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Deputy Agency Clerk

Brandon Nichols CLERK

5/18/2009 File# 2009-03711

STATE OF FLORIDA DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION FLORIDA REAL ESTATE APPRAISAL BOARD

DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION, DIVISION OF REAL ESTATE,

Petitioner,

VS.

DBPR CASE NO.: 2006061002 DOAH CASE NO.: 08-3271PL

LICENSE NO.: RD 3059

CATHY PFIEFFER,

Respondent.

FINAL ORDER

THIS CAUSE came before the FLORIDA REAL ESTATE APPRAISAL BOARD (Board) pursuant to Sections 120.569 and 120.57(1), Florida Statutes, on March 30, 2009, in Orlando, Florida, , for the purpose of considering the Administrative Law Judge's Recommended Order (a copy of which is attached hereto as Exhibit A). Petitioner was represented by Robert Minarcin, Senior Attorney. Respondent was represented at the hearing by Steven W. Johnson, Esquire.

Upon review of the Recommended Order, the argument of the parties, and after a review of the complete record in this case, the Board makes the following findings and conclusions.

FINDINGS OF FACT

- 1. The findings of fact set forth in the Recommended Order are approved and adopted and incorporated herein by reference.
- 2. There is competent substantial evidence to support the findings of fact found by the Board.

CONCLUSIONS OF LAW

- 1. The Board has jurisdiction of this matter pursuant to Section 120.57(1), Florida Statutes, and Chapter 458, Florida Statutes.
- 2. The conclusions of law set forth in the Recommended Order are approved and adopted and incorporated herein by reference.

PENALTY

Upon a complete review of the record in this case, the Board determines that the penalty recommended by the Administrative Law Judge be ACCEPTED.

WHEREFORE, IT IS HEREBY ORDERED AND ADJUDGED:

- 1. Respondent's license to practice as Florida state certified residential real estate appraiser is hereby placed on PROBATION for a period of two (2) years, during which time Respondent must complete the 15-hour USPAP course.
- 3. Respondent shall pay an administrative fine in the amount of \$1,000.00. Respondent shall pay the fine by check payable to Florida Department of Business and Professional Regulation, Division of Real Estate, Real Estate Appraisal Board at 400 West Robinson Street, Suite 801N, Orlando, Florida 32801-1757, before the end of probation.

This Final Order shall take effect upon being filed with the Clerk of the Department of Business and Professional Regulation.

12

DONE AND ORDERED this

day of \\

2009

Florida Real Estate Appraisal Board By Thomas O'Bryant, Jr. Director, Division of Real Estate

NOTICE OF RIGHT TO JUDICIAL REVIEW

A PARTY WHO IS ADVERSELY AFFECTED BY THIS FINAL ORDER IS ENTITLED TO JUDICIAL REVIEW PURSUANT TO SECTION 120.68, FLORIDA STATUTES. REVIEW PROCEEDINGS ARE GOVERNED BY THE FLORIDA RULES OF APPELLATE PROCEDURE. SUCH PROCEEDINGS ARE COMMENCED BY FILING ONE COPY OF A NOTICE OF APPEAL WITH THE AGENCY CLERK OF THE DEPARTMENT OF BUSINESS AND PROFESSIONAL REGULATION AND A SECOND COPY, ACCOMPANIED BY FILING FEES PRESCRIBED BY LAW, WITH THE DISTRICT COURT OF APPEAL, FIRST DISTRICT, OR WITH THE DISTRICT COURT OF APPEAL IN THE APPELLATE DISTRICT WHERE THE PARTY RESIDES. THE NOTICE OF APPEAL MUST BE FILED WITHIN THIRTY (30) DAYS OF RENDITION OF THE ORDER TO BE REVIEWED.

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing has been furnished by U.S. Mail to: **Cathy Pfieffer**, Advanced Appraisals, 120 Mount Pilot Street, Cantonment, FL, to **Steven W. Johnson**, **Esquire**, 390 N Orange Avenue, 23rd Floor, Orlando, FL 32801, and to Susan B. Harrell. **Administrative Law Judge**, Division of Administrative Hearings, The DeSoto Building, 1230 Apalachee Parkway, Tallahassee, FL 32399-3060; and by interoffice mail to **James Harwood**, **Chief**

Attorney, Division of Real Estate, 400 West Robinson Street, Suite 801N, Orlando,
Florida 32801, and to Mary Ellen Clark, Assistant Attorney General, PL-01, The
Capitol, Tallahassee, Florida 32399-1050; this day of ________, 2009

Brand M. Mills

	<u>_</u>
09	U.S. Postal Service 101 CERTIFIED MAIL TIM RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)
37	For delivery information visit our website at www.usps.com®
1427	Postace \$
7008 3230 0003	Total Cantonment, Florida 32533
5.	PS Form 3800. August 2006 U.S. Postal Service TM CERTIFIED MAIL TM RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)
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4000	Steven W. Johnson, Esquire 390 N. Orange Avenue 23 rd Floor To Orlando, Florida 32801
7008	Sei FO 3/9 (Pfeiffer) RM Sin or PO Box No. City, State, ZiP+4
_	PS Form 3800, August 2006 See Reverse for Instructions

Case No. 2006061002

FDBPR v. Cathy Pfeiffer Amended Administrative Complaint

STATE OF FLORIDA
DEPARTMENT OF BUSINESS & PROFESSIONAL REGULATION
FLORIDA REAL ESTATE APPRAISAL BOARD

FLORIDA DEPARTMENT OF BUSINESS & PROFESSIONAL REGULATION, DIVISION OF REAL ESTATE,

Petitioner,

v.

CASE NO. 2006061002

CATHY C. PFEIFFER,

Respondent.

AMENDED ADMINISTRATIVE COMPLAINT

The Florida Department of Business & Professional Regulation,
Division of Real Estate ("Petitioner") files this Administrative
Complaint against Cathy C. Pfeiffer ("Respondent"), and alleges:

ESSENTIAL ALLEGATIONS OF MATERIAL FACT

- 1. Petitioner is a state government licensing and regulatory agency charged with the responsibility and duty to prosecute Administrative Complaints pursuant to the laws of the State of Florida, including Section 20.165 and Chapters 120, 455 and 475 of the Florida Statutes, and the rules promulgated thereunder.
- 2. Respondent is currently a Florida state certified residential real estate appraiser having been issued license 3059 in accordance with Chapter 475 Part II of the Florida Statutes.

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- 3. The last license the State issued to Respondent was as a state certified residential real estate appraiser at 401 E. Chase Street #102, Pensacola, Florida 32501.
- 4. On or about June 15, 2006, Cathy C. Pfeiffer (Respondent) and Brian Choron developed and communicated an Appraisal Report (Report 1) for property commonly known as 1129 Lionsgate Lane, Gulf Breeze, FL 32563 (Subject Property), and estimated its value at \$275,000.00. A copy of Report 1 is attached hereto and incorporated herein as Administrative Complaint Exhibit 1.
- 5. At all times material hereto, Respondent was registered with Petitioner as the supervisor of Registered Trainee real estate appraiser Brian Choron.
- 6. Brian Choron performed the physical inspection of the Subject Property alone. He also collected payment for the appraisal directly from the client. However, Respondent was the only appraiser who signed the appraisal report; she certified that she physically inspected the Subject Property and that no one provided substantial assistance to her on Report 1.
- 7. Respondent and Brian Choron made the following errors and omissions in Report 1:
- a) Misstatement that Subject Property had public utilities when it does not;
 - b) Misstatement that the Subject Property is located on a

public street when it is not;

- c) Failure to state the Subject Property's garage was unfinished;
 - d) Failure to address known condition of roof;
- e) Failure to state that Brian Choron conducted the physical inspection of the Subject Property and provided substantial assistance:
- f) Statement that the Subject Property was constructed of vinyl, as opposed to wood frame or concrete block;
- g) Excessive \$20,300 adjustment to comparable sale 3 for having 254 additional square feet than the Subject Property;
- h) Failure to make an adjustment to comparable sales 1 and 2 for not being on water, when the Subject Property and comparable sale 3 are located on the water.
- 8. On or about October 20, 2006, Respondent and Brian Choron developed and communicated a revised Report for the Subject Property (Report 2), wherein most of the above-listed errors were corrected. A copy of Report 2 is attached hereto and incorporated herein as Administrative Complaint Exhibit 2.
- 9. On page 6 of Report 2, Brian Choron dates his signature as "June 15, 2006;" however, he dates his signature on the last page of Report 2 as "October 20, 2006."
 - 10. In correspondence to Petitioner, Respondent admitted that

she did not physically inspect the Subject Property. A copy of Respondent's correspondence to Petitioner is attached hereto and incorporated herein as Administrative Complaint Exhibit 3. A copy of the appraisal order form showing payment for the appraisal will be made "at the door" is attached hereto and incorporated herein as Administrative Complaint Exhibit 4.

