

UNIFORM RESIDENTIAL APPRAISAL REPORT

TLR

File No. 18048Z5

Valuation Section

ESTIMATED SITE VALUE.....			\$ 16,000	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):
ESTIMATED REPRODUCTION COST-NEW OF IMPROVEMENTS:				Replacement cost data was derived from the Marshall Swift Handbook and knowledge of the local building costs.
Dwelling	1,141 Sq. Ft. @ \$	81.63	\$ 93,140	Depreciation was estimated using the age/life method.
Bsmt. 0	Sq. Ft. @ \$		\$ 0	Total life of the subject property is estimated as 70 years.
Porch, K. Appliances			\$ 4,700	Physical depreciation combined with the unfinished interior of the subject makes the estimated effective age 40 years.
Garage/Carport	Sq. Ft. @ \$		\$ 0	40/70 equals 57% estimated depreciation.
Total Estimated Cost Now			\$ 97,840	
Less 50 Physical Functional External				
Depreciation \$55,769			\$ 55,769	
Depreciated Value of Improvements			\$ 42,071	
As-is Value of Site Improvements Driveway/Landscaping			\$ 2,000	
INDICATED VALUE BY COST APPROACH			\$ 60,071	

COST APPROACH

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Address Pensacola	925 West Lee Street	620 West Lee Street	1000 West Hayes Street	812 West Lee Street
Proximity to Subject		Pensacola, FL 32501	Pensacola, FL 32501	Pensacola, FL 32501
Sales Price	\$ N/A	\$ 122,500	\$ 35,000	\$ 78,000
Price/Gross Liv. Ares	\$ 0.00	\$ 77.73	\$ 32.41	\$ 61.81
Data and/or Verification Sources		MLS-Closed Sale # 523883	MLS-Closed Sale # 526274	MLS-Closed Sale # 506527
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	DESCRIPTION	DESCRIPTION
Sales or Financing Concessions	N/A	Cash	Cash	Conventional Seller paid CC
Date of Sale/Time	N/A	Typical Terms	Typical Terms	-1,800
Location	Central City	11/17/2017	01/25/2018	06/30/2017
Leasehold/Free Simple	Fee Simple	Central City	+10,500	Central City
Site	10500 Sq.Ft.	Fee Simple	Fee Simple	Fee Simple
View	Average/Interior	10,500 SF	5,000 SF	8,400 SF
Design and Appeal	Ranch/Average	Avg./Interior	Avg./Interior	Avg./Interior
Quality of Construction	Brick/Avg.	Ranch/Avg.	Ranch/Avg.	Ranch/Avg.
Age	A 53 E 40	A 62 E 30	-10,650	A 55 E 40
Condition	Fair	Average	-15,975	Fair-Similar
Above Grade	Total: 1 Bedrm 1 Bathrm	Total: 1 Bedrm 1 Bathrm	Total: 1 Bedrm 1 Bathrm	Total: 1 Bedrm 1 Bathrm
Room Count	4' 2' 1.00	6' 3' 2.00	-3,000	6' 3' 1.00
Gross Living Area	1,141 Sq.Ft.	1,576 Sq.Ft.	-15,200	1,080 Sq.Ft.
Basement & Finished	N/A	N/A	N/A	N/A
Rooms Below Grade	N/A	N/A	N/A	N/A
Functional Utility	Average	Average	Average	Average
Heating/Cooling	CH&A	CH&A	CH&A	CH&A
Energy Efficient Items	Satisfactory	Satisfactory	Satisfactory	Satisfactory
Garage/Carport	Drive Only	1 Carport	-1,500	Drive Only
Porch, Patio, Deck, Fireplaces(s), etc.	Porch	Porch	Porch, None	Pch, Small Patio None
Fence, Pool, etc.	None	1 FP	-3,000	Fence, Storage
Net Adj. (total)		□ + (X) - \$ 57,950	□ + (X) - \$ 16,500	□ + (X) - \$ 19,800
Adjusted Sales Price of Comparable		Gross: 47.3% Net: -47.3% \$ 64,550	Gross: 47.1% Net: 47.1% \$ 51,500	Gross: 25.4% Net: -25.4% \$ 58,200

Comments on Sales Comparison (including the subject property's compatibility to the neighborhood, etc.): All three sales are located in the subject market area, Sale 1 and Sale 3 on West Lee Street. Sale 1 received 5% downward adjustment (taken from the sales price) for being superior location, east of "E" Street. Sale 2 received an upward adjustment of 15% for being an inferior location. Sale 3 received a downward adjustment since the seller paid some closing costs per the MLS data. Sale 1 received a downward adjustment for having a gross living area more than 100 square feet larger than the subject. Sale 3 received the same downward adjustment for having a gross living area 100 square feet smaller than the subject. About equal weight is given all three sales.

