



APPRAISAL OF REAL PROPERTY

LOCATED AT:

2873 Sarah Dr
SALLS' LAKE PARK BLK F, LOT 10
Clearwater, FL 33759-2010

FOR:

Kelly Hayden
150 2nd Avenue North
St. Petersburg, FL 33759

AS OF:

BY:

Dean Davy
Cert Res RD#2077

Serial# 93FB6C80
esign.alamode.com/verify

Borrower	Nicholas Sterin&Pilar Verdefronte Giezendanner		File No.	240525A	
Property Address	2873 Sarah Dr				
City	Clearwater	County	Pinellas	State	FL Zip Code 33759-2010
Lender/Client	Kelly Hayden				

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SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	2873 Sarah Dr
	Legal Description	SALLS' LAKE PARK BLK F, LOT 10
	City	Clearwater
	County	Pinellas
	State	FL
	Zip Code	33759-2010
	Census Tract	0268.04
	Map Reference	05-29-16
SALES PRICE	Sale Price	\$
	Date of Sale	
CLIENT	Borrower	Nicholas Sterin&Pilar Verdefronte Giezendanner
	Lender/Client	Kelly Hayden
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	1,558
	Price per Square Foot	\$
	Location	Average
	Age	52
	Condition	Good
	Total Rooms	7
	Bedrooms	3
	Baths	2.1
APPRAISER	Appraiser	Dean Davy
	Date of Appraised Value	
VALUE	Final Estimate of Value	\$ 510,000

RESIDENTIAL APPRAISAL REPORT

File No.: 240525A

Property Address: **2873 Sarah Dr** City: **Clearwater** State: **FL** Zip Code: **33759-2010**
 County: **Pinellas** Legal Description: **SALLS' LAKE PARK BLK F, LOT 10**
 Assessor's Parcel #: **05-29-16-78577-006-0100**
 Tax Year: **2023** R.E. Taxes: \$ **1,749** Special Assessments: \$ **n/a** Borrower (if applicable): **Nicholas Sterin&Pilar Verdefronte Giezendanner**
 Current Owner of Record: **Nicholas Sterin & Pilar Verdefronte Giezendanner** Occupant: Owner Tenant Vacant Manufactured Housing
 Project Type: PUD Condominium Cooperative Other (describe) HOA: \$ **0** per year per month
 Market Area Name: **Salls Lake Park** Map Reference: **05-29-16** Census Tract: **0268.04**

The purpose of this appraisal is to develop an opinion of: Market Value (as defined), or other type of value (describe)
 This report reflects the following value (if not Current, see comments): Current (the Inspection Date is the Effective Date) Retrospective Prospective
 Approaches developed for this appraisal: Sales Comparison Approach Cost Approach Income Approach (See Reconciliation Comments and Scope of Work)
 Property Rights Appraised: Fee Simple Leasehold Leased Fee Other (describe)
 Intended Use: **The intended use of this appraisal is to assist the client in establishing market value for the subject property.**

Intended User(s) (by name or type): **Kelly Hayden, Nicholas Sterin & Pilar Verdefronte Giezendanner**
 Client: **Kelly Hayden** Address: **150 2nd Avenue North, Suite 100, St. Petersburg, FL 33759**
 Appraiser: **Dean Davy** Address: **1301 Eastfield Dr, Clearwater, FL 33764-3744**

Location:	<input checked="" type="checkbox"/> Urban <input type="checkbox"/> Suburban <input type="checkbox"/> Rural	Predominant Occupancy	One-Unit Housing	Present Land Use	Change in Land Use
Built up:	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	<input checked="" type="checkbox"/> Owner	PRICE	One-Unit 85%	<input checked="" type="checkbox"/> Not Likely
Growth rate:	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	<input type="checkbox"/> Tenant	(\$000)	2-4 Unit 5%	<input type="checkbox"/> Likely * <input type="checkbox"/> In Process *
Property values:	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	<input checked="" type="checkbox"/> Vacant (0-5%)	295 Low 25	Multi-Unit 5%	
Demand/supply:	<input checked="" type="checkbox"/> Shortage <input type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	<input type="checkbox"/> Vacant (>5%)	600 High 68	Comm'l 5%	
Marketing time:	<input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.		500 Pred 50		

Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): **Area is bounded by McMullen Booth Rd (east), Sunset Pt Rd (north), US-19 (west) and Drew St (south). This is a well-established residential area of single family properties which vary in size, age and design, thus creating a wide value range. There are some income and commercial properties nearby; this is not considered detrimental. Shopping and all other urban facilities are located nearby. Market conditions have been increasing in the majority of market areas over the past 24+ months due to limited inventory and favorable financing rates; however multiple interest rate hikes by the Federal Reserve since May 2022 have shown inventory to have increases, longer marketing times, and market values may begin to trend downward.**

Dimensions: **65 x 120** Site Area: **7,800 Sq.Ft.**
 Zoning Classification: **LMDR** Description: **Low Medium Density Residential**
 Zoning Compliance: Legal Legal nonconforming (grandfathered) Illegal No zoning
 Are CC&Rs applicable? Yes No Unknown Have the documents been reviewed? Yes No Ground Rent (if applicable) \$ **/**
 Highest & Best Use as improved: Present use, or Other use (explain)
 Actual Use as of Effective Date: **Current Use** Use as appraised in this report: **Current Use**
 Summary of Highest & Best Use: **The highest and best use for the subject property at the time of this report is as currently improved.**

Utilities	Public	Other	Provider/Description	Off-site Improvements	Type	Public	Private	Topography	Above Street Grade
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Public	Street	Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Size	Standard
Gas	<input type="checkbox"/>	<input type="checkbox"/>	None	Curb/Gutter	Concrete	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Shape	Rectangular
Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Public	Sidewalk	Concrete	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Drainage	Appears Adequate
Sanitary Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Public	Street Lights	Yes	<input checked="" type="checkbox"/>	<input type="checkbox"/>	View	Residential
Storm Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Public	Alley	None	<input type="checkbox"/>	<input type="checkbox"/>		

Other site elements: Inside Lot Corner Lot Cul de Sac Underground Utilities Other (describe)
 FEMA Spec'l Flood Hazard Area Yes No FEMA Flood Zone **X** FEMA Map # **12103C0127H** FEMA Map Date **08/24/2021**
 Site Comments: **UTILITIES: No adverse easements or encroachments were observed.**

General Description	Exterior Description	Foundation	Basement	Heating
# of Units 1 <input type="checkbox"/> Acc. Unit	Foundation Concrete	Slab Concrete	Area Sq. Ft. None	Type Central
# of Stories 1	Exterior Walls CncBkStucco	Crawl Space No	% Finished n/a	Fuel Elec.
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/>	Roof Surface Shingle	Basement None	Ceiling	Cooling
Design (Style) 1-Story	Gutters & Dwnspts. Aluminum	Sump Pump <input type="checkbox"/> None	Walls	Central Yes
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.	Window Type Single Hung	Dampness <input type="checkbox"/> None	Floor	Other
Actual Age (Yrs.) 52	Storm/Screens No/Yes	Settlement None Observed	Outside Entry	
Effective Age (Yrs.) 15 Yrs.		Infestation None Observed		
Interior Description	Appliances	Attic <input type="checkbox"/> None	Amenities	Car Storage <input type="checkbox"/> None
Floors VinylPlank-Tile/Good	Refrigerator <input checked="" type="checkbox"/>	Stairs <input type="checkbox"/>	Fireplace(s) # 0	Garage # of cars (4 Tot.)
Walls Drywall/Good	Range/Oven <input checked="" type="checkbox"/>	Drop Stair <input type="checkbox"/>	Woodstove(s) # 0	Attach. 2
Trim/Finish Wood/Good	Disposal <input checked="" type="checkbox"/>	Scuttle <input checked="" type="checkbox"/>	Patio None	Detach. 2
Bath Floor VinylPlank/Good	Dishwasher <input checked="" type="checkbox"/>	Doorway <input type="checkbox"/>	Deck None	Bit-In
Bath Wainscot Tile/Good	Fan/Hood <input checked="" type="checkbox"/>	Floor <input type="checkbox"/>	Porch CvdEntry	Carport
Doors Wd-Metal-Glass/Gd.	Microwave <input checked="" type="checkbox"/>	Heated <input type="checkbox"/>	Fence Wood	Driveway 2
	Washer/Dryer <input checked="" type="checkbox"/>	Finished <input type="checkbox"/>	Pool Scr. Pool	Surface Concrete