COUNT I

Based upon the foregoing, Respondent is guilty of receiving payment directly from the recipient of an appraisal report in violation of Section 475.6221(2), Florida Statutes and, therefore, in violation of Section 475.624(4), Florida Statutes.

COUNT II

Based upon the foregoing, Respondent is guilty of failing to provide direct supervision to a registered trainee appraiser in violation of Florida Admin. Code Rule 61J1-4.010 and, therefore, in violation of Sections 475.6222 and 475.624(4), Florida Statutes.

COUNT III

Based upon the foregoing, Respondent is guilty of misrepresentation in any business transaction in violation of Section 475.624(2), Florida Statutes.

COUNT IV

Based upon the foregoing, Respondent is guilty of having

Case No. 2006061002

FDBPR v. Cathy Pfeiffer Amended Administrative Complaint

failed to exercise reasonable diligence in developing an appraisal report in violation of Section 475.624(15), Florida Statutes.

COUNT V

Based upon the foregoing, Respondent has violated a standard for the development or communication of a real estate appraisal, specifically the Conduct Section of the Ethics Rule, or other provision of the Uniform Standards of Professional Appraisal Practice (2005) in violation of Section 475.624(14), Florida Statutes.

COUNT VI

Based upon the foregoing, Respondent has violated a standard for the development or communication of a real estate appraisal, specifically Standards Rule 1-1(a) and (c), or other provision of the Uniform Standards of Professional Appraisal Practice (2005) in violation of Section 475.624(14), Florida Statutes.

COUNT VII

Based upon the foregoing, Respondent has violated a standard for the development or communication of a real estate appraisal, specifically Standards Rule 1-2(e)(i), or other provision of the Uniform Standards of Professional Appraisal Practice (2005) in violation of Section 475.624(14), Florida Statutes.

COUNT VIII

Based upon the foregoing, Respondent has violated a standard

for the development or communication of a real estate appraisal, specifically Standards Rule 1-4(a), or other provision of the Uniform Standards of Professional Appraisal Practice (2005) in violation of Section 475.624(14), Florida Statutes.

COUNT IX

Based upon the foregoing, Respondent has violated a standard for the development or communication of a real estate appraisal, specifically Standards Rule 2-1(a), or other provision of the Uniform Standards of Professional Appraisal Practice (2005) in violation of Section 475.624(14), Florida Statutes.

COUNT X

Based upon the foregoing, Respondent has violated a standard for the development or communication of a real estate appraisal, specifically Standards Rule 2-3, or other provision of the Uniform Standards of Professional Appraisal Practice (2005) in violation of Section 475.624(14), Florida Statutes.

WHEREFORE, Petitioner respectfully requests the Florida Real Estate Appraisal Board, or the Department of Business and Professional Regulation, as may be appropriate, to issue a Final Order as final agency action finding the Respondent(s) guilty as charged. The penalties which may be imposed for violation(s) of Chapter 475 of the Florida Statutes, depending upon the severity of the offense(s), include: revocation of the license, registration,

FDBPR v. Cathy Pfeiffer Amended Administrative Complaint

or certificate; suspension of the license, registration or certificate for a period not to exceed ten (10) years; imposition of an administrative fine of up to \$5,000 for each count or imposition of investigative costs; issuance of a offense: reprimand; imposition of probation subject to terms including, but not limited to, requiring the licensee, registrant, or certificate holder to complete and pass additional appraisal education courses; publication, or any combination of the foregoing which may apply. See Section 475.624, Florida Statutes and Rule 61J1-8.002, Florida Administrative Code. The penalties which may be imposed for violation(s) of Chapter 455 of the Florida Statutes, depending upon the severity of the offense(s), include: revocation of the license, registration, orcertificate; suspension of the registration, or certificate for a period not to exceed ten (10) years; imposition of an administrative fine of up to \$5,000 for each count or offense; imposition of investigative costs; issuance of a reprimand; imposition of probation subject to terms including, but not limited to, requiring the licensee, registrant, or certificate holder to complete and pass additional appraisal education courses; publication; restriction of practice; injunctive or mandamus relief; imposition of a cease and desist order; or any combination of the foregoing which may apply. See Section 455.227, Fla. Statutes and Florida Administrative Code Rule 61J1-8.002.

FDBPR v. Cathy Pfeiffer Amended Administrative Complaint

ATTORNEY FOR PETITIONER

(407) 317-7260 - FAX

Robert Minarcin Senior Attorney Fla. Bar No. 163147 Division of Real Estate Legal Section 400 W. Robinson Street, N801 Orlando, Florida 32801-1757 (407) 481-5632

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the above and foregoing has been furnished to DOAH by facsimile, and to Cathy Pfeiffer, Advanced Appraisals of NW Florida, Inc., 120 Mount Pilot Street, Cantonment, Florida 32533, by U.S. Mail this 1877 day of Noverbur, 2008.

Robert Minarcin Senior Attorney

FILED

2003 JUL -7 A 11: 51

LIVISION OF LIMINISTRATIVE HEATHIUS



APPRAISAL OF REAL PROPERTY

LOCATED AT:

1129 Lionsgate Lane See attached addenda Gulf Breeze, FL 32563

FOR:

Diane Purser 1129 Lionagate Lane, Gulf Breeze, FL 32563

AS OF:

June 14, 2006

BY:

Cathy C Pfelffer

ADMINISTRATIVE COMPLAINT

TAGE ____ OF ____

Form GA1 — "WinTOTAL" appraisal software by a la mode, Inc — 1-800-ALAMODE

SUMMARY OF SALIENT FEATURES

		PAGE 1
	Subject Address Legal Description	1129 Lionsgate Lene See ettached addenda
AUCN	City	Gulf Breeze
Mater	County	Santa Ross
SJEGECT PHOPMATION	State	FL
SIB	Zip Code	32563
	Census Tract	108.04
	Map Reference	S32-T02S-R28W
55	Data Balan	
SALES PRICE		NA .
3%	Date of Sale	N/A
CUEIH	Borrower/Client	N/A
3	Lender	Diane Purser
5		
	Size (Square Feet)	1,830
:0	Price per Square Foot	
RESCRIPTION OF IRPROVEMENTS	Location	Lionagate
164989	Age	A-17 / EII-6
10 NO	Condition	Good
FRIPT.	Total Rooms	8
2	Bedrooms	3
	Baths	2
ř		
33.00	Appraiser	Cathy C Pfetfler
APPRAISER	Date of Appraised Value	June 14, 2006
VALITÉ	Final Estimate of Value	275,000

ADMINISTRATIVE COMPLAINT	
CYPIRIT #	
2 0	
Form SSD — "WinTOTAL" appraisal software by a la mode, Inc. — 1-800-ALAMODE	

Uniform Residential Appraisal Report

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Uniform Residential Appraisal Report