ITEM	SUBJECT	COMPARABLE NO. 1	COMPARABLE NO. 2	COMPARABLE NO. 3
Date, Price and Date Source for prior sales within year of appraisal	None noted past three years.	Sold under Cert. of Title 8/24/17 \$80,100 OR 7772 PG 1020	None noted past three years.	None noted past three years.

Analysis of any current agreement of sale, option, or listing of the subject property and analysis of any prior sales of subject and comparables within one year of the date of appraisal:
Per county tax records, there have been no sales of the subject or comparables 2 and 3 in the past three years.

INDICATED VALUE BY SALES COMPARISON APPROACH	\$ 58,000
INDICATED VALUE BY INCOME APPROACH (If Applicable) Estimated Market Rent \$	N/A / Mo. x Gross Rent Multiplier N/A = \$ 0

This appraisal is made "as is" subject to the repairs, alterations, inspections or conditions listed below subject to completion per plans and specifications.
Conditions or Appraisal: The appraisal is made of the subject "as-is." This assumes a reasonable marketing period of 3-6 months.

Final Reconciliation: About equal weight is given the three sales. Sale 1 and 3 are in better condition than the subject property, while Sale 2 is in fair condition. Sale 1 is adjusted 5% for superior location. Sale 3, located about one block from the subject, did not receive a location adjustment. The subject's unfinished condition and vacancy is considered in arriving at a final opinion of value.

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 439Fannie Mae Form 1004B (Revised 6/93).

I (WE) ESTIMATE THE MARKET VALUE, AS DEFINED, OF THE REAL PROPERTY THAT IS THE SUBJECT OF THIS REPORT, AS OF 02/28/2018

(WHICH IS THE DATE OF INSPECTION AND THE EFFECTIVE DATE OF THIS REPORT) TO BE \$ 58,000

APPAISER: *Thornton L. Rogers*

Name Thornton Rogers

Date Report Signed 03/07/2018

State Certification # Trainee RI10333

Or. State License #

State FL

SUPERVISORY APPRAISER (ONLY IF REQUIRED):

Signature *M. Eugene Presley*

Name M. Eugene Presley

Date Report Signed 03/07/2018

State Certification # Cert Gen RZ 103

Or. State License #

State FL

State

Freddie Mac Form 70 6-93

Produced using ACI software. 800.234.8727 www.aciweb.com

Fannie Mae Form 1004 6-93

ADDENDUM

Borrower: Alma Phillips	File No.: 1804825
Property Address: 925 West Lee Street	Case No.: TLR
City: Pensacola	State: FL
Lender: City of Pensacola	Zip: 32501

Legal Description
E1/2 OF LT 13 ALL LTS 14 15 BLK 53 NORTH HILL HIGHLANDS PLAT DB 62 PAGE 244
DB 545 P 594 OR 1534 P 947 OR 6101 P 824 OR 7212 P 1765 CA 107

Condition of Improvements
The subject is 1965 brick construction on slab. Overall the subject is in fair condition, per inspection. An inspection of the exterior and the interior was made on February 28, 2018. Per the owners son who met us for the inspection, the sheetrock/dry wall was repaired and replaced in 2012 and 2014 by FEMA following flooding. The flooring was replaced on the interior at the same time. Deferred maintenance is noted in the rear roof eave, showing signs of rot, based on inspection from the ground. The interior of the house is a mix of older and newer construction materials. Per the owners son, FEMA finished the flooring in the bath and one of the two bedrooms. The sheetrock has been replaced throughout the house, but some texturing and painting needs to be completed. There are missing light switch covers and outlet covers in both bedrooms. * Please see the attached photographs. A distinct mold/mildew type odor was noted in the house during the inspection. The house is currently vacant, so lack of occupancy is a potential explanation. The owners son claimed to stop by and visit the home almost daily, so we assume it is not shut up for extended periods of time.