Finished area above grade contains: **7** Rooms **3** Bedrooms **2.1** Bath(s) **1,558** Square Feet of Gross Living Area Above Grade
 Additional features: **Covered entry porch, fence, screen-enclosed freeform pool & patio, utility closet, Granite counters, window treatments & ceiling fans/lighting.**
 Describe the condition of the property (including physical, functional and external obsolescence): **The subject is a well-maintained and updated 1-story masonry home which is in overall "Good" Condition. Recent Upgrades include: newer roof, HVAC, water heater, windows, flooring, paint, refinished walls/ceilings, doors, trim/molding, outlets/switches, appliances, remodeled kitchen & bathrooms, refinished pool. The Physical depreciation is reflected from the effective age and observed conditions. No external or functional obsolescence was observed.**



RESIDENTIAL APPRAISAL REPORT

File No.: 240525A

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s): Public Records/MLS

1st Prior Subject Sale/Transfer: Analysis of sale/transfer history and/or any current agreement of sale/listing: **Prior 36 month sales history for subject and 12 month sales history for comparables have been provided.**

Date: 8/15/2023

Price: 495,000

Source(s): CoreLogic/MLS

2nd Prior Subject Sale/Transfer:

Date:

Price:

Source(s):

SALES COMPARISON APPROACH TO VALUE (if developed) The Sales Comparison Approach was not developed for this appraisal.

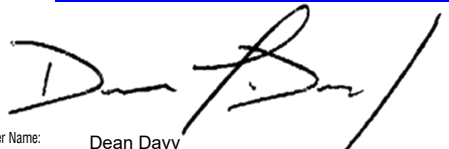
FEATURE	SUBJECT	COMPARABLE SALE # 1	COMPARABLE SALE # 2	COMPARABLE SALE # 3
Address	2873 Sarah Dr Clearwater, FL 33759-2010	2894 Catherine Dr Clearwater, FL 33759-2004	2890 Catherine Dr Clearwater, FL 33759	1807 Oak Forest Dr S Clearwater, FL 33759-1821
Proximity to Subject		0.07 miles SE	0.06 miles SE	0.35 miles NE
Sale Price	\$	\$ 519,900	\$ 410,000	\$ 483,000
Sale Price/GLA	\$ 353.70 /sq.ft.	\$ 285.66 /sq.ft.	\$ 262.15 /sq.ft.	\$ 248.46 /sq.ft.
Data Source(s)	MLS/Public Records	StellarMLS#T3494448;DOM 15	StellarMLS#U8217710;DOM 79	StellarMLS#U8224432;DOM 81
Verification Source(s)	Inspect/Realist	County Records/iMAPP/Realist	Pinellas County Records	County Records/iMAPP/Realist
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjust.	DESCRIPTION
Sales or Financing		Armlth		Armlth
Concessions		Conv;1000	0	Conv;0
Date of Sale/Time		s02/24;c01/24		s05/24;c04/24
Rights Appraised	Fee Simple	Fee Simple		Fee Simple
Location	Average	Average		Average
Site	7,800 Sq.Ft.	12362 sf	-4,500	10145 sf
View	Residential	Residential		Residential
Design (Style)	1-Story	1-Story		1-Story
Quality of Construction	Average	Average		Average
Age	52	52		52
Condition	Good	Comparable		Comparable
Above Grade	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths	Total Bdrms Baths
Room Count	7 3 2.1	7 4 2.0	+4,000	7 3 2.1
Gross Living Area	1,558 sq.ft.	1,820 sq.ft.	-19,700	1,944 sq.ft.
Basement & Finished	None	None		None
Rooms Below Grade	n/a	n/a		n/a
Functional Utility	Average	Average		Average
Heating/Cooling	Central	Central		Central
Energy Efficient Items	None	None		None
Garage/Carport	2 Garage	2 Garage		2 Garage
Porch/Patio/Deck	Entry	Entry		Entry
Porch/Patio/Deck Cont'd:	None	CvdPatio	-4,000	ScrLanai
Pool:	Scr. Pool Pkg.	Open Pool Pkg.	+5,000	No Pool
Kitchen:	Equipped Kit.	Equipped Kit.		Equipped Kit.
Upgrades/Renovations:	Good	Inferior	+25,000	Inferior
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 5,800	<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 90,500	<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -16,600
Adjusted Sale Price of Comparables		Net 1.1 % Gross 12.0 % \$ 525,700	Net 22.1 % Gross 26.2 % \$ 500,500	Net 3.4 % Gross 13.8 % \$ 466,400

Summary of Sales Comparison Approach: Comparables utilized were 1-story masonry homes from the subjects immediate market area which were felt to offer the highest degree of similarity to the subject at the time of this report. Comparables situated on considerably larger lots have been adjusted under Site. Comparable 4 was a newer home which had a lower Effective Age that was adjusted accordingly. Comparables 1,2,3&6 had inferior degrees of Upgrades/Renovations which have been adjusted accordingly. Comparables 2&6 exceeded the desired Single Line, Gross and/or Net ratios; however offered a high degree of similarity to the subject. Reported seller paid closing costs for comparables in market area range from 0-6%, which were considered typical for the subject market area. Therefore, no adjustment for sales concessions was deemed appropriate. No adjustments were warranted to older comparable sales which closed beyond 90-days as 1004mc showed that market values have not declined over the elapsed time period. Comparables utilized bracketed the subject's Size and Age. Consideration was given to all comparables in estimating value due to their strong similarities and proximity to the subject.

Indicated Value by Sales Comparison Approach \$	510,000
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RESIDENTIAL APPRAISAL REPORT

File No.: 240525A

COST APPROACH	COST APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Cost Approach was not developed for this appraisal.	
	Provide adequate information for replication of the following cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value):	
	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	
	Source of cost data:	OPINION OF SITE VALUE -----=\$
	Quality rating from cost service:	DWELLING Sq.Ft. @ \$ -----=\$
	Effective date of cost data:	Sq.Ft. @ \$ -----=\$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.):	Sq.Ft. @ \$ -----=\$
	COST APPROACH NOT DEEMED NECESSARY, AND NOT REQUIRED BY LENDER/CLIENT.	
	Sq.Ft. @ \$ -----=\$	
	Sq.Ft. @ \$ -----=\$	
Garage/Carport Sq.Ft. @ \$ -----=\$		
Total Estimate of Cost-New -----=\$		
Less Physical Functional External		
Depreciation -----=()		
Depreciated Cost of Improvements -----=\$		
"As-is" Value of Site Improvements -----=\$		
-----=\$		
-----=\$		
Estimated Remaining Economic Life (if required): 60 Years INDICATED VALUE BY COST APPROACH -----=\$		
INCOME APPROACH	INCOME APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Income Approach was not developed for this appraisal.	
	Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach	
Summary of Income Approach (including support for market rent and GRM): Insufficient GRM data was available for an Income Approach.		
PUD	PROJECT INFORMATION FOR PUDs (if applicable) <input type="checkbox"/> The Subject is part of a Planned Unit Development.	
	Legal Name of Project: Describe common elements and recreational facilities:	
RECONCILIATION	Indicated Value by: Sales Comparison Approach \$ 510,000 Cost Approach (if developed) \$ Income Approach (if developed) \$	
	Final Reconciliation The Sales Comparison Analysis carried the greatest weight in estimating value as it reflects the actions of buyers and sellers in the market place. Valuation is based on the real estate only and does not include any personal property.	
	This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: The subject was appraised in "as-is" Condition.	
	<input type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.	
	Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 510,000, as of: 05/22/2024, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.	
ATTACHMENTS	A true and complete copy of this report contains 25 pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report.	
	Attached Exhibits:	
	<input checked="" type="checkbox"/> Scope of Work <input checked="" type="checkbox"/> Limiting Cond./Certifications <input type="checkbox"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input checked="" type="checkbox"/> Sketch Addendum <input checked="" type="checkbox"/> Map Addenda <input checked="" type="checkbox"/> Additional Sales <input type="checkbox"/> Cost Addendum <input type="checkbox"/> Flood Addendum <input type="checkbox"/> Manuf. House Addendum <input type="checkbox"/> Hypothetical Conditions <input type="checkbox"/> Extraordinary Assumptions <input checked="" type="checkbox"/> Plat,Aerial, Flood Maps <input checked="" type="checkbox"/> Appraiser License & Resume <input type="checkbox"/>	
SIGNATURES	Client Contact: Kelly Hayden Client Name: Kelly Hayden	
	E-Mail: kelly@propertytrackinc.com Address: 150 2nd Avenue North, Suite 100, St. Petersburg, FL 33759	
	APPRAISER  esign.alamode.com/verify Serial:93FB6C80	
	Appraiser Name: Dean Davy Company: Davy Property Solutions, Inc. Phone: (727) 536-0384 Fax: n/a	
	E-Mail: ddavy@davypropertysolutions.com Date of Report (Signature): 05/23/2024 License or Certification #: CERT RES RD2077 State: FL Designation: Expiration Date of License or Certification: 11/30/2024 Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection:	
Supervisory or Co-Appraiser Name: Company: Phone: Fax: E-Mail: Date of Report (Signature): License or Certification #: State: Designation: Expiration Date of License or Certification: Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection:		