PURSER File # 0606260

	There are 12 comparab	le pro	perties cu	arrentily	offen	ed for s	ale in	the subject neighborh	ood ta	tang ja	price	from \$ 245,500		10\$		
ı	There are 4 comparable	le sale	s in the s	subject	neigh	barhood	witter	the past twelve mon	hs ran	pung in s	sale pr	ce from \$ 265,00	<u> </u>			21,000 .
	FEATURE		SUBJECT			COM	PARAB	LE SALE # 1		COME	ARABI	LE SALE # 2	<u> </u>			E SALE # 3
ı	Address 1129 Lionsgate Lane			4068 Longwood Circle			4123 Tiger Point Blvd.				1149 Willowood Circle					
ł	Gulf Breeze, FL 32				Gulf	Breeze,	FL 32	2563		reeze,	FL 32	2563	+	Breeze, FL	32	563
	Proximity to Subject	3.	22224		0 95				1 00		r'	ra	0 13	miles	क्या	•
Н	Sale Price	\$	·	N/A	100	3.5	£, £1	\$ 265,000	7.33	含溢	1.00	\$ 299,900	44.43		-14	\$ 305,000
	Sale Price/Gross Llv. Area	\$		sq ft.	\$	141 86	8Q ft.	学生的现在分类	\$	169.72	sqfL	**************************************				的人类和此种的
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	VALUE ADJUSTMENTS	DI	ESCRIPTI	ON	DE	SCRIPT	ION	+(-) \$ Adjustment	DE	SCRIPTI	ON	+(-) \$ Adjustment	DE CA	SCRIPTION		+(-) \$ Adjustment
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	Leasehold/Fee Simple	,	Simple			Simple			Fee S	imple				Simple	_	
П	Site	08 /			12 A				.15 A	are ex			14 A		4	
ı	View	_	/Golf Co	urse		Course			Goif C	curse			Cana	//GolfCour	188	
ı	Design (Style)		temp.		Contr	emp			Conte	mp			Cont		_	
ı	Quality of Construction		VGood			/Good		-10,000	Brick/	Stuc/G	ood _	-10,000	Brick	/Good	_	-10,000
Н	Actual Age		/ Eff-6			/ Eff-8		0	A-11	Eff-4		-4,000	A-11	/ Eff-4	_1	-4,000
	Condition	Good			Good			T	Good				Good		_[
	Above Grade			Baths		Barms.	Baths	 		Barris	9aths		Total	Barms, Ba	क्षा	
	Room Count	6	3	2	6	3	2	1	6	3	2		8		2	
	Gross Living Area	_	1,830		<u> </u>		sq.ft.	0		1,767		+5,000		2,084 50	1t.p	-20,300
	Basement & Rrished	N/A	-,000		NA	-,,,,,,,,	*====	1	N/A				N/A		J	
	Rooms Below Grade	NA			N/A				N/A				N/A			
_	Functional Utility	Aver	906		Avera	100		1	Avera	ge			Aver	eqe .		
PROACH	Heating/Cooling	Cent			Cent			 	Centr				Cent		$_{ m I}$	
ő	Energy Efficient Items	Typic			Typic			1	Турк				Typk		\Box	
ű	Garage/Carport		r Garage			Garag				Garag			_	Garage	\Box	
å	Porch/Patio/Deck		Sor Po		_	Sor Pr				ch, Pa		Similar	Deck	Scr Pch		
Ĉ	Upgrades		rades	-		tard/inf		+7,000						el Upgrade	d	+3,000
SIS	Fireplace		piace		Fireo		~~	17,1447	Firepl				Firep	tace		
COMPARISON	Cost to Cure		to Cure		None			-1,000				-1,000	_			-1,000
Ĕ	Net Adjustment (Total)		4. 1. Co.		1402		3 - 3	\$ 4,000	_	+ D	<u>a</u> .	\$ 3,000	_	1+ 🛛	- [\$ 32,300
3	Adjusted Sale Price	47,5	2.75.00.75	W 1512	Net A		1.5 %	4,000	Net Ad		10%		Net A	dj. 10.6	6 %	
ES	of Comparables	27.77			Gross		68%	\$ 281,000			9.0 %	\$ 296,900	Gross	Adi 12 6	6%	\$ 272,700
SAL		the c	ole or tran	sefor h	atory (roperty and comparab								
MA.																
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S				vior sa	des or								this aç	praisal.		
'S	My research ☐ did ⊠ did	not re	veal any p			transfer		subject property for					this ac	praisal.		
'S	My research ☐ did ☑ did Data Source(s) Multiple List	not re	veal any p	nd Pub	dic Re	transfer	s of th	subject property for	the thre	e years	prior to	o the effective date of				
'S	My research did did did bata Source(s) Multiple List did did bata Source(s) Multiple list did bata Source(s) Multiple list did bata Source(s) Multiple list	not re	veal any p ervice er veal any p	nd Put orior sa	olic Re des or	transfer cords transfer	s of the	e subject property for e comparable sales fo	the thre	e years	prior to	o the effective date of date of sale of the co	mparat	le sale.		
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Page 2 of 6 ADMINISTRATIVE Canhie Mad Form 1004 March 2005

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

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 or she considers his or her 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 concessions* granted by anyone associated with the sale.

"Adjustments 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 ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting 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, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements.The sketch is included only to assist the reader 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 this appraisal report whether any portion of the subject sits 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, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, 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 research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. 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, this appraisal report must not be considered as an environmental assessment of the property.
- 6. 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 the completion, repairs, or alterations of the subject property will be performed in a professional manner.

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	Form 1004 — "WinTOTAL" appraisal software by a la mode, Inc. — 1-800/Aparticle	
	PAGE 6 OF	-

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- I performed a complete visual inspection of the interior and extenor areas of the subject property. I reported the condition
 of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the
 livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of 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 at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and experience in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of 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 opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, 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 or on any other basis prohibited by law.
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in 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 this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Page 5 of 6	ADMIN'STRA Family Man Form 1004 March 2005					
Form 1004 "WinTOTAL" appraisal software by a la mode	e, fic 11800 ALAMODE 1					
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Freddie Mac Form 70 March 2005

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers: government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22 I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrapresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
- 4. This appraisal report complies 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 at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature (Mby C Plaille	Signature
Name Cethy C. Pletifer	Name
Company Name Advanced Appreisals	Company Name
Company Address 196 East Nine Mile Road, Suite F.	Company Address
Pensacola, FL 32534	
Telephone Number 850-473-1313	Telephone Number
Email Address cpfeiffer@edvancedappraisals4u com	Email Address
Date of Signature and Report June 15, 2006	
Effective Date of Appraisal June 14, 2006	State Certification #
State Certification # State-Cert. Res Appr RD3059	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State FL	<u>_</u>
Expiration Date of Certification or License 11/30/2008	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
	 Did inspect exterior of subject property from street
1129 Lionsgate Lane Gulf Breeze, FL 32563	Date of inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 275,000	Did inspect interior and exterior of subject property
	Date of Inspection
LENDER/CLIENT	
Name	- COMPARABLE SALES
Company Name Diane Purser	
Company Address 1129 Lionsgete Lane, Gulf Breeze, FL 32563	Did not inspect exterior of comparable sales from street
	 Did inspect exterior of comparable sales from street
Email Address dourser@wear stignet.com	Date of Inspection

Freddle Mac Form 70 March 2005

Page 6 of 6

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Form 1004 — "WinTOTAL" appraisal software by a la mode, Inc. E 7-800 AUMIODE #

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Supplemental Addendum

File No 0606260

Borrower/Client	N/A		
Property Address	1129 Lionsgete Lane		
City	Gulf Breeze	County Senta Ross	State FL Zip Code 32563
Leoder	Drane Purser		

Legal Description:

LIONSGATE LOT 32 & NLY 13 FT O F LOT 33 & SLY 10 FT OF LOT 31 AS DES IN OR 1262 PG 325 LESS ELY 2 FT FOR PRIVATE DR & COMMON AREA (ALSO KNOWN AS PARCEL 26 UNREC)

• URAR : Improvements - Additional Features

The subject property has a newer dimensional shingle roof(3 years), newer hardwood floors (1 year), custom kitchen cabinets, upgraded stainless steel appliances, granite countertops, kitchen island, Key West shutters, travertine covered entry, surround sound, newer upgraded A/C system(1 year), recessed lighting, marble fireplace, deluxe master bath with a jacuzzi tub and separate shower.