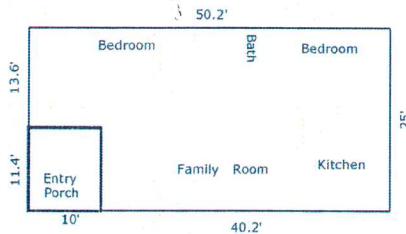
Extraordinary Assumption:

We saw no visible evidence of mold during our inspection. We make no claims of the existence of mold in the house, or denials it could be present inside walls or places we did not physically inspect. We are not mold experts and are not qualified to determine if mold is present in the subject or not. We accept no liability.

FLOORPLAN SKETCH

Borrower: Alma Phillips
 Property Address: 925 West Lee Street
 City: Pensacola
 Lender: City of Pensacola

File No.: 18048Z5
 Case No.: TLR
 State: FL
 Zip: 32501



Sketch by Apex Sketch v5 Standard™

Comments:

AREA CALCULATIONS SUMMARY				LIVING AREA BREAKDOWN		
Code	Description	Net Size	Net Totals	Breakdown	Subtotals	
GLA1	First Floor	1141.00	1141.00	First Floor		
P/P	Entry Porch	114.00	114.00	13.6 x 50.2	682.72	
				11.4 x 40.2	458.28	
Net LIVABLE Area		(rounded)	1141	2 Items	(rounded)	1141

DIMENSION LIST ADDENDUM

Borrower: Alma Phillips
Property Address: 925 West Lee Street
City: Pensacola
Lender: City of Pensacola

File No.: 18048Z5

Case No.: TLR

State: FL

Z_{IP}: 32501

GROSS BUILDING AREA (GBA)		1,141
GROSS LIVING AREA (GLA)		1,141
Area(s)	Area	% of GLA
Living	1,141	100.00
Level 1	1,141	100.00
Level 2	0	0.00
Level 3	0	0.00
Other	114	9.99
GBA		
Basement	<input type="checkbox"/>	0
Garage	<input type="checkbox"/>	0

PLAT MAP

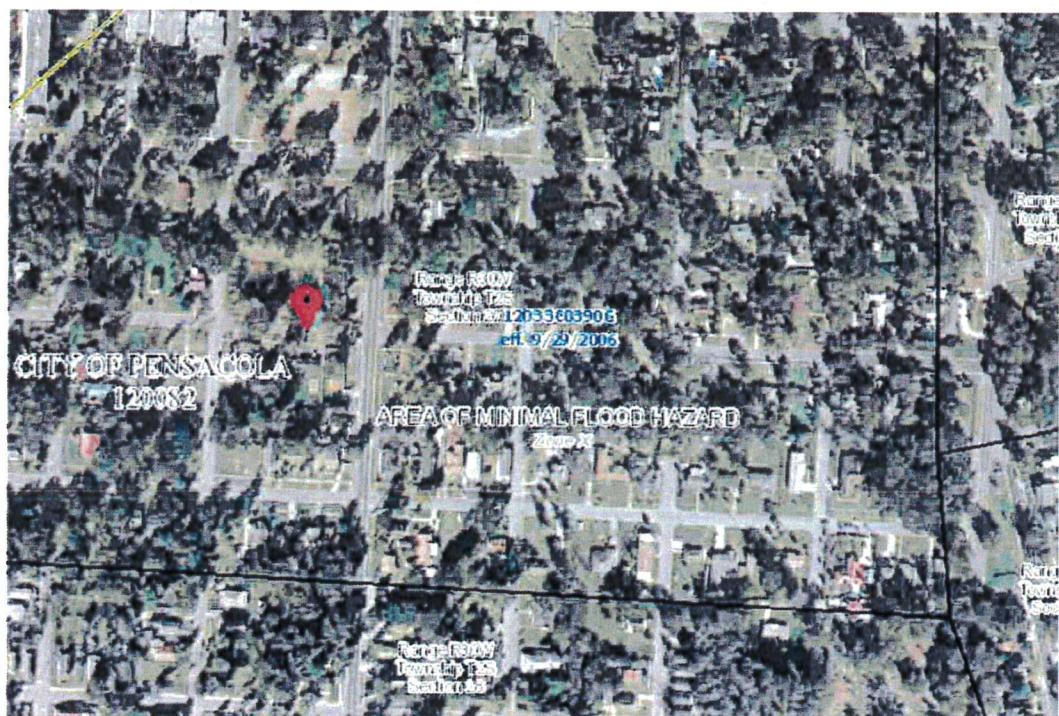
Borrower: Alma Phillips	File No.: 18048Z5
Property Address: 925 West Lee Street	Case No.: TLR
City: Pensacola	State: FL
Lender: City of Pensacola	Zip: 32501