Assumptions, Limiting Conditions & Scope of Work

File No.: 240525A

Property Address: 2873 Sarah Dr	City: Clearwater	State: FL	Zip Code: 33759-2010
Client: Kelly Hayden	Address: 150 2nd Avenue North, Suite 100, St. Petersburg, FL 33759		
Appraiser: Dean Davy	Address: 1301 Eastfield Dr, Clearwater, FL 33764-3744		

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, the appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in the appraisal report whether the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
- The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property, or that he or she became aware of during the normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

This report is based on the extraordinary assumption that all improvements were legally permitted by the proper authority, that the property meets applicable codes and ordinances, and that unless otherwise noted in this report all major systems are in operating condition. No permit history was examined or determined in the course of the appraisal.

I examined information regarding the subject property in the public records including data from the county property appraiser. If applicable, I have observed data regarding the subject property in the local multiple listing service as well as the archives of the MLS.

From visual inspection no deficiencies were observed, however appraiser is not a licensed home inspector/engineer, and is not certified or licensed to make judgments of basic structural elements (Roof, Foundation, Electric/Plumbing systems, Mold/Toxic substances, Septic/Well systems, etc.) within the improvement, only to report what may appear to be present.

Unless otherwise noted, the appraisal assumes that the condition of basic structural elements (Roof, Foundation, Electric/Plumbing systems, Mold/Toxic substances, Septic/Well systems, etc.) is typical for the subject's age and comply with building codes in place at the time of construction the report does not warrant or guarantee the condition of the subject property. An inspection by a professional building inspector is always prudent. Appraiser retains the right to amend the estimate of value contained in this report if at a later date the professional inspection data or repair estimates substantially differ from those reported in the original appraisal report.

The subject property was measured according to ANSI Z765-2021. Measurements were taken to the nearest tenth of a foot, with the total square footage being reported to the nearest whole foot. THE APPRAISER HAS CALCULATED THE HEATED SQUARE FOOTAGE OF THE SUBJECT PROPERTY'S GROSS-LIVING AREA FROM FIELD MEASUREMENTS TAKEN AT THE TIME OF PROPERTY VIEWING. PHYSICAL AND TRANSACTIONAL INFORMATION REPORTED IN THIS APPRAISAL REPORT MAY BE DIFFERENT THAN THAT REPORTED IN EITHER THE MLS, THE ASSESSOR FILES, OR OTHER PUBLIC RECORD DATA SOURCES. THE APPRAISER COMPLIED WITH ANSI Z765-2021 IN CALCULATING AND REPORTING THE FINISHED SQUARE FOOTAGE OF THE SUBJECT PROPERTY.

Certifications

File No.: 240525A

Property Address: 2873 Sarah Dr	City: Clearwater	State: FL	Zip Code: 33759-2010
Client: Kelly Hayden	Address: 150 2nd Avenue North, Suite 100, St. Petersburg, FL 33759		
Appraiser: Dean Davy	Address: 1301 Eastfield Dr, Clearwater, FL 33764-3744		

APPRAISER'S CERTIFICATION

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

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of 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 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 to 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.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property, or of the present owners or occupants of the properties in the vicinity of the subject property.
- 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.

Additional Certifications: COVID-19 was officially declared a pandemic by the World Health Organization (WHO) on March 11, 2020. It is currently unknown what direct, or indirect, effect this event may have on the national economy, the local economy or the market in which the subject property is located. The reader is cautioned, and reminded that the conclusions presented in this appraisal report apply only as of the effective date(s) indicated. The appraiser makes no representation as to the effect on the subject property of this event, or any event, subsequent to the effective date of the appraisal.

DEFINITION OF MARKET VALUE *:

Market value means 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:


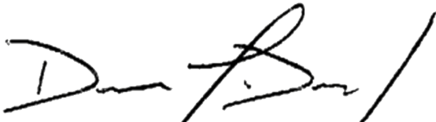
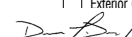
1. Buyer and seller are typically motivated;
2. Both parties are well informed or well advised and acting in what they consider their own best interests;
3. A reasonable time is allowed for exposure in the open market;
4. Payment is made in terms of cash in U.S. dollars or in terms of financial arrangements 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.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

Adjustments: Adjustments which exceed standard guidelines are not detrimental to this report. The adjustments made in this appraisal are market derived based on paired sales, historical data, Sensitivity Analysis marketability Analysis, realtor interviews, etc. Marketability Analysis is a method utilizing indicators which determines the value or sales price of a property. Sensitivity Analysis is a technique used to determine how different values of an independent variable will impact a particular dependent variable under a given set of assumptions. The quality and condition ratings for the subject and comparables are based on the established UAD condition and quality ratings with their corresponding definitions along with the inspection of the subject (interior and/or exterior depending on the scope of assignment) and the inspection of the comparable properties from the street in conjunction with a review of the photos and comments from MFRMLS. Supportive data is retained in the appraiser's files. All adjustments have been rounded to the nearest \$100, unless otherwise noted.

Fences: Market adjustments are typically not assessed for fencing due to multiple factors: Question of ownership, possibility of fence being located outside the property line and/or in an easement or and/or the physical condition of fencing. Exceptions would be with custom and/or high quality fencing which would justify a market adjustment.

Client Contact: Kelly Hayden	Client Name: Kelly Hayden
E-Mail: kelly@propertytrackinc.com	Address: 150 2nd Avenue North, Suite 100, St. Petersburg, FL 33759

<p>APPRAISER  esign.alamode.com/verify Serial:93FB6C80</p>  <p>Appraiser Name: <u>Dean Davy</u></p> <p>Company: <u>Davy Property Solutions, Inc.</u></p> <p>Phone: <u>(727) 536-0384</u> Fax: <u>n/a</u></p> <p>E-Mail: <u>ddavy@davypropertiesolutions.com</u></p> <p>Date Report Signed: <u>05/23/2024</u></p> <p>License or Certification #: <u>CERT RES RD2077</u> State: <u>FL</u></p> <p>Designation: _____</p> <p>Expiration Date of License or Certification: <u>11/30/2024</u></p> <p>Inspection of Subject: <input checked="" type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None</p> <p>Date of Inspection: _____</p>	<p>SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)</p> <p>Supervisory or Co-Appraiser Name: _____</p> <p>Company: _____</p> <p>Phone: _____ Fax: _____</p> <p>E-Mail: _____</p> <p>Date Report Signed: _____</p> <p>License or Certification #: _____ State: _____</p> <p>Designation: _____</p> <p>Expiration Date of License or Certification: _____</p> <p>Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None</p> <p>Date of Inspection: _____</p> 
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Current Sales/Listings in Market

