Master Bedroom Walk-In Closet

Additional Photos (Rear Lot/Land)

Borrower	Berlin, Anya							
Property Address	14560 NE 3rd Ct							
City	Miami	Coun	y Miami-Dade	Sta	ate 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	Stat	e FL	Zip Code	33161	
Landar/Cliant								





Vacant Lot/Land

Walking Path





Guest House Porch

Guest House Bedroom





Full Bathroom

Wood Walkway

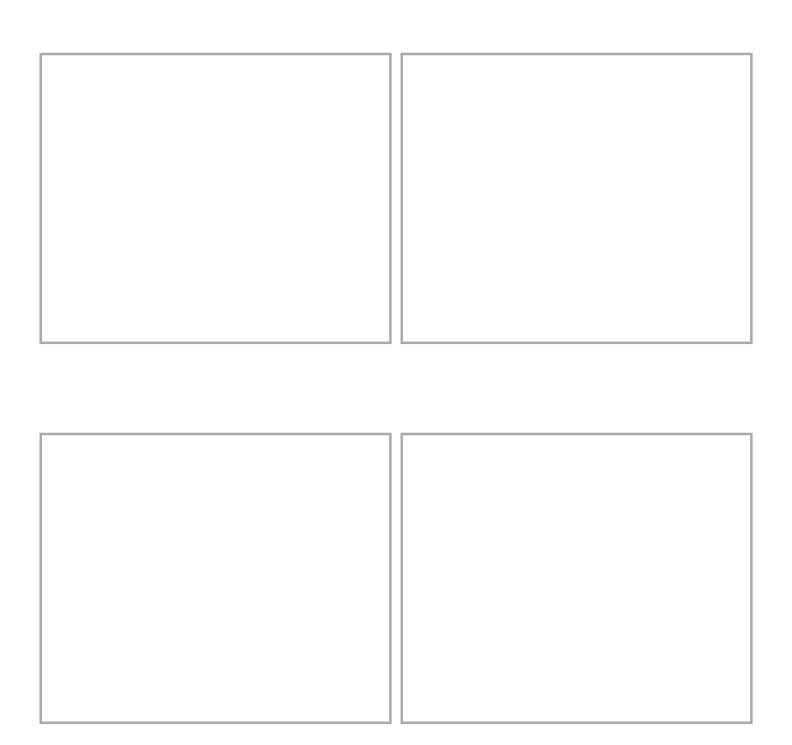
Photograph Addendum

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





Brick Paved Driveay Front Porch



Comparable Photo Page

Borrower	Berlin, Anya							
Property Address	14560 NE 3rd Ct							
City	Miami	County	/ Miami-Dade	St	ate FL	Zip Code	33161	
Landar/Cliant								



Comparable 1

370 NE 146th Ter

Proximity 0.07 miles NE 930,000 Sale Price GLA 3,011 Total Rooms 10 Total Bedrms 5 Total Bathrms 3.0

Location Residential View Residential 14,140 Sq. Ft. Site CBS/1-Story Quality Age 63 Years



Comparable 2

14100 NE 1st Ave

Quality

Age

0.41 miles SW Proximity Sale Price 1,650,000 GLA 2,159 Total Rooms Total Bedrms 4 Total Bathrms 2.0 Location Residential View Residential Site 51,704 Sq. Ft.

CBS/1-Story 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 21,183 Sq. Ft. Site

61

CBS/1-Story

Quality

Age

Comparable Photo Page

Borrower	Berlin, Anya							
Property Address	14560 NE 3rd Ct							
City	Miami	Count	y Miami-Dade	State	FL	Zip Code	33161	
Landay/Oliant								



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

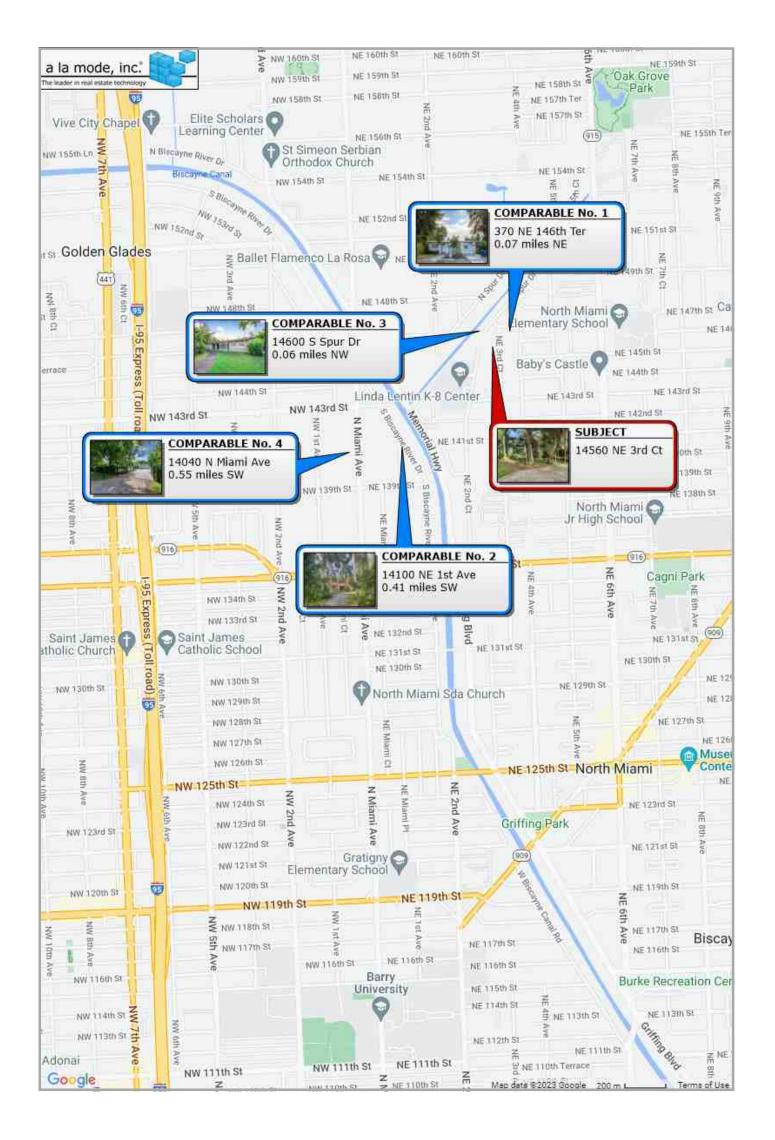
Proximity
Sale Price
GLA
Total Rooms
Total Bedrms
Total Bathrms
Location
View
Site
Quality
Age

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	Zip Code	33161	
Lender/Client								



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.

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

Asaac Peck Authorized Representative

N DEC 40001 04 22 Page 1 of 1

Ву:__