FLOOD MAP

Borrower: Alma Phillips
Property Address: 925 West Lee Street
City: Pensacola
Lender: City of Pensacola

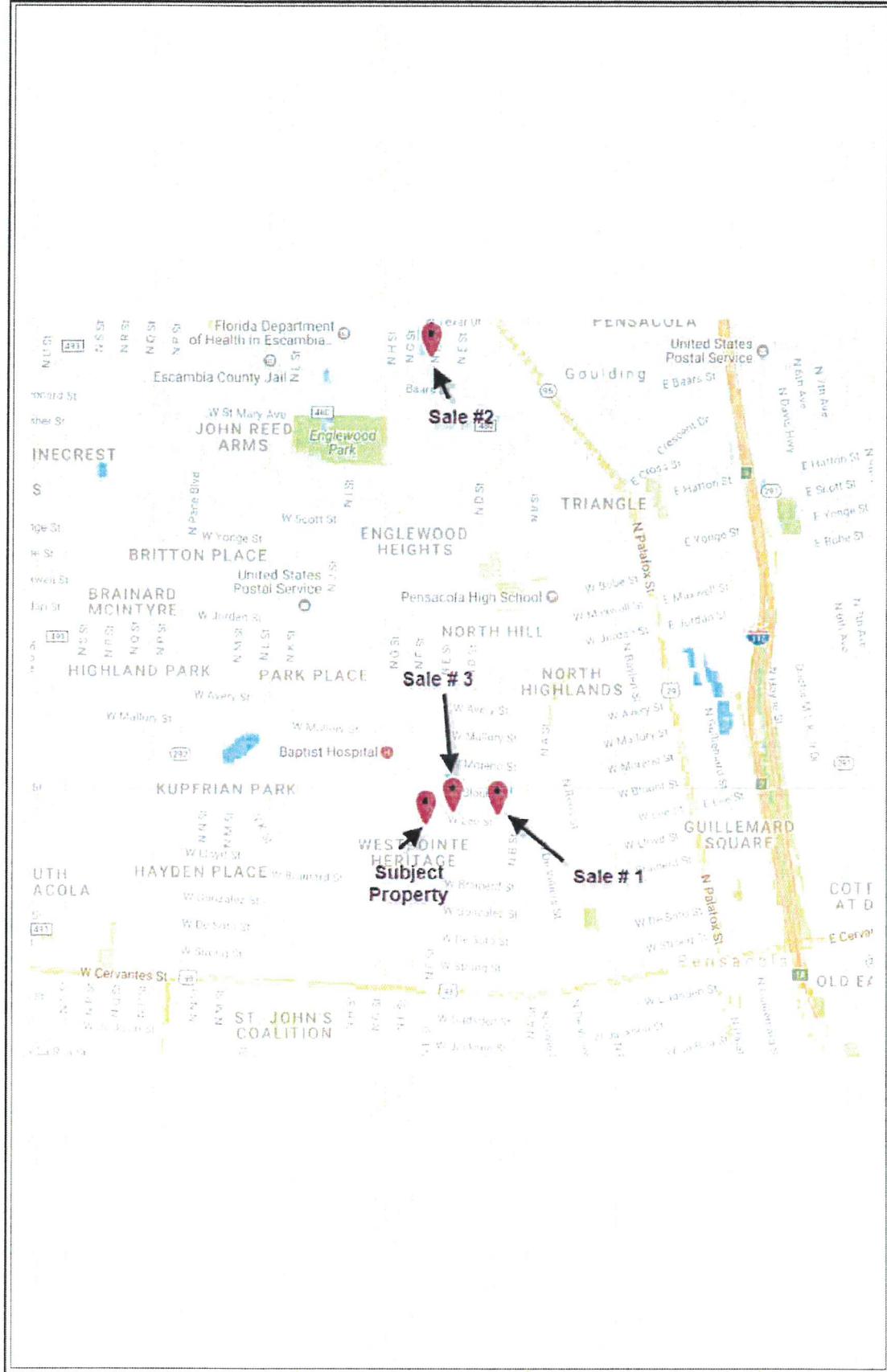
File No.: 18048Z5
Case No.: TLR
State: FL Zip: 32501



LOCATION MAP

Borrower: Alma Phillips
Property Address: 925 West Lee Street
City: Pensacola
Lender: City of Pensacola