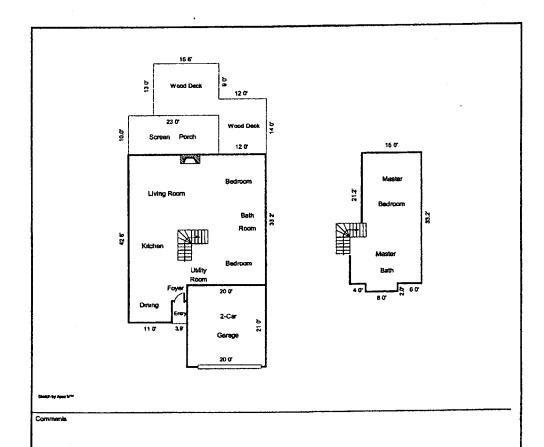
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PAGE	9	OF				_

554.3 61.6 664.0 16.0 498.0 36.0

1830

Building Sketch (Page - 1)

Borrower/Client	N/A			
Property Address	1129 Lionsgate Lane			
City	Gulf Breeze	County Santa Rosa	State FL	Zip Code 32563
l ender	Diane Purser			



Code	AREA CALCULATION	NS SUMMARY Net Size	Net Totals	LIV	ING AREA BREAK Breekdown	DOWN Subtotals
GLA1 GLA2 P/P	First Floor Second Floor Screen Forch Wood Deck Front Covered Entry 2 Car Garage	1279.9 550.0 230.0 383.8 22.4 420.0	1279.9 550 0 636 2 420.0	First Floor	14.9 x 37.2 5.6 x 11.0 20.0 x 33.2	554 61 664 16 498 36
Ne	et LIVABLE Area	(Rounded)	1830	6 Items	(Rounded	18

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Subject Photos

Borrower/Client	N/A			
Property Address	1129 Lionsgate Lane			7. 5.4
City	Gulf Breeze	County Santa Rosa	State FL	Zip Code 32563
Lender	Diane Purser			



Subject Front



Subject Rear

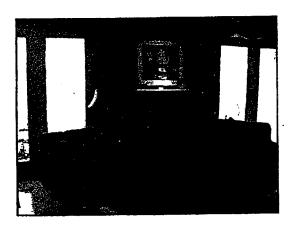


Subject Street

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ENERGY of	C. C. P.
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orm PICPSLTR — "WinTOTAL" appraisal software by a la mode, inc — 1-800-ALVANIDE	OF

Subject Interior Photo Page

Borrower/Client N/A	
Property Address 1129 Lionagete Lane	State Ft 7to Code 32563
City Gulf Breeze	County Santa Rosa State FL Zip Code 32583
Landar Deans Pursor	

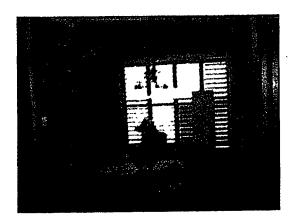


Subject Interior

1129 Lionsgete Lane
Sales Price N/A
Gross Living Area 1,830
Total Rooms 6
Total Bathrooms 2
Location Lionsgete
View Lake/Golf Course
Site 08 Acre
Quality Vinyl/Good
Age A-17 / Eff-6



Subject Interior



Subject Interior

ADMINISTRATIVE	CON	MPLAINI
EXHIBIT #		
PAGE 12	OF	

PHOTOGRAPH ADDENDUM

Borrower/Client	N/A	
Property Address	1129 Lionsgate Lane	State FI Zin Code 32563
City	Gulf Breeze	County Santa Rose State FL Zip Code 32563
Lender	Diane Purser	



View



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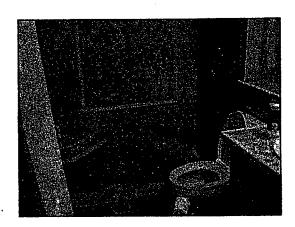


View

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Repairs

Borrower/Cite	nt N/A		
Property Adds	8SS 1129 Lionsgate Lane	To Code nos	
City	Guif Breeze	County Santa Rosa State FL Zip Code 325	<u> </u>
Lender	Dinna Durmar	•	



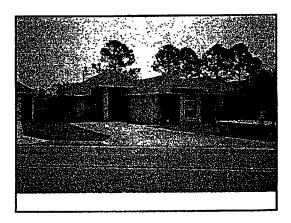


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EXHIBIT	#	
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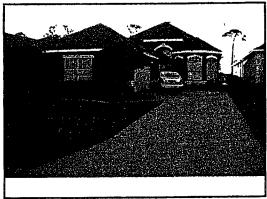
				\neg
Borrower/Client	N/A			\neg
Property Address	1129 Lionsgete Lane		e Fl Zio Code 32563	ᅱ
City	Gulf Breeze	County Sente Rosa State	B FL Zip Code 32563	\dashv
Lender	Diana Pursar			



Comparable 1
4068 Longwood Circle



Comparable 2
4123 Tiger Point Bivd.

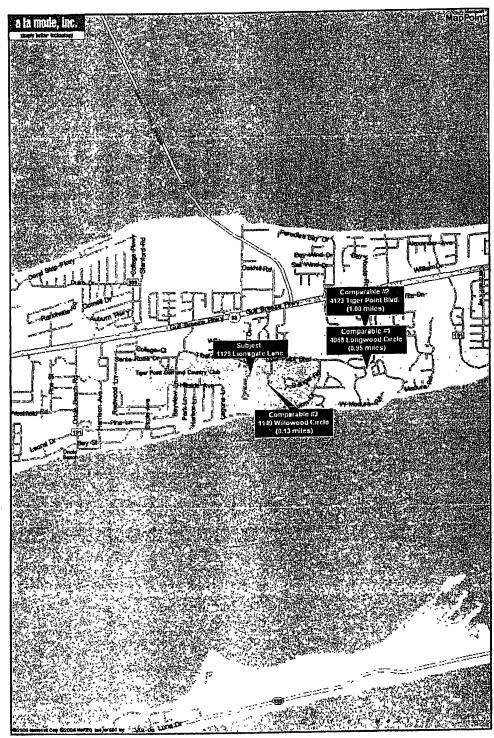


Comparable 3 1149 Willowood Circle

	ADMINISTRATIVE COMPLAINT
	EXHIBIT # 1
Form PICPDLBR — "WinTOTAL" appraisal software by a la mode, Inc. — 1-800	PALAMORE

Location Map

Borrower/Client	N/A	
Property Address	1129 Lionsgate Lane	State F1 Zlo Code 32563
City	Gulf Breeze	County Santa Rosa State FL Zip Code 32563
Lender	Dione Purser	



ADMINISTRATIVE COMPLAINT.

Form MAPLOC — "WinTOTAL" appraisal software by a la mode, inc. —1-809-ALAMODE #

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APPRAISAL AND REPORT IDENTIFICATION This appraisal conforms to one of the following definitions: Completa Appraisal (The act or process of estimating value, or an opinion of value, pirformed without invoking the Departure Rule.)	Guith Services Courts Services State P.L. 20 Load 34:955 PPRAISAL AND REPORT IDENTIFICATION Mis appraisal conforms to one of the following definitions: Complete Appraisal (The act or process of estimating value, or an opinion of value, performed without invoking the Departure Rule.) (The act or process of estimating value, or an opinion of value, performed under and resulting from invoking the Departure Rule.) (The act or process of estimating value, or an opinion of value, performed under and resulting from invoking the Departure Rule.) (The act or process of estimating value, or an opinion of value, performed under and resulting from invoking the Departure Rule.) (The act or process of estimating value, or an opinion of value, performed under and resulting from invoking the Departure Rule.) (The act or process of estimating value, or an opinion of value, performed under and resulting from invoking the Departure Rule.) (A written report prepared under Standards Rule 2-2(p) of a Complete or Limited Appraisal performed under STANDARD 1 restricted to the stated intended use by the specified claims or intended user.) (A written report prepared under Standards Rule 2-2(p) of a Complete or Limited Appraisal performed under STANDARD 1 restricted to the stated intended use by the specified claims or intended user.) (A written report prepared under Standards Rule 2-3 southly fail, to the soil of the contained in this report and the same of the contained in this report and the same of the specified person or processor and contained and the same of the specified person or processor in the same of the specified person or processor in the section of the section of the person in an open contained in the section of the	Gulf Breeze fer Diane Purse	
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11/25/2004 04046619	RD3059	
The CERTIFIED RESI Named below IS CER Under the provisio Expiration date: N	TIFIED SELECTION OF THE PROPERTY OF THE PROPER	
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jeb bush Governor	DISPLAY AS REQUIRED BY LAW	DIANE CARR SECRETARY

ADMINISTRATIVE COMPLAINT

EXHIBIT # 1

PAGE 16 UF _____

Form SCA — "WinTOTAL" appraisal software by a la mode, inc. — 1-800-ALAMODE



APPRAISAL OF REAL PROPERTY

LOCATED AT:

1129 Lionsgale Lane See attached addenda Gulf Breeze, FL 32563

FOR:

Digno Purcer 1129 Lionagaie Lane, Gulf Breeza, FL 32563

AS OF:

June 14, 2006

BY:

Brian Choron

ADMINIS	TRATIVE COMPLAINT
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Form GA1 — "WinTOTAL" appraisal software by a la mode, Inc. — 1-800-ALAMQDE, GE	()F
£ xhibit	11 Page 133