Borrower	Nicholas Sterin&Pilar Verdefronte Giezendanner				
Property Address	2873 Sarah Dr				
City	Clearwater	County	Pinellas	State	FL Zip Code 33759-2010
Lender/Client	Kelly Hayden				

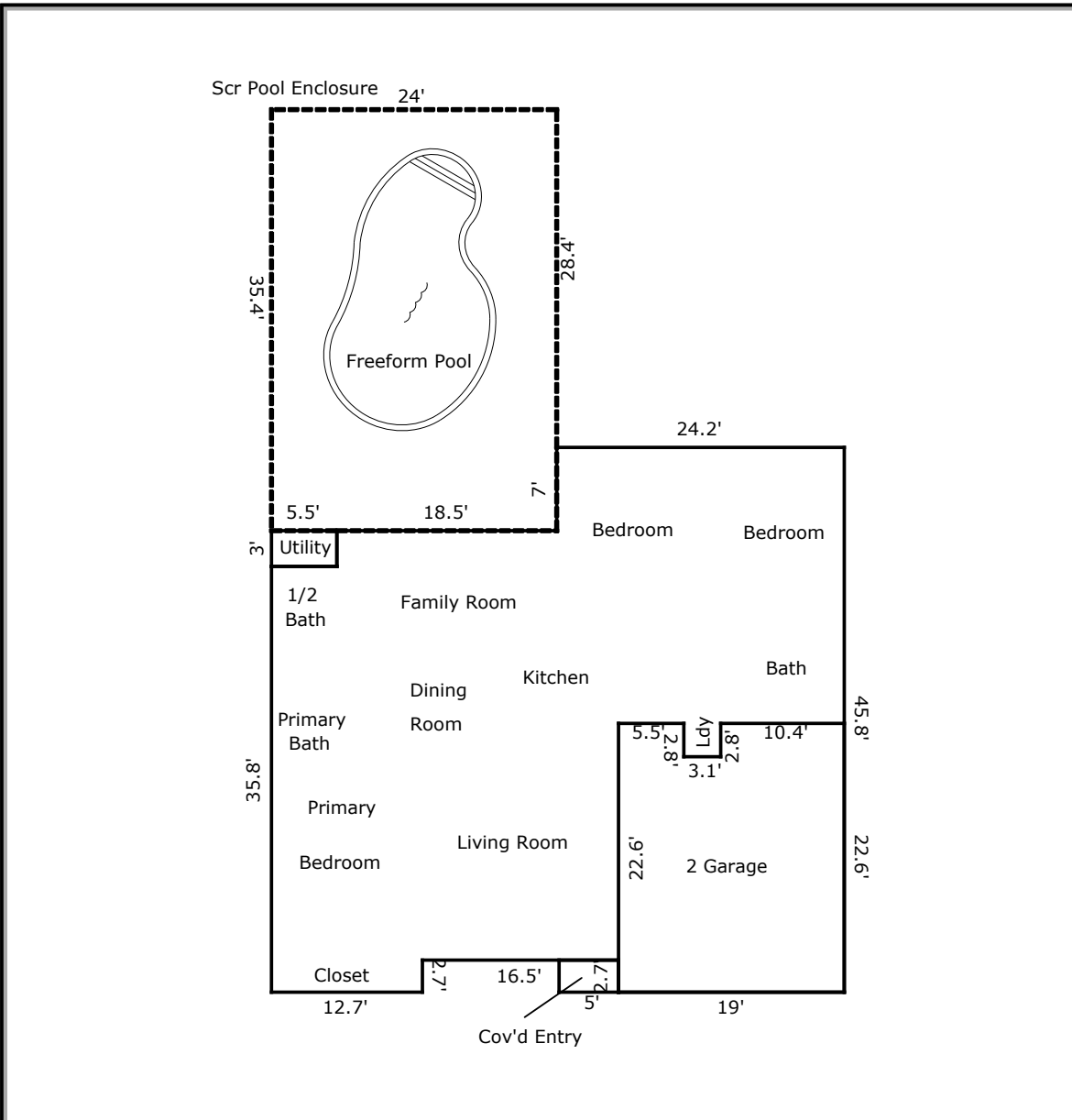
#	ML #	Status	Address	Current Price	Close Date	BE	FB	HTD	Bull	Garage	Pool	Lot Size	Water Flo.
1	U8233995	SLD	2784 MORNINGSIDE DR	\$579,000	04/30/2024	4	2	0	1,725	1997	2	Private	7,331
2	T3494448	SLD	2894 CATHERINE DR	\$519,900	02/22/2024	4	2	0	1,820	1972	2	Private	12,362
3	U8214550	SLD	2793 MORNINGSIDE DR	\$471,500	12/18/2023	3	2	0	1,597	1996	2	None	7,475
4	U8218530	SLD	2854 ST CROIX DR	\$460,000	01/22/2024	2	2	0	1,438	1972	2	None	10,337
5	U8216846	SLD	2631 MORNINGSIDE DR	\$439,900	11/29/2023	4	3	0	1,442	1957	1	Private	11,844
6	U8222476	SLD	1819 DIANE DR	\$435,000	01/22/2024	3	2	0	1,566	1981	2	None	7,867
7	U8228946	SLD	2806 ST CROIX DR	\$430,000	03/22/2024	3	2	0	1,405	1972	1	Private	14,540
8	U8231171	SLD	1724 AUDREY DR	\$425,000	04/02/2024	2	2	1	1,230	1989	2	None	8,586
9	U8217710	SLD	2890 CATHERINE DR	\$410,000	03/11/2024	3	2	0	1,564	1972	2	None	10,023
10	W7860109	SLD	1751 EL TRINIDAD DR E	\$385,000	04/19/2024	3	2	0	1,272	1965	1	None	6,926
11	U8221800	SLD	1729 EVANS DR	\$385,000	04/30/2024	3	2	0	1,344	1984	2	None	7,505
12	U8221682	SLD	2904 STATE ROAD 590	\$385,000	04/19/2024	3	2	0	1,367	1973	2	None	6,499
13	T3502409	PND	1740 ST CROIX DR	\$415,000		3	2	0	1,480	1960	1	None	8,072
14	T3526589	PND	2900 ST JOHN DR	\$400,000		3	3	0	1,837	1973	2	None	6,490
15	O6187162	PND	1714 ST CROIX DR	\$375,000		3	2	0	1,317	1959		None	6,525
16	U8233221	ACT	1730 AUDREY DR	\$620,000		4	3	0	2,120	1959		Private	8,586
17	U8242720	ACT	2873 SARAH DR	\$550,000		3	2	1	1,555	1972	2	Private	7,802
18	T3523370	ACT	2789 MORNINGSIDE DR	\$525,000		3	2	0	1,690	1996	2	None	7,471
19	U8229353	ACT	1837 AUDREY DR	\$485,000		3	2	0	1,257	1957	1	Private	7,980
20	U8232486	ACT	1715 AUDREY DR	\$393,000		3	2	0	1,397	1959	1	None	8,189
21	T3490526	ACT	1752 LUCAS DR	\$379,000		4	2	0	1,333	1961	1	None	8,398

... all information with their real estate repres



Building Sketch

Borrower	Nicholas Sterin&Pilar Verdefronte Giezendanner				
Property Address	2873 Sarah Dr				
City	Clearwater	County	Pinellas	State	FL Zip Code 33759-2010
Lender/Client	Kelly Hayden				