File No.: 18048Z5
Case No.: TLR
Zip: 3250



SUBJECT PROPERTY PHOTO ADDENDUM

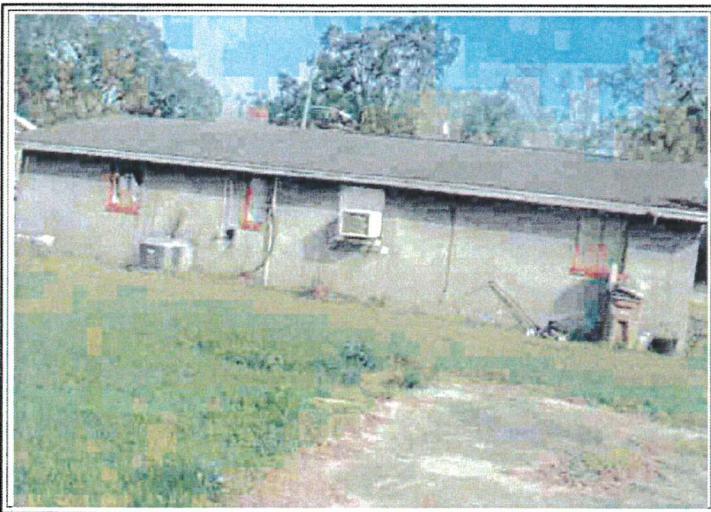
Borrower: Alma Phillips
Property Address: 925 West Lee Street
City: Pensacola
Lender: City of Pensacola

File No.: 18048Z5
Case No.: TLR
State: FL
Zip: 32501

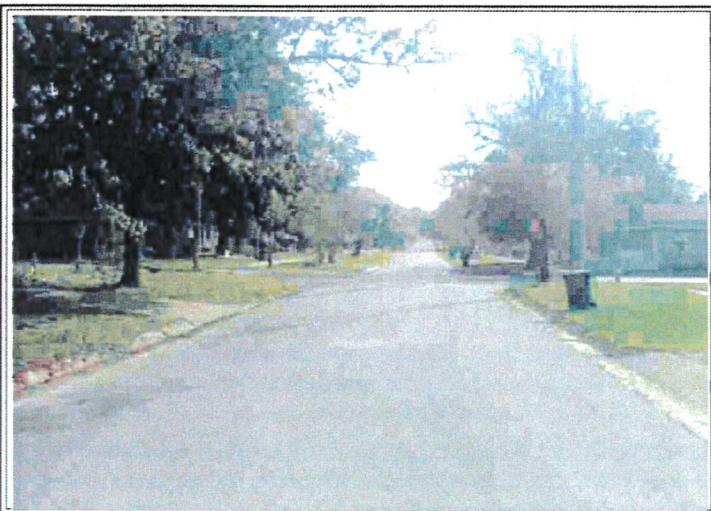


FRONT VIEW OF
SUBJECT PROPERTY

Appraised Date: February 28, 2018
Appraised Value: \$ 58,000



REAR VIEW OF
SUBJECT PROPERTY



STREET SCENE

Subject Photographs

Borrower: Alma Phillips
Property Address: 925 West Lee Street
City: Pensacola
Lender: City of Pensacola

File No.: 18048Z5

Case No.: TLR

State: FL

Zip: 32501



Subject: Roof eave damage on rear



Subject: Through wall H/A unit in left front bedroom



Subject: Newer HVAC unit in rear



Subject: Interior- Family Room facing Kitchen



Subject: Interior- Ceiling issue in Family Room



Subject Interior-Kitchen



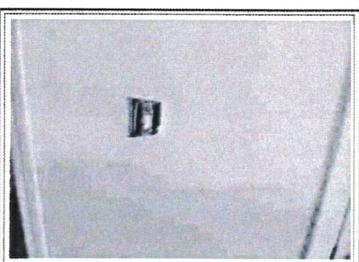
Subject Interior-Bath



Subject Interior- Left Side Bedroom



Subject: Interior- Right Side Bedroom



Subject: Bedroom- Missing Switch cover and unfinished painting



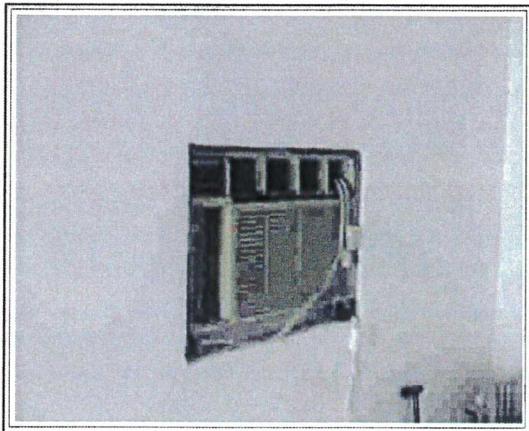
Subject: Scuttle Attic access between the bedrooms