SUMMARY OF SALIENT FEATURES

	Subject Address	1129 Lionsgate Lane
	Legal Description	See attached addenda
NC:	City	Gulf Breeze
(PRIMA)	County	Santa Rosa
SUBJECT BEFORMATION	State	FL
5555	Zip Code	32583
	Census Tract	108.04
	Map Reference	\$32-T02\$-R28W
J.		A 1/10
SALES PROC	Sale Price	\$ N/A
(S.e.)	Date of Sale	N/A
		
CHER	Borrower/Client	N/A
<i>E</i>	Lender	Diane Purser
	Size (Square Feet)	1,830
æ.	Price per Square Foot	\$
SENSALIMORARE OF BRIGHOUGHERS	Location	Lionsgate
Tale Bo	Age	A-17 / Eff-8
40 MOI	Condition	Good
SCRIPT	Total Rooms	
ā	Bedrooms	3
	Baths	2
APPRAISER	Appraiser	Brian Choron
adav	Date of Appraised Value	June 14, 2006
VALUE	Final Estimate of Value	\$ 275,000 ·
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,	ADMINISTRATIVE COMPLAINT
Ę	EXHIBIT # 2
Form SSO — "WinTOTAL" appraisal software by a la mode, inc. — 1-800	00 ALANGOE 12 OF

INVOIC		
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Uniform Residential Appraisal Report

PURSER File # 0606260

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e purpose of this sum	Licocoste (and			City Gulf Breeze					
roperty Address 1129 ortower N/A	LICINSTANG LANG		Owner of Public Record		ser		ounty Santa	Rosa	
egal Description See	attached addenda						E Taxes \$ 3	31 36	
ssessor's Parcel # 3:		0-0320		Tax Year 2005-Pax			ensus Tract 1		
leighborhood Name U	onsgate			Map Reference S3:	2-1025-R28W PUD		1.04	per year	per month
ccupant 🛛 Owner [Tenant Vaca		Special Assessments \$ Other (describe)	0.00	<u></u>				
roperty Rights Appraise			nsaction 🔀 Other (des	cribe) Divorce					
ssignment Type ender/Client Diane F			Address 1120 Llos	costa I and Guilf B	reeze, FL 3258	3		53.11	
ender/Usera Diane i	rectly offered for sale	e or has it been offere	of fee and in the turber of	onthe oring to the offe	ctive date of this	appraisas:		Yes 🛛 No	
leport data source(s) us	ed. oftering price(s), a	and date(s). Acco	rding to the multiple lis	ting service and put	nic records, no	sales or It	atings were fo	und within the	ne past
did did not a	malyze the contract for	r sale for the subject	purchase transaction. Exp	lain the results of the	analysis or the ci	OURSECT HON	SAID OF MITT DE	(((((((((((((((((((
performed. N/A									
	Date of Con	drank sus	is the property seller th	e owner of public reci	and? Yes	No Da	ta Source(s)		
Contract Price \$ N/A	Date of Coll	RIPLI NA	ift or downpayment assis	tance, etc.) to be paid	by any party on	behall of t	ne borrower?	Ye	s ∏ No
f Yes, report the total do	dar amount and descr	the the items to be pa	ild.						
1 100, 10port 500 1500 15									
Note: Race and the rac	cial composition of the	he neighborhood ar	e not appraisal factors. ************************************	ounling Tunoda	小公里等一个公 区	One-Un	Il Housing	Present L	P.K. ext Upn
Meighborh	ood Characteristics	373.184 mg	Volume Unit H	Ousing Trends 2003	Declining	PRICE	AGE	One-Unit	
Location Urban	Suburban ☐	Rural Propert	y Values Increasing 1/Supply Shortage	∑ in Balance	Over Supply	\$ (000)	(VIS)	2-4 Unit	%
		Slow Marketi	ng Time Under 3 mt		Over 6 mths	170	Low 1	Mutti-Family	<u> </u>
Growth Rapid Neighborhood Boundari	ES The subsect on	poerty is incated an	uth of Highway 98, nor	th of the Santa Ros	a Sound, east		ligh 30	Commercial	5 %
of Bayshore Road, an						250-300	red. 5-10	Other	na Hamar
			il established single far	nily development wi	th structures pr	marily of	bnck and fram	DO COURTACE	or nomes of the
on the area are gener	ally well maintained.	The subject proper	ty is in close proximity	to the Navarre and F	ensacola beac	nes Man	y OR UNE THOUSE	O HOYD & YADY	
Tiger Point golf cours	s		The market condition						
Market Conditions (incl.	using support for the a	DOVE CONCEISIONS)	The market condition homogeneous in style	and annual and an	seldom on the	market fo	more than t	nnee months	Supply
wide range of propert and demand are mair	y owners Generally	, the properties are	norrogeneous in style	and appropriate and and					
and demand are mair Dimensions 43 x 78 x			Area 08 Acre	Shap	Rectangular		View L	aka/Golf Cou	130
Specific Zonina Chacelfi	ration DLID		Zonina Description P	tanned Unit Develop	oment				
Zonina Compliance 🕅	I errol I lena l Nor	nconforming (Grandfa	thered Use) 🔲 No Zonir	g 🔲 läegal (describ	(e)	Yes 🗌	No # No. de	scribe	
is the highest and best	use of subject property	y as improved (or as	proposed per plans and s	pecifications) the pre-	seni usev 🔀	100	140 H 140, UK		
			Public Other (de		Off-the Impe	overnents	- Type	Public	Private
	Other (describe)								
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Electricity 🛇		Water Sanitary	X D	escribe)	Street Asph Alley None	alt		8	
Gas	☐ Propene Gas	Sanitary	Sawer 🗵 🗆		Street Asph Alley None	alt		Date 01/19	
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Uniform Residential Appraisal Report