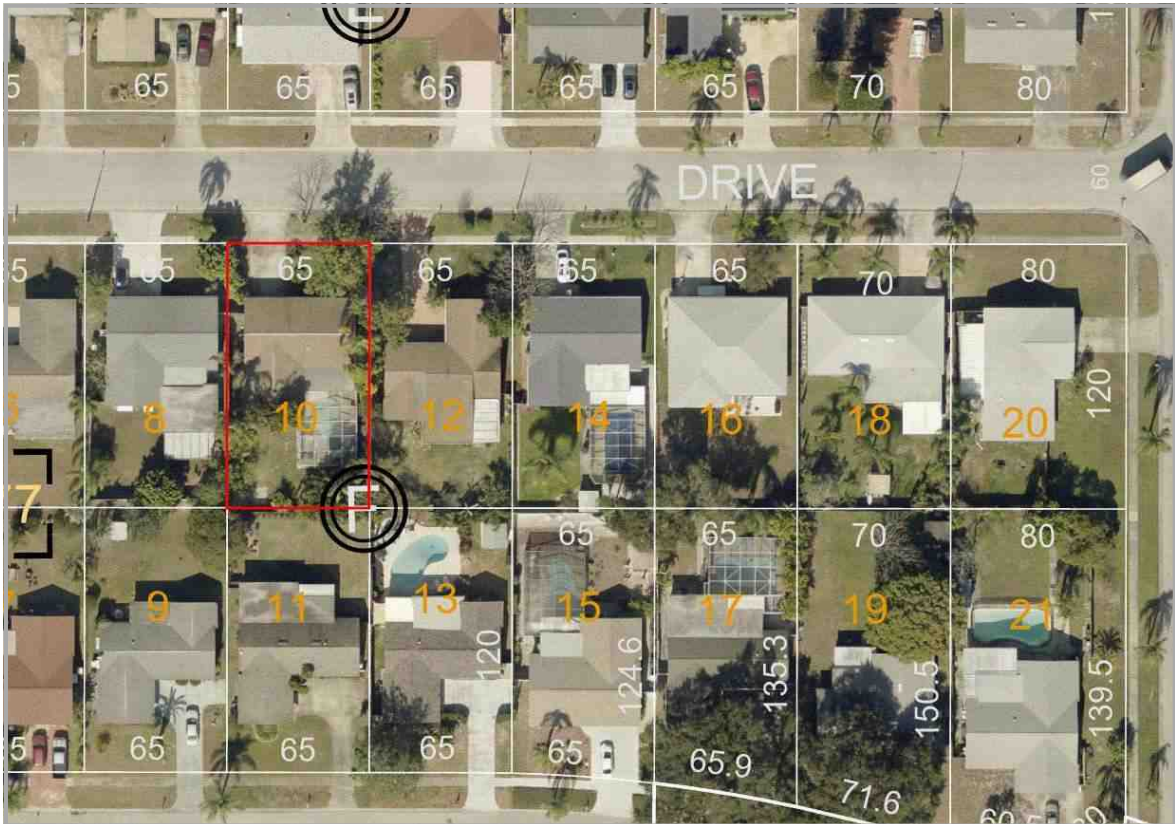
TOTAL Sketch by a la mode

Area Calculations Summary

Living Area		Calculation Details
First Floor	1978.51 Sq ft	45.8 x 19 = 870.2 5.2 x 7 = 36.4 36.1 x 16.5 = 595.65 7.2 x 3 = 21.6 12.7 x 35.8 = 454.66
2 Car Garage	-420.72 Sq ft	19 x 19.8 = 376.2 5.5 x 2.8 = 15.4 10.4 x 2.8 = 29.12
Total Living Area (Rounded):	1558 Sq ft	
Non-living Area		
Cov'd Entry	13.5 Sq ft	5 x 2.7 = 13.5
Utility	16.5 Sq ft	3 x 5.5 = 16.5
Scr Pool Enclosure	849.6 Sq ft	24 x 35.4 = 849.6

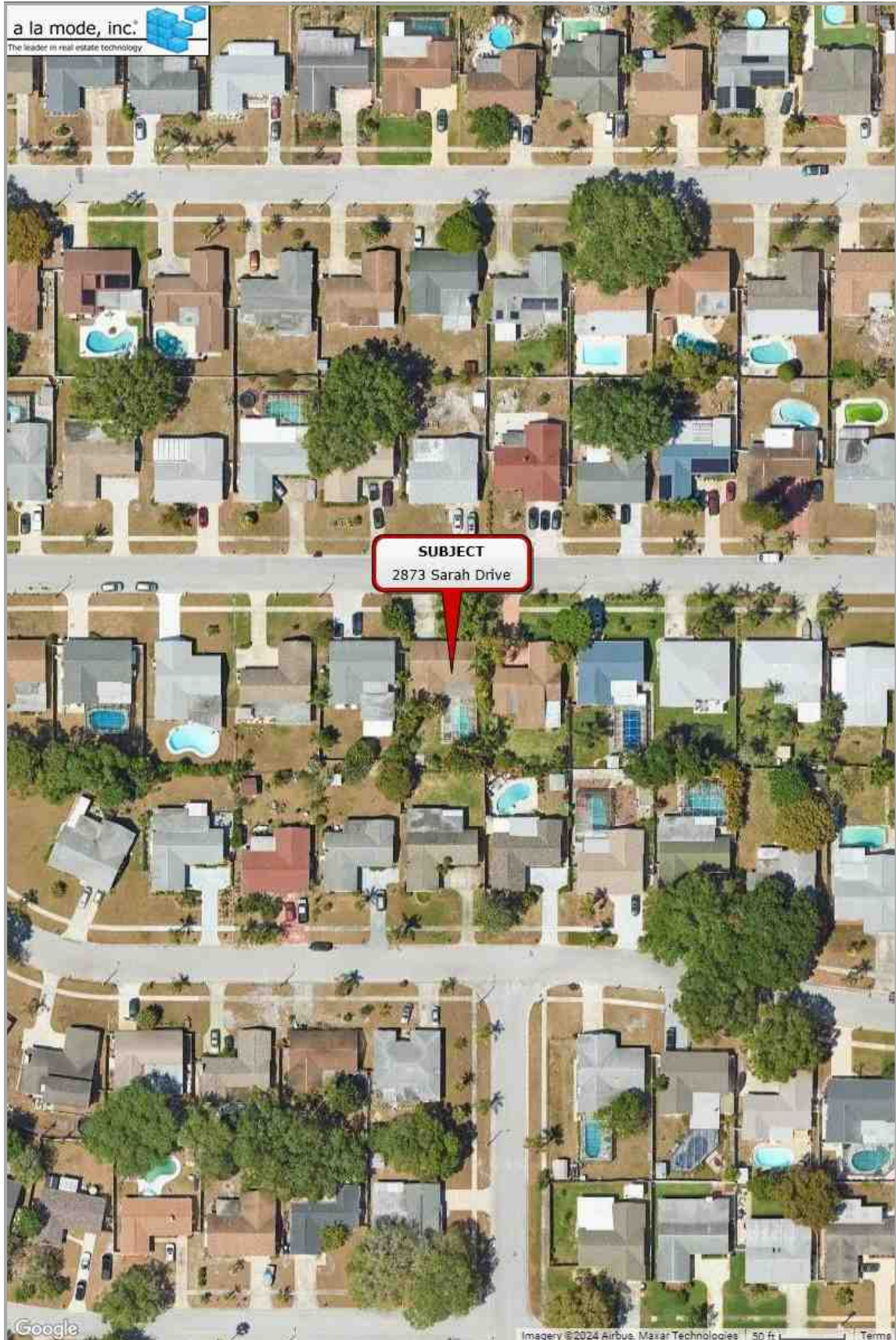
Plat Map

Borrower	Nicholas Sterin&Pilar Verdefronte Giezendanner				
Property Address	2873 Sarah Dr				
City	Clearwater	County	Pinellas	State	FL
Lender/Client	Kelly Hayden	Zip Code	33759-2010		