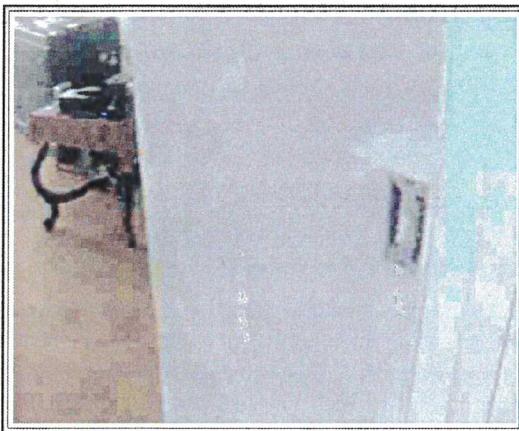
Subject: Left Side Bedroom facing doorway and Bath

Subject Photographs

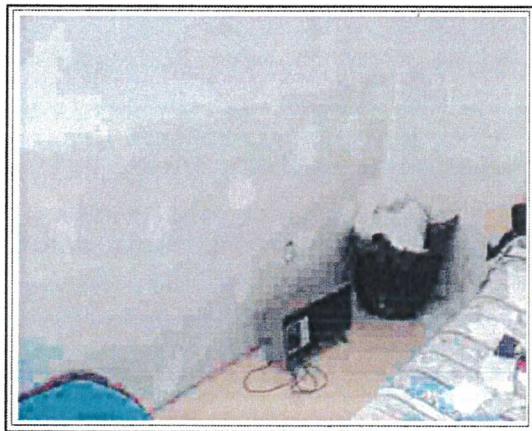
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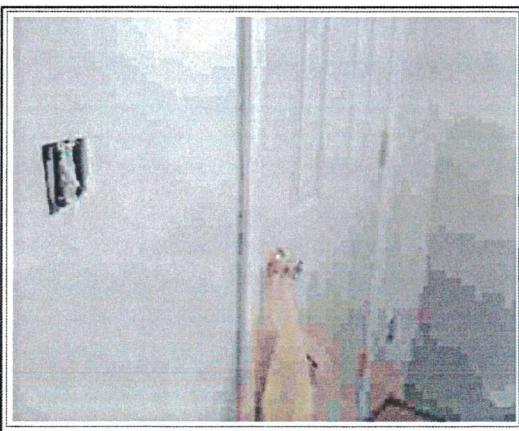
Subject: Left Side Bedroom- Through Wall H/A Unit



Subject: Leaving Right Side Bedroom- Missing Switch cover and unfinished painting



Subject: Right Side Bedroom- Missing outlet cover and unfinished painting



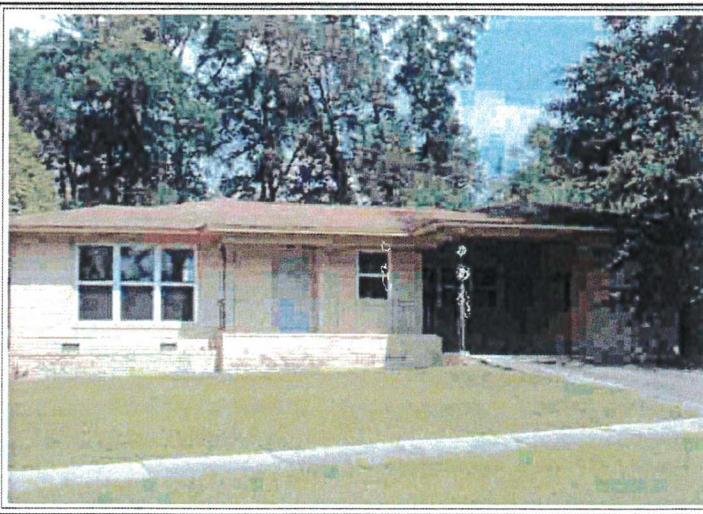
Subject: Bedroom-missing switch cover and unfinished painting