	PURSER
File #	0606260

There are 4 comparab	a nonerties cu	eteretiv -	offered	for sale in	the subject neighborn	ood ranging (n price	from \$ 245,500		W	\$ 379	
	e sales in the s	subject	neighbo	nhood with	n the past twelve mon	ans ranging in	sale pri	OF HUNIT # 200,000			to \$ 3	
FEATURE	SUBJECT			COMPARA	BLE SALE # 1	LUN	PANAOI	E SMLC # Z				E SALE # 3
Address 1129 Lionegate Lar			4068 L	ongwood (Circle	4123 Tiger					wood CI	
Gulf Breeze, FL 32				reeze, FL 3		Gutf Breeze	FL 32	.000	-		, FL 32	:563
Proximity to Subject	E. 16 (40)		0 95 m			1 mlie NE			<u>0 13 (</u>	1204	SE 351,331	205.000
Sale Price	\$		77.0	82.7%	\$ 265,000	54 N Y		\$ 299,900	2 34	, W7v5	18 (* 15.E.	\$ 305,000
Sale Price/Gross Llv. Area	\$	sq ft.	\$ 1	41 88 50.	r a with the spiritual	\$ 169 7	2 sq ft.	经验证金额				14.3% 1 THE SE
Data Source(s)	The same of the same of					Exterior ins					pection	
Venfication Source(s)	STATE OF					Public Rec	ords, M	LS # 285711				LS # 290685
VALUE ADJUSTMENTS	DESCRIPTU			CRIPTION	+(-) \$ Adjustment	DESCRIP	TION	+(-) \$ Adjustment		SCRIP		+(-) \$ Adjustment
Sales or Financing	1. 3 S B 288	*****	Conve	ntional		Convention	al		Conv	-		ł
Concessions	The state		None I			None Note	1		None		<u>d</u>	
Date of Sale/Time	"你是我们	W.5.	05/200			02/2006			12/20			
Location	Lionsgate			ont Farw	y	Champions	Green		Willo			
Leasehold/Fee Simple	Fee Simple	_	Fee St			Fee Simple			Fee S			
Site	.08 Acre		12 Ac	79		15 Acre			14 A			
View	Lake/Golf Co	ourse	Golf C	ourse		Golf Cours	<u> </u>				Course	-10,000
Design (Style)	Contemp		Conte	mp	1	Contemp			Conte			
Quality of Construction	Viny/Good		Bnck/(Brick/Stuc/		-10,000				-10,000
Actual Age	A-17 / Eff-6		A-15/	Eff-6		A-11 / Eff-	<u> </u>	-4,000	_		•	-4,000
Condition	Good		Good			Good			Good		. n	
Above Grade		Baths	Total	Bohms. Bath	8	Total Bolms					s Baths	
Room Count	6 3	2	8	3 2		6 3	13		- 6	3	2	-20,320
Gross Living Area		sqfL		1,868 50	R. C	1,76	7 sq.ft	+5,000		2,00	34 sq.ft.	-20,320
Basement & Finished	N/A		N/A			N/A		1	N/A			
Rooms Below Grade	N/A	i	N/A			N/A			N/A			
Functional Utility	Average	1	Averag	ge		Average			Aver			
Heating/Cooling	Central		Centre		1	Central		ļ	Cent			
Energy Efficient Items	Typical		Туркс			Typical			Type			
Garage/Carport	2 Car Garag	e	2 Car	Garage		2 Car Gara				Gan		
Porch/Petto/Dack	Deck,Scr Pr	ch	Deck.	Scr. Pch		Sor Pah, I				Sa		+10,000
Upgrades	Good Upgra		Intend	r Upgrade	+10,000	o infenor Up	grades	+10,000			grades	V10,000
3 Fireplace	Fireplace		Firepli	вое		Fireplace			Fire			-1,800
Cost to Cure Net Adjustment (Total) Adjusted Sale Price of Comparables 1	Cost to Cure	•	Nane		-1,800	None		-1,800	-	1+	×X	\$ -36,120
Net Adjustment (Total)	1000			+ 🛛 -	\$ -1,80		Ø:	\$ -800	Net A		11.8%	
Adjusted Sale Price	1		Net Ad	•		Net Adj.	0.3 %	L.			1B 4 %	
of Comparables	发布	操 法	Gross	Adj. 8,2	% \$ 263,20	o Gross Adj.	103%		0103	701	10 4 2	200,000
1 🖂 did 🔲 did not researc	n the sale or tra	insfer hi	istory o	d the subjec	t property and compare	idie sales. II n	ox, expra	<u>ur</u>				
					the subject property for	e the three up?	ce 000f	to the effective date of	thès as	oorais	al.	
					the subject property to	t the direct year	is pilot	10 60 ditable		-		,
Data Source(s) Multiple Lis	sting Service a	and Put	blic Re	cords	the comparable sales f	or the wear no	or in the	date of sale of the co	noara	ble sal	e.	
My research ☐ did 🛭 did	not reveal any	prior sa	2005 UT	U ansiers O	the comparative series i	OI BIO JOSE P	01 10 01					
Data Source(s) Multiple Lis	sting Service e	and Put	blic Re	cords	e bleton of the publical	oconectu and	compar	able sales (report addi	ional i	400		
	ch and analysis	or the	buot 89		a inzidia ni bis enniori		Aniche.			34A &	ales on D	age 3).
Report the results of the resear			20 どって		COMPARABLE	SALE #1	i 1	COMPARABLE SALE	12	T	COMPA	vage 3). Vrable sale #3
ITEM			BJECT		COMPARABLE	SALE #1		CUMPAIDEL SALL	2		001111	
ITEM Date of Prior Sale/Transfer	No pre	vious s	ales w		No previous sales	SALE #1	No p	revious sales within	12	No	001111	s seles within
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer	No pres	vious s st 3 yea	ales w ers		No previous sales the past year	SALE #1	No p	revious sales within ast year	-2	No the	previous	sales within
ITEM Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)	No pre- the pas	vious s et 3 yea Record	ales w ers		No previous sales the past year Public Records	SALE #1	No po	revious sales within	2	No the Put	previous past yea	s sales within ar ords
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Page 2 of 6

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is adequate information for the ender/clent to replace the below cost signines and out for the opinion of site value (summary of comparable land sales or other method the property of the pro	OPROON OF SITE VALUE OPROON OF SITE VALUE OWELLING 1,830 Sq.P. G Upgraded Appliances, Deck, ScrPorch Garage/Carport 104 Estimate of Cost-New 104 Less 105 Physical functional Depreciated Cost of Improvements 105 Physical functional Table Strington 18,477 Depreciated Cost of Improvements 106 Physical functional Table Yable of Site Improvements 107 Physical functional Table Type Operational Table Type Operational Table Type Operational Total number of units sold Data source(5) In No. If Yes, describe the rental terms and open of the Improvements No. If Yes, describe the rental terms and open of the Improvements No. If Yes, describe the rental terms and open of the Improvements No. If Yes, describe the rental terms and open of the Improvements No. If Yes, describe the rental terms and open of the Improvements No. If Yes, describe the rental terms and open of the Improvements No. If Yes, describe the rental terms and open of the Improvements No. If Yes, describe the rental terms and open of the Improvements No. If Yes, describe the rental terms and open of the Improvements No. If Yes, describe the rental terms and open of the Improvements Impr	\$ 100 00\$ \$ 100 00\$ \$ \$ 30 00\$ External indicated Value b trached downling unit.	\$ 70,000 \$ 183,000 \$ 20,000 \$ 12,600 \$ 215,600 \$ 197,123 \$ 5,000 \$ 272,123 Y Income Approach

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominum or cooperative project.

This appraisal report is subject to the following scope of work, intended user, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal essaignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

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 or she considers his or her 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. doltars 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.

"Adjustments 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 ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting 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, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements.The sketch is included only to assist the reader 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 this appraisal report whether any portion of 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, or as otherwise required by law.
- 5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, 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 research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. 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, this appraisal report must not be considered as an environmental assessment of the property.
- 6. 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 the completion, repairs, or alterations of the subject property will be performed in a professional manner.

ADE	MINISTRATIVE	COMPLAINT
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Page 4 of 6

Freddle Mac Form 70 March 2005

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

- 1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
- I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition
 of the improvements in factual, specific terms. I Identified and reported the physical deficiencies that could affect the
 livability, soundness, or structural integrity of the property.
- 3. I performed this appraisal in accordance with the requirements of 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 at the time this appraisal report was prepared.
- 4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales companson approach to value. I have adequate companable market data to develop a reliable sales companson approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
- 5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
- I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
- 7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
- 8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
- 9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
- 10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
- 11. I have knowledge and expenence in appraising this type of property in this market area.
- 12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
- 13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
- 14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, detenoration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and
- 15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
- 16. I stated in this appraisal report my own personal, unblased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
- 17. I have no present or prospective interest in the property that is the subject of 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 opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, 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 or on any other basis prohibited by law
- 18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
- 19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in 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 this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
- 20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Freddie Mac Form 70 March 2005	Page 5 of 6	ADMIN	USTRAMIN'	ie Flanki)	MANAGE MATE
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- 21. The lender/client may disclose or distribute this appraisal report to: the borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
- 22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain taws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
- 23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
- 24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
- 25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state taws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

- I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's
 analysis, opinions, statements, conclusions, and the appraiser's certification.
- 2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law
- 4. This appraisal report complies 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 at the time this appraisal report was prepared.
- 5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
	Signature Cothy C. Playlow
Signature	Signature Curricular Address of the Charles
Name Brian Choron	Name Cathy C Pletfler
Company Name Advanced Appraisals	Company Name Advanced Appresses
Company Address 196 East Nine Mile Road, Suite F.	Company Address 196 East Nine Mile Road, Suite F
Pensacola, FL 32534	Pensacola, FL 32534
Telephone Number 850-473-1313	Telephone Number 850-473-1313
Ernall Address cpfeiffer@edvancedappraisals4u.com	Ermail Address cpfeiffer@advancedappraisals4u.com
Date of Signature and Report June 15, 2006	Date of Signature June 15, 2006
Effective Date of Appraisal June 14, 2006	State Certification # State-Cert. Res. Appr. RD 3059
State Certification #	or State License #
or State License # RI10526	State FL 1/20/2008
or Other (describe) State #	Expiration Date of Certification or License 11/30/2008
State FL	ALIE LEAT DRODERTY
Expiration Date of Certification or License 11/30/2006	SUBJECT PROPERTY
	□ Did not inspect subject property
ADDRESS OF PROPERTY APPRAISED	Did inspect exterior of subject property from street
1129 Lionsgate Lane	Date of Inspection
Gulf Breeze, FL 32563	Did inspect interior and extenor of subject property
APPRAISED VALUE OF SUBJECT PROPERTY \$ 275,000	Date of Inspection
LENDER/CLIENT	Jan Vi moperation
Name	COMPARABLE SALES
Company Name Diene Purser	~~····
Company Address 1129 Llonsgate Lane, Gulf Breeze, FL 32563	□ Did not inspect exterior of comparable sales from street
	Did inspect exterior of comparable sales from street
Email Address dourser@wear.sbgnet.com	Date of Inspection