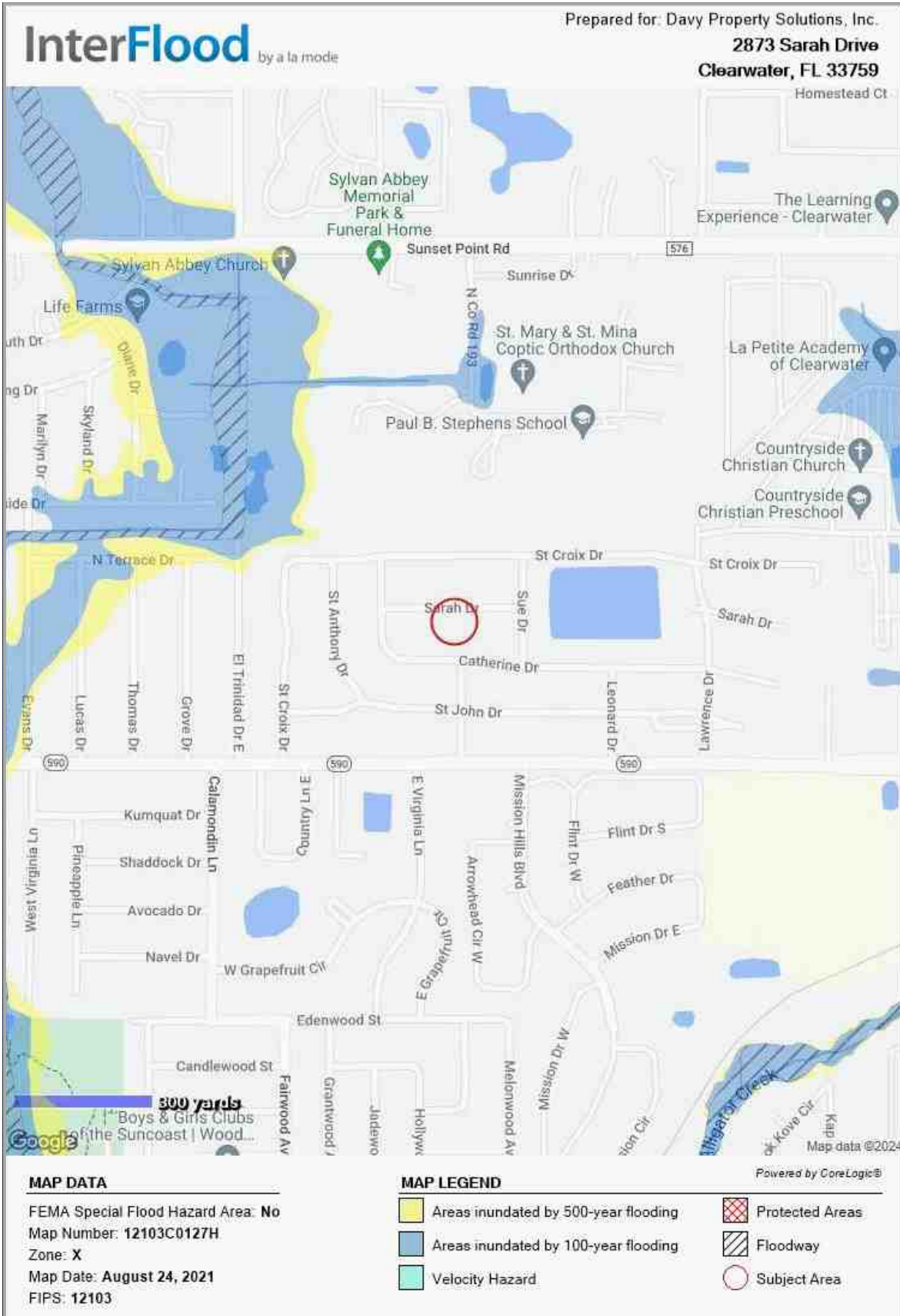
Aerial Map

Borrower	Nicholas Sterin&Pilar Verdefronte Giezendanner				
Property Address	2873 Sarah Dr				
City	Clearwater	County	Pinellas	State	FL
Lender/Client	Kelly Hayden	Zip Code	33759-2010		



Flood Map

Borrower	Nicholas Sterin&Pilar Verdefronte Giezendanner						
Property Address	2873 Sarah Dr						
City	Clearwater	County	Pinellas	State	FL	Zip Code	33759-2010
Lender/Client	Kelly Hayden						



Subject Photo Page

Borrower	Nicholas Sterin&Pilar Verdefronte Giezendanner				
Property Address	2873 Sarah Dr				
City	Clearwater	County	Pinellas	State	FL Zip Code 33759-2010
Lender/Client	Kelly Hayden				



Subject Front

2873 Sarah Dr
 Sales Price
 Gross Living Area 1,558
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location Average
 View Residential
 Site 7,800 Sq.Ft.
 Quality Average
 Age 52



Subject Rear



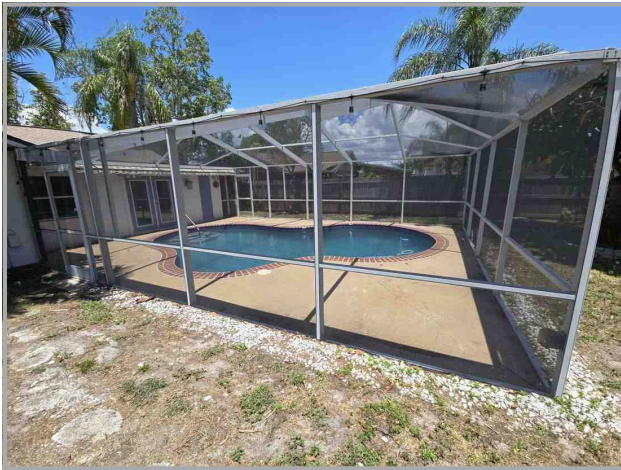
Subject Street

Photograph Addendum

Borrower	Nicholas Sterin&Pilar Verdefronte Giezendanner				
Property Address	2873 Sarah Dr				
City	Clearwater	County	Pinellas	State	FL Zip Code 33759-2010
Lender/Client	Kelly Hayden				



SUBJECT: Pool



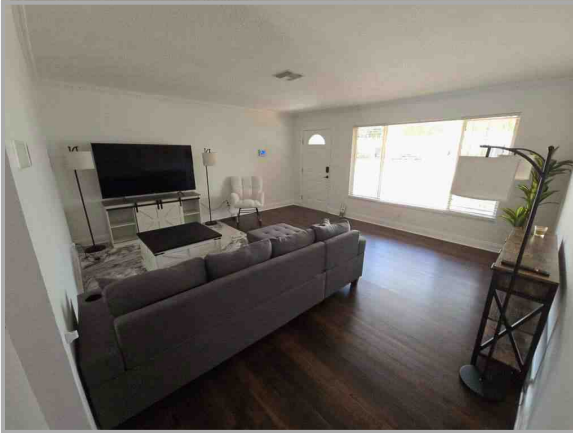
SUBJECT: Pool



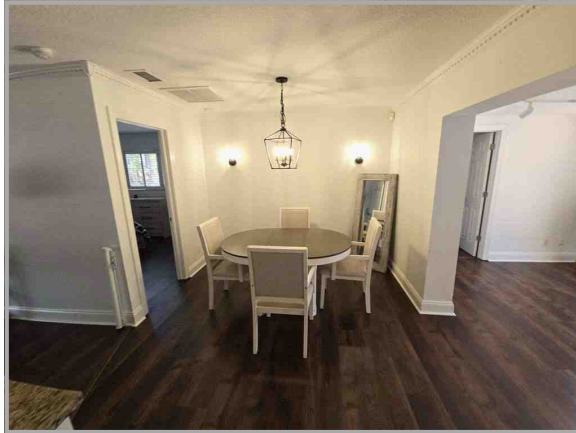
SUBJECT: Alternate Rear View

Photograph Addendum

Borrower	Nicholas Sterin&Pilar Verdefronte Giezendanner				
Property Address	2873 Sarah Dr				
City	Clearwater	County	Pinellas	State	FL
Lender/Client	Kelly Hayden	Zip Code	33759-2010		