Subject: Bath-Damaged rear wall

COMPARABLE PROPERTY PHOTO ADDENDUM

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City: Pensacola	State: FL
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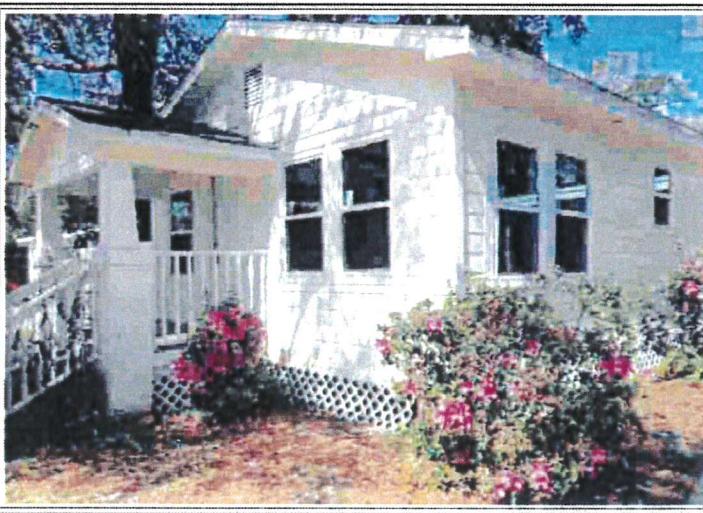
COMPARABLE SALE #1

620 West Lee Street
Pensacola, FL 32501
Sale Date: 11/17/2017
Sale Price: \$ 122,500



COMPARABLE SALE #2

1000 West Hayes Street
Pensacola, FL 32501
Sale Date: 01/25/2018
Sale Price: \$ 35,000



COMPARABLE SALE #3

812 West Lee Street
Pensacola, FL 32501
Sale Date: 06/30/2017
Sale Price: \$ 78,000

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he considers his own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U.S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions¹ granted by anyone associated with the sale.

¹Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the Appraiser's judgment.

STATEMENT OF LIMITING CONDITIONS AND APPRAISER'S CERTIFICATION

CONTINGENT AND LIMITING CONDITIONS: The appraiser's certification that appears in the appraisal report is subject to the following conditions:

1. 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.
2. The appraiser has provided a sketch in the appraisal report to show approximate dimensions of the improvements and the sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size.
3. 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.
4. 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.
5. 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.
6. The appraiser has noted in the appraisal report any adverse conditions (such as, 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 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.
7. 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.
8. The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice.
9. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that completion of the improvements will be performed in a workmanlike manner.
10. The appraiser must provide his or her prior written consent before the lender/client specified in the appraisal report can distribute the appraisal report (including conclusions about the property value, the appraiser's identity and professional designations, and references to any professional appraisal organizations or the firm with which the appraiser is associated) to anyone other than the borrower, the mortgagee or its successors and assigns, the mortgage insurer, consultants, professional appraisal organizations, any state or federally approved financial institution, or any department, agency, or instrumentality of the United States or any state or the District of Columbia; except that the lender/client may distribute the property description section of the report only to data collection or reporting service(s) without having to obtain the appraiser's prior written consent. The appraiser's written consent and approval must also be obtained before the appraisal can be conveyed by anyone to the public through advertising, public relations, news, sales, or other media.

APPRAISERS CERTIFICATION: The Appraiser certifies and agrees that:

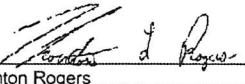
1. I have researched the subject market area and have selected a minimum of three recent sales of properties most similar and proximate to the subject property for consideration in the sales comparison analysis and have made a dollar adjustment when appropriate to reflect the market reaction to those items of significant variation. If a significant item in a comparable property is superior to, or more favorable than, the subject property, I have made a negative adjustment to reduce the adjusted sales price of the comparable and, if a significant item in a comparable property is inferior to, or less favorable than the subject property, I have made a positive adjustment to increase the adjusted sales price of the comparable.
2. I have taken into consideration the factors that have an impact on value in my development of the estimate of market value in the appraisal report. I have not knowingly withheld any significant information from the appraisal report and I believe, to the best of my knowledge, that all statements and information in the appraisal report are true and correct.
3. I stated in the appraisal report only my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the contingent and limiting conditions specified in this form.
4. I have no present or prospective interest in the property that is the subject to this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or the estimate of market 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.
5. I have no present or contemplated future interest in the subject property, and neither my current or future employment nor my compensation for performing this appraisal is contingent on the appraised value of the property.
6. I was not required to report a predetermined value or direction in value that favors the cause of the client or any related party, the amount of the value estimate, the attainment of a specific result, or the occurrence of a subsequent event in order to receive my compensation and/or employment for performing the appraisal. I did not base the appraisal report on a requested minimum valuation, a specific valuation, or the need to approve a specific mortgage loan.
7. I performed this appraisal in conformity with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place as of the effective date of this appraisal, with the exception of the departure provision of those Standards, which does not apply. I acknowledge that an estimate of a reasonable time for exposure in the open market is a condition in the definition of market value and the estimate I developed is consistent with the marketing time noted in the neighborhood section of this report, unless I have otherwise stated in the reconciliation section.
8. I have personally inspected the interior and exterior areas of the subject property and the exterior of all properties listed as comparables in the appraisal report. I further certify that I have noted any apparent or known adverse conditions in the subject improvements, on the subject site, or on any site within the immediate vicinity of the subject property of which I am aware and have made adjustments for these adverse conditions in my analysis of the property value to the extent that I had market evidence to support them. I have also commented about the effect of the adverse conditions on the marketability of the subject property.
9. I personally prepared all conclusions and opinions about the real estate that were set forth in the appraisal report. If I relied on significant professional assistance from any individual or individuals in the performance of the appraisal or the preparation of the appraisal report, I have named such individual(s) and disclosed the specific tasks performed by them in the reconciliation section of this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in the report; therefore, if an unauthorized change is made to the appraisal report, I will take no responsibility for it.

We, Thornton L. Rogers and M. Eugene Presley, 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.

SUPERVISORY APPRAISER'S CERTIFICATION: If a supervisory appraiser signed the appraisal report, he or she certifies and agrees that: I directly supervise the appraiser who prepared the appraisal report, have reviewed the appraisal report, agree with the statements and conclusions of the appraiser, agree to be bound by the appraiser's certifications numbered 4 through 7 above, and am taking full responsibility for the appraisal and the appraisal report.

ADDRESS OF PROPERTY APPRAISED: 925 West Lee Street

APPRAISER:

Signature: 
Name: Thornton Rogers
Date Signed: 03/07/2018
State Certification #: Trainee RI10333
or State License #:
State: FL
Expiration Date of Certification or License: 11/30/2018

SUPERVISORY APPRAISER (only if required)

Signature: 
Name: M. Eugene Presley
Date Signed: 03/07/2018
State Certification #: Cert Gen RZ 103
or State License #:
State: FL
Expiration Date of Certification or License: 11/30/2018

Did Did Not Inspect Property

USPAP ADDENDUM

Borrower: <u>Alma Phillips</u>			
Property Address: <u>925 West Lee Street</u>			
City: <u>Pensacola</u>	County: <u>Escambia</u>	State: <u>FL</u>	Zip Code: <u>32501</u>
Lender: <u>City of Pensacola</u>			

APPRAISAL AND REPORT IDENTIFICATION

This report was prepared under the following USPAP reporting option:

Appraisal Report A written report prepared under Standards Rule 2-2(a).

Restricted Appraisal Report A written report prepared under Standards Rule 2-2(b).

Reasonable Exposure Time

My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 120-180

Additional Certifications

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

Our firm has made no prior valuations of this property. No other real estate services have been provided.

Additional Comments

Clarification of Intended Use and Intended User:

The Intended User of this appraisal report is the City of Pensacola. The Intended Use is to evaluate the property that is the subject of this appraisal for potential purchase by the City of Pensacola, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

APPRAYER:

Signature: 
 Name: Thornton Rogers
 Date Signed: 03/07/2018
 State Certification #: Trainee RI10333
 or State License #: _____
 or Other (describe): _____ State #: _____
 State: FL
 Expiration Date of Certification or License: 11/30/2018
 Effective Date of Appraisal: February 28, 2018

SUPERVISORY APPRAISER (only if required):

Signature: 
 Name: M. Eugene Presley
 Date Signed: 03/07/2018
 State Certification #: Cert Gen RZ 103
 or State License #: _____
 State: FL
 Expiration Date of Certification or License: 11/30/2018
 Supervisory Appraiser inspection of Subject Property:
 Did Not Exterior only from street Interior and Exterior