Freddie Mac Form 70 March 2005

Page 6 of 6

ADMINI EminEMATHOME 1009 MAINT

Form 1004 — "WinTUTAL" appraisal software by a la mode, Inc. — 1-	800 ALAMODE B	1T #2		
	PAGE		OF	

Supplemental Addendum

File No. 0606260 Zip Code 32563 State FL County Senta Rosa

Legal Description:

Property Address 1129 Lionsgate Lane

Gulf Breeze

Diane Purser

Borrower/Client N/A

City

Lender

LIONSGATE LOT 32 & NLY 13 FT O F LOT 33 & SLY 10 FT OF LOT 31 AS DES IN OR 1262 PG 325 LESS ELY 2 FT FOR PRIVATE DR & COMMON AREA (ALSO KNOWN AS PARCEL 26 UNREC)

URAR : Improvements - Additional Features

The subject property has a newer dimensional shingle roof (3 years), new (within 1 year) hardwood floors, new upgraded carpet, new upgraded A/C system, new custom kitchen cabinets, upgraded stainless steel appliances including a "Dacor" duel fuel epicure range, granite countertops, kitchen island, sub zero refngerator, stainless steel appliances, built-in china cabinet, Key West shutters, crown molding, travertine covered entry, custom Iron banasters at stairwell, surround sound, recessed lighting, marble fireplace with remote control, deluxe master bath with a jacuzzi tub and separate shower, downstairs bath has new travertine and tile walls and wainscot, new cabinetry and a custom built shower with jets, glass beveled front door, custom tall French doors,

URAR : Improvements - Condition of the Property

The subject property is a 17 year old home which has recently undergone major renovations due to damages sustained from Hurricane Ivan's landfall in 09/2004. The subject is considered to be in good condition of average to good quality construction. A downstairs bedroom currently has concrete flooring, and the downstairs bathroom has been remodeled with travertine flooring and wainscot. The cost to cure to have carpet installed is estimated at \$700.00. The bathroom needs to be finished with fixtures at an estimated cost of \$300.00. Drywall needs to be replaced at garage at an estimated cost of \$800.00. This opinion establishes a \$1,800 cost to cure. Mr Purser states roof has sustained wind damage therefore needing replacement. No structural damage was visually observed by the appraiser from the ground or interior ceilings therefore no cost to cure was given for the purpose of this appraisal report. However the appraiser is not an expert in the roofing field therefore a licensed contractor or adjuster should be consulted to determine the extent of roof damage, if any. If damage does exist, then the subject's opinion of value will be reevaluated.

		_	COMPLAINT
	EXHIBIT		
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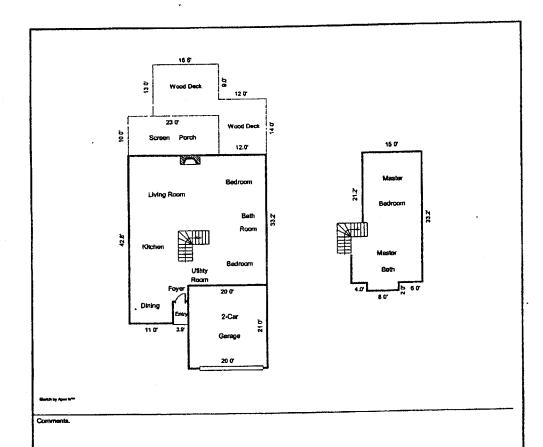
PURSER Uniform Residential Appraisal Report File # 0606260 COMPARABLE SALE #6 COMPARABLE SALE #5 COMPARABLE SALE #4 FEATURE SUBJECT 1628 College Parkway Address 1129 Lionsgale Lane Gulf Breeze, Fl. 32563 Gulf Breeze, FL 32563 1.29 miles NW Proximity to Subject 295,000 Sale Price sq.ft. sq.ft. sq.ft. \$ 168 96 sq.ft. Sale Price/Gross Liv. Area 47 6 19 Edenor inspection Data Source(s) Public Records, MLS # 279582

RPTION DESCRIPTION +(-) \$ Adjustment DESCRIPTION +(-) \$ Adjustment Verification Source(s DESCRIPTION +(-) \$ Adjustment DESCRIPTION VALUE ADJUSTMENTS Cash Sales or Financing Concessions Date of Sale/Time 06/2008 Location Lionsgate Polynesian Island Leasehold/Fee Simple Fee Semple Fee Smale Site .08 Acre .13 +/- Acre 40,000 View Lake/Golf Course 50 FF Canal Design (Style) Contemp. Traditional Quality of Construction Viny/Good Vinv//Good Actual Age A-17 / Eff-6 A-17 / Eff-6 Condition Good Good Total Borns Baths Yotal Borms Baths Total Borms. Baths Total Bonns Baths Above Grade 6 3 2 6 4 25 -2,000 Room Count sq ft sq ft. Gross Living Area +6,700 1,830 sq.ft. 1.746 \$0.ft. NA Basement & Finished N/A Rooms Below Grade N/A N/A **Functional Utility** Average Average Heating/Cooling Central Central Energy Efficient items Typical Typical 2 Car Garage Garage/Carport 2 Car Garage +2,000 Porch/Patro/Deck Deck,Scr Pch Scr.Prch +20,000 Upgrades Good Lipgrades Infenor Upgrades Fireplace Fireolace Fireplace -1,800 None | Cost to Cure Cost to Cure Net Adjustment (Total) -15,100 Net Adj. Adjusted Sale Price Net Adj. Net Adi Gross Adj of Comparables € Gross Adj 24.6 % \$ 279,900 Gross Adj Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3). COMPARABLE SALE #6 COMPARABLE SALE #5 COMPARABLE SALE #4 ITEM SUBJECT Date of Prior Sale/Transfer No previous sales within No previous sales within Price of Prior Sale/Transfer the past 3 years the past year Data Source(s) Public Records Public Records Effective Date of Data Source(s) 06/15/2006 06/15/2006 Analysis of prior sale or transfer history of the subject property and comparable sales Analysis/Comments

Freddie Mac Form 70 March 2005

Bullding Sketch (Page - 1)

Borrower/Client	N/A	
Property Address	1129 Lionsgate Lane	State Fi 7th Code 32563
City	Gulf Breeze	County Santa Rosa State FL ZID CODE 32563
Lender	Disco Purser	



Code	AREA CALCULATION Description	NS SUMMARY	Net Totals
GLA1 GLA2 P/P	First Floor Second Floor Serven Parch Wood Dack	1279.9 550.0 230.0 383.8	1279.9 550.0
CAR	Front Covered Entry 2 Car Gerage	22.4 420.0	636.2 420 0
			•
N	et LIVABLE Area	. (Rounded)	1830

LIVING A		BREAKD	OWN Subtotals
First Floor 14.9 5.6 20.0 Second Floor 2 0 15.0 3 0	×	37.2 11.0 33.2 8.0 33.2 12.0	554.3 61.6 664.0 16.0 498 0 36.0
			4000
6 Items	(Rounded)	1830

ADMINISTRATIVE COMPLAINT

Form SKT.BidSid — "WinTOTAL" appraisal software by a la mode, Inc. — 1-800-ALAMODE

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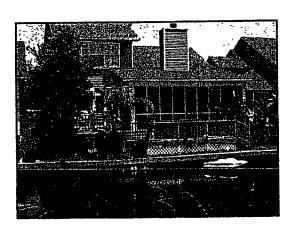
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Subject Photos

Borrower/Client	N/A	
Property Address	1129 Lionsgate Lane	State FI Zio Code 32563
City	Gulf Breeze	County Santa Rosa State FL Zip Code 32563
Lander	Diseas Demos	



Subject Front
1129 Lionsgate Lane



Subject Rear



Subject Street

AUMINISTRATIVE	COMPLAINT:
EXHIBIT #	
PAGE	OF

Subject Interior Photo Page

Borrower/Client	N/A	
Property Address	1129 Lionsgate Lane	State F1 Zio Code 32563
Crty	Gulf Breeze	County Santa Rosa State FL Zip Code 32563
Lender	Diane Purser	