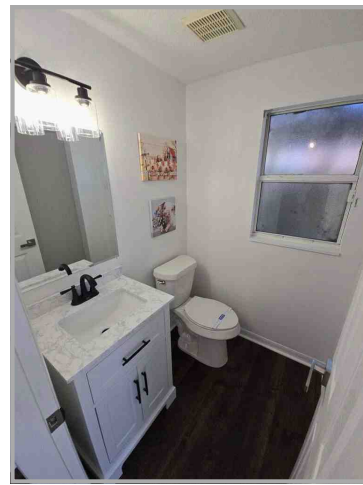
Living Room



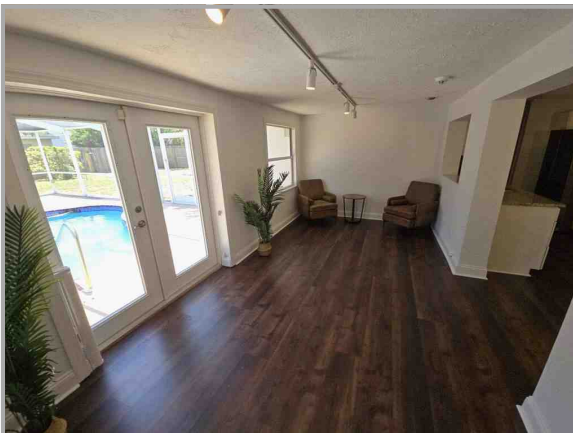
Dining Room



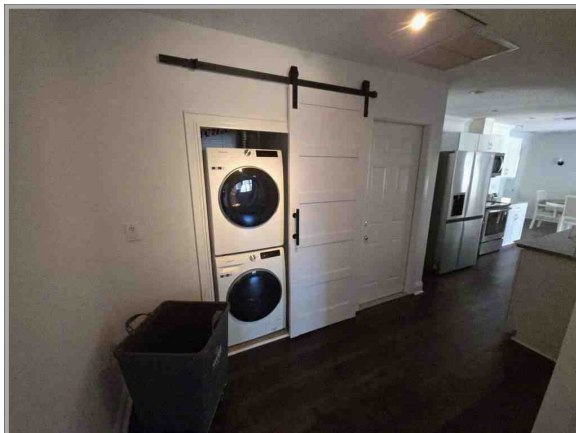
Kitchen



1/2 Bath



Family Room



Laundry

Photograph Addendum

Borrower	Nicholas Sterin&Pilar Verdefronte Giezendanner				
Property Address	2873 Sarah Dr				
City	Clearwater	County	Pinellas	State	FL
Lender/Client	Kelly Hayden	Zip Code	33759-2010		



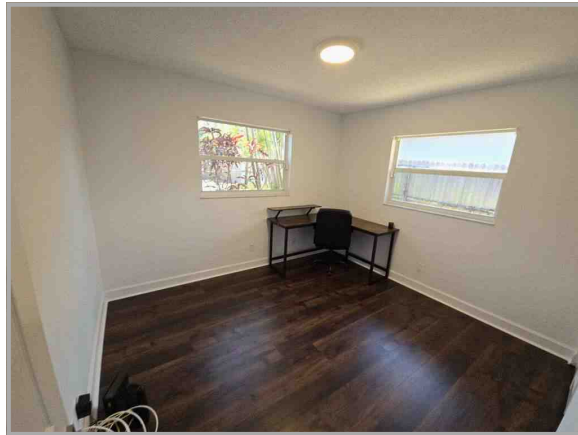
Primary Bedroom



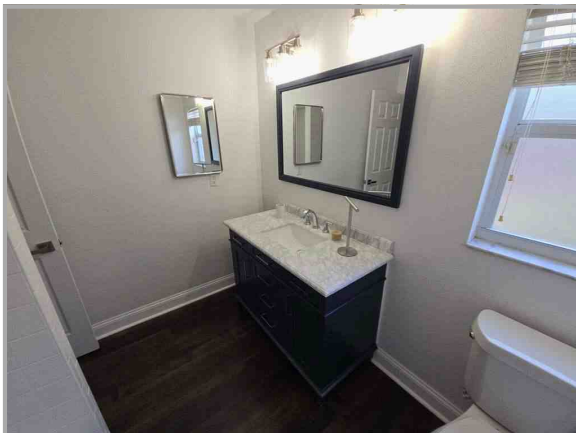
Primary Bath



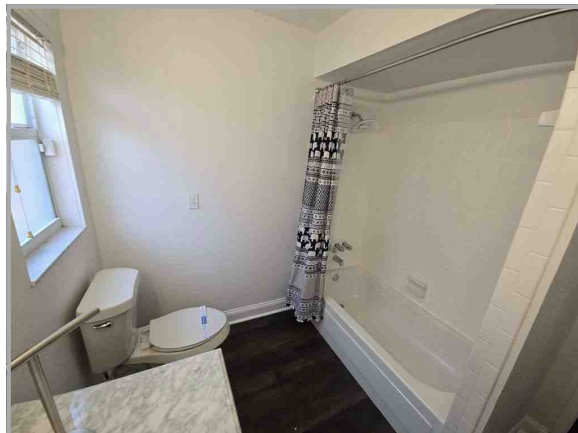
Bedroom #2



Bedroom #3



Bath #2



Bath #2

Comparable Photo Page

Borrower	Nicholas Sterin&Pilar Verdefronte Giezendanner				
Property Address	2873 Sarah Dr				
City	Clearwater	County	Pinellas	State	FL Zip Code 33759-2010
Lender/Client	Kelly Hayden				



Comparable 1

2894 Catherine Dr
 Prox. to Subject 0.07 miles SE
 Sale Price 519,900
 Gross Living Area 1,820
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location Average
 View Residential
 Site 12362 sf
 Quality Average
 Age 52



Comparable 2

2890 Catherine Dr
 Prox. to Subject 0.06 miles SE
 Sale Price 410,000
 Gross Living Area 1,564
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location Average
 View Residential
 Site 10023 sf
 Quality Average
 Age 52



Comparable 3

1807 Oak Forest Dr S
 Prox. to Subject 0.35 miles NE
 Sale Price 483,000
 Gross Living Area 1,944
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.1
 Location Average
 View Residential
 Site 10145 sf
 Quality Average
 Age 52

Comparable Photo Page

Borrower	Nicholas Sterin&Pilar Verdefronte Giezendanner				
Property Address	2873 Sarah Dr				
City	Clearwater	County	Pinellas	State	FL Zip Code 33759-2010
Lender/Client	Kelly Hayden				



Comparable 4

2784 Morningside Dr
 Prox. to Subject 0.32 miles NW
 Sale Price 579,000
 Gross Living Area 1,725
 Total Rooms 7
 Total Bedrooms 4
 Total Bathrooms 2.0
 Location Average
 View Residential
 Site 7331 sf
 Quality Average
 Age 27



Comparable 5

2854 St Croix Dr
 Prox. to Subject 0.12 miles NW
 Sale Price 460,000
 Gross Living Area 1,594
 Total Rooms 6
 Total Bedrooms 2
 Total Bathrooms 2.0
 Location Average
 View Residential
 Site 10337 sf
 Quality Average
 Age 52

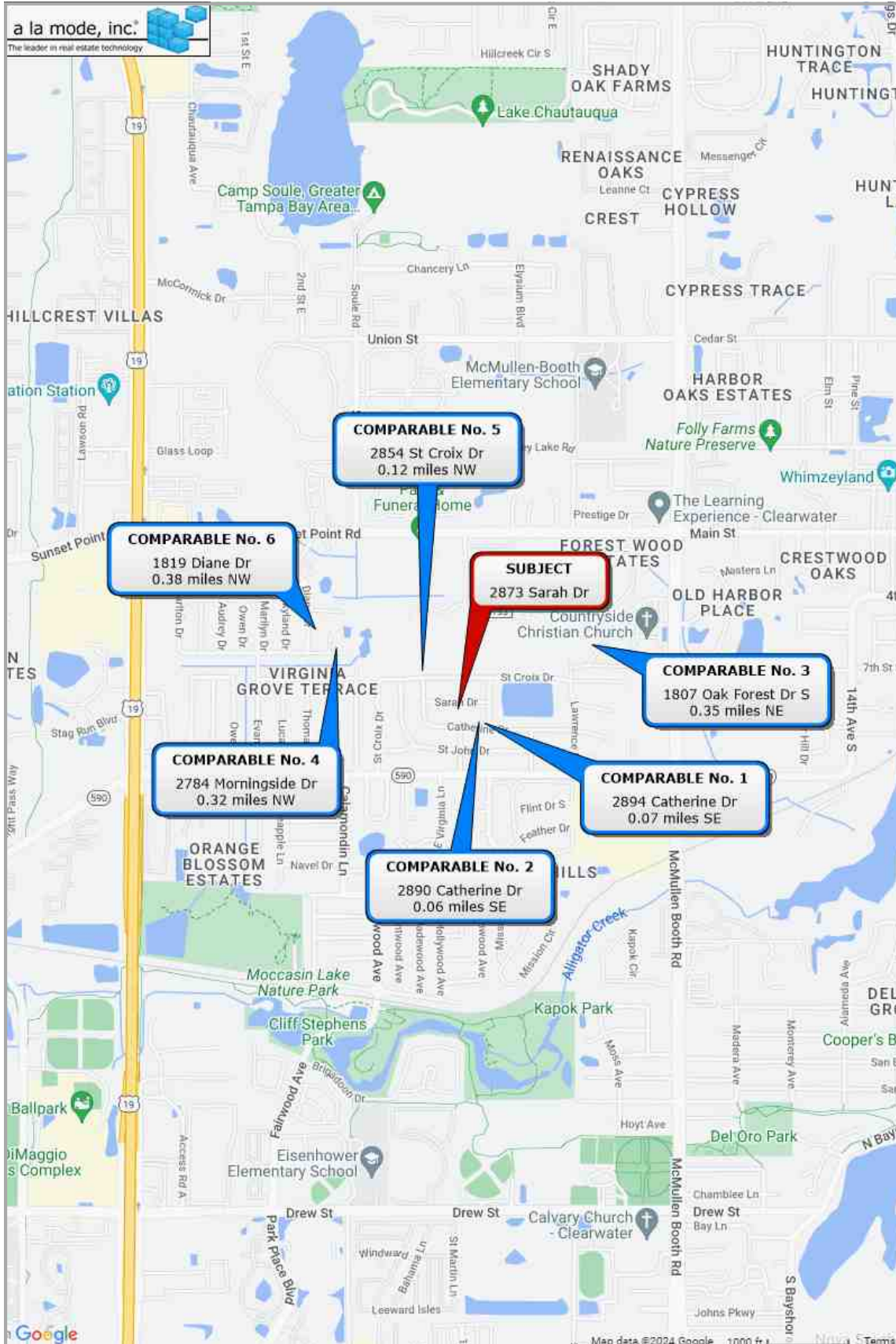


Comparable 6

1819 Diane Dr
 Prox. to Subject 0.38 miles NW
 Sale Price 435,000
 Gross Living Area 1,566
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location Average
 View Residential
 Site 7867 sf
 Quality Average
 Age 43

Location Map

Borrower	Nicholas Sterin&Pilar Verdefronte Giezendanner				
Property Address	2873 Sarah Dr				
City	Clearwater	County	Pinellas	State	FL
Lender/Client	Kelly Hayden	Zip Code	33759-2010		



D. B. J.

Appraisers License



Ron DeSantis, Governor

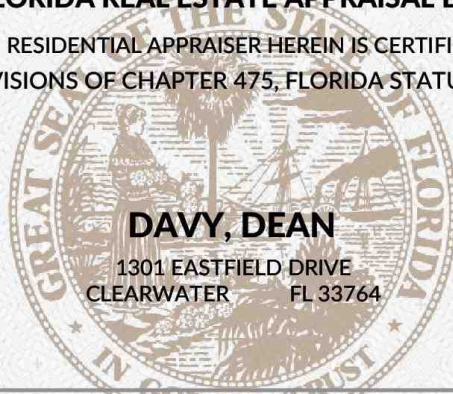
Melanie S. Griffin, Secretary



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



DAVY, DEAN

1301 EASTFIELD DRIVE
CLEARWATER FL 33764

LICENSE NUMBER: RD2077

EXPIRATION DATE: NOVEMBER 30, 2024

Always verify licenses online at MyFloridaLicense.com



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APPRAISER RESUME

PERSONAL DATA

Name: Dean Davy	Phone Number: (727) 536-0384
Address: 1301 Eastfield Dr Clearwater, FL 33764-3744	Fax Number: n/a
E-mail: ddavy@davypropertysolutions.com	Certifications: CERT RES RD2077
Web Address: www.davypropertysolutions.com	VA Panel of Appraisers #5001677
Company Name: Davy Property Solutions, Inc.	FHA Lender Select Roster
	Licensed Real Estate Broker #BK0437171

PROFESSIONAL MEMBERSHIPS

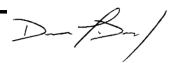
Florida Association of Realtors, National Association of Realtors
 FHA Lender Select Roster
 VA Panel of Appraisers #5001677

EDUCATION

Name of Institution (HS, College, University, etc.)	Dates Attended	Type of Degree or Certificate
St. Petersburg Catholic High School	1978-1981	Diploma
St. Petersburg Junior College	1981-1982	Business Courses
University of South Florida	1982-1984	Business & General College courses

Professional/Technical Courses (Real Estate Related)	Date Completed	Sponsoring Organization
Real Estate Salesman License Course	1985	Bert Rodgers School of Real Estate
Dale Carnegie/Effective Speaking and Human Relations	1987	Dale Carnegie School
Real Estate Broker's License Course	1988	Bert Rodgers School of Real Estate
Residential Appraisal AB-1/Pre-licensing course	1992	Bert Rogers
Continuing Education / Real Estate License	Every 2 Years since 1985	Bert Rogers/Cooke School of Real Estate
Continuing Education / Appraisal State-Certification	Every 2 Years since 1994	Bert Rogers/McKissock/Steve Williamson
HUD/FHA Certified Appraiser Training Course	1985	FHA Roster Appraiser Certification
Real Estate/PRO Ethics Course	2004	Florida Assoc. of Real Estate
FHA Training Seminar	2011	HUD Atlanta Homeownership Center
MLS Compliance 101	Every 2 Years since 1985	Florida Assoc. of Real Estate
FAIR HOUSING, BIAS & DISCRIMINATION	2022	McKissock

Seminars, Conferences, Clinics Attended	Date Completed	Sponsoring Organization
All requirements met or exceeded each two years in order to meet state requirements for education in Appraisals and Real Estate.	Ongoing since 1985	See Above



APPRAISER RESUME

(continued)

EMPLOYMENT HISTORY			
Employer's Name and Address	Business Title	Dates of Employment	% of Time Dedicated to Appraising
Southeastern Real Estate Appraisal Corp.	Fee Appraiser	1984-1990	100
Dawson Appraisal Corporation	Fee Appraiser	1991-1993	100
Thomas J. Lennon & Associates	Fee Appraiser	1993-1999	100
Mills Appraisal, Inc.	Chief Appraiser	1999-2004	100
Davy Appraisal Corp./Davy Property Solutions, Inc.	President/CEO Appraiser	1993-Present	100

EXPERIENCE SUMMARY

Various phases of Residential Real Estate appraisals, single family homes, manufactured homes, mobile homes, condominiums, vacant land, expert witness testimony for divorce, estate, federal court and local court appearances.

Guest lecturer since 2005 for various Mortgage companies & real estate offices throughout Pinellas, Hillsborough and Pasco counties.

APPRAISAL COVERAGE AREAS	MARKET AND COST DATA SOURCES
Pinellas, Hillsborough and Pasco counties.	MLS Listing System, Marshall & Swift Cost Data Sources, On line Public records data base, Realist.Com, local and national internet on line services.

REFERENCES	
Academy Mortgage Loralyne Ball 28163 US Highway 19 North #302 Clearwater, FL 33761 727-458-4315	Hamilton Group Funding Mike Baralt/Bill Baralt 221 N Belcher Rd Clearwater, FL 33765 727-797-0600
Thomas J. Lennon & Associates Thomas J. Lennon 2905 Pass A Grille Way St. Pete Beach, FL 33706 727-580-4055	Law Office of Timothy C. Schuler Nicki Giordano, Legal Assistant 8200 Seminole Blvd Seminole, FL 33772 727-398-0011
Realty Experts Forrest Murphy 7600 131st Street N Seminole, FL 33776 727-433-4636	Rooth & Rooth, PA Marie R. Zorrilla, Attorney at Law 7600 Seminole Blvd. Suite 102 Seminole, FL 33772 727-397-4768

esign.alamode.com/verify Serial:93FB6C80

SIGNATURE: **DATE:** 05/23/2024