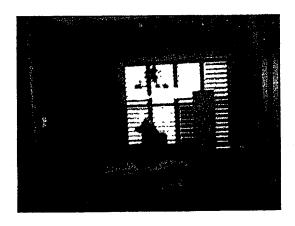


Subject Interior

1129 Llonsgate Lane
Sales Price
N/A
Gross Living Area
1,830
Total Rooms
6
Total Bedrooms
2
Location
Lionsgate
Usiny
08 Acre
Ouality
Vinw/Good
Age
A-17 / Eff-6



Subject Interior



Subject Interior

ADMINISTRATIVE COMPLAINT

Form PICPIX.SI — WinTOTAL* appraisal software by a la mode, inc. — 1-800-ALAMODE

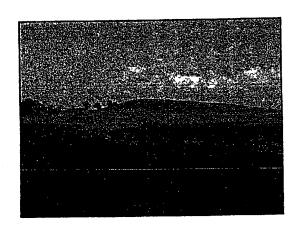
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PHOTOGRAPH ADDENDUM

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Borrower/Client N/A	
DUITUNO/COOK N/A	
Property Address 4400 to account Long	
Property Address 1129 Lionagate Lane	State FL Zip Code 32563
	County Santa Rosa State FL 29 cost 525cc
City Gulf Breeze	Godiny Salita Nose
Gilly Gallacette	
Davidson Brown	

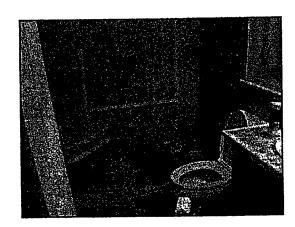






ADMINISTRATIVE COMPLAINT Form GPICPIX — "WinTOTAL" appraisal software by a la mode, inc — 1-800-ALAMODE 15 OF Repairs

Borrower/Client N/A	
Property Address 1129 Lionsgate Lane	County Carta Ross State FL Zip Code 32563
City Gulf Breeze	County Sente Rosa State PL 29 4444 5254



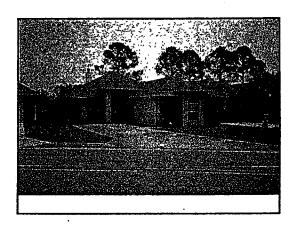


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Form GPICPIX — "WinTOTAL" appraisal software by a la mode, Inc. — 1	1-800-ALANIODE	16	Ü۶	

Borrower/Client	N/A		
Property Addres	S 1129 Lionsgate Lane		7- Ped
City	Gulf Breeze	County Santa Rosa	State FL Zlp Code 32563
l ender	Diane Purser		



Comparable 1



Comparable 2 4123 Tiger Point Blvd.

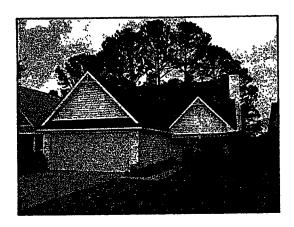


Comparable 3
1149 Willowood Circle

ADMINISTRATIVE COMPLAINT
EXHIBIT #
Form PICPDLBR — "WINTOTAL" appraisal software by a la mode, inc — 1-800-ALAMODE

Comparable Photo Page

Borrower/Client N/A	
Property Address 1129 Lionsgate Lane	State Fi Zip Code 32563
City Gulf Breeze	County Senta Rosa State FL Zip Code 32563



Comparable 4

Comparable 5

Comparable 6

ADMINISTRATIVE COMPLAINT LINE DE 2 2 Form PICPDLBR — "WinTOTAL" appraisal software by a is mode, inc. — 1-800-ALANGOE 1 18 0

Location Map

Borrower/Client	N/A	
Property Address	1129 Lionsgate Lan	State E1 Zio Code 32563
City	Gulf Breeze	County Sents Rosa State FL Zip Code 32563
Lender	Dione Purser	

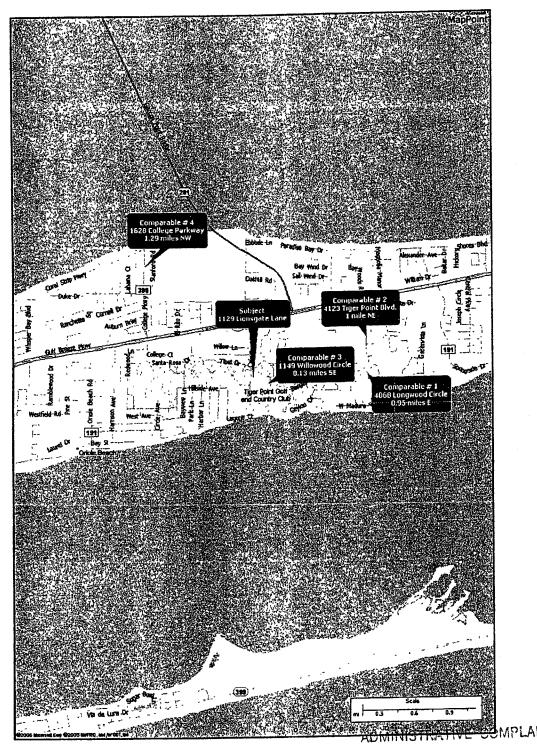


EXHIBIT # Form MAP LOC — "WinTOTAL" appraisal software by a la mode, lac. — 1-800-ALAMODE G \sqsubseteq

rrower/Client N/A	File No 0606260
ower/Literat N/A perty Address 1129 Lioneg	gate Larne State FL Zip Code 32563
Gulf Breeze	County Santa Rosa Salle FL App code 32305
er Diane Purse PPRAISAL AND	x D REPORT IDENTIFICATION
	to <u>one</u> of the following definitions:
Complete Apprais	(The act or process of estimating value, or an opinion of value, performed without invoking the Departure Rule)
Limited Appraisal	and unknown many professional and regulation from invoking the
	Departure Rule.)
This report is <u>one</u> of the f	lollowing types:
Self Contained	(A written report prepared under Standards Rule 2-2(a) of a Complete or Limited Appraisal performed under STANDARD 1)
Summary	(A written report prepared under Standards Rule 2-2(b) of a Complete or Limited Appraisal performed under STANDARD 1)
Restricted	(A written report prepared under Standards Rule 2-2(c) of a Complete or Limited Appraisal performed under STANDARD 1, restricted to the stated intended use by the specified client or intended user.)
certify that, to the best of my The statements of fact control. The reported analyses, opin	ained in this report are true and correct. Nons, and conclusions are finited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased
 My engagement in this assignment in this assignment in the composition for composition for composition in the client, the amount of the client, the amount of the client, the amount of the client, and the client in this and the client in the client in the client in the client in the client in the client in the client in the client in the client in the client in the client in the client in the client in this assignment in the client i	to the property that is the subject of this report or the parties involved with this assignment. gament was not confingent upon developing or reporting predetermined results. being this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause the value opmon, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal, conclusions were developed and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice, a personal inspection of the property that is the subject of this report. It real property appraisal assistance to the person signing this certification. (If there are exceptions, the name of each individual providing significant stance must be stated.)
Note any departures to DIGITAL SIGNATURE. This report contains an electric state of the state o	Appraisal and Report Identification from Standards Rules 1-3 and 1-4, plus any USPAP-related Issues requiring disclosure: curonic signature(s) affixed by the appraisar(s). This advanced technology has been authorized by the Appraisal Standards Board of its compliant under specific reporting guidelines of USPAP. The process not only acknowledges the authenticity of a printed paper copy is in its state of electronic storage. Any attempts to modify the report in any manner will automatically and permanently remove all
and the amount becomes others as	eport is the above referenced client. The intended use of this report is to assist the user in making a lending decision. Any other use
appresser's or firm's client, authors, particularly as to v	through advertising, solicitation materials, public relations, new, sales, or other media without the written consent and approval of the inhough advertising, solicitation materials, public relations, new, sales, or other media without the written consent and approval of the relation conclusions, the identity of the appraiser or firm with which the appraiser is connected, or any reference to affiliation with any intization. Further, the appraiser or firm assumes no obligation, liability, or accountability to any third party. If this report is placed in the client, client shalf make such party aware of all the assumptions and limiting conditions of the assumment.
APPRAISER:	SUPERVISORY APPRAISER (only if required):
	SUPERVISORY APPRAISER (only if required): Signature Cathy C. Playley
Signature	Signature Cothy C. Playley Name: Cettry C Pleffler
Signature. Name: Bnan Choron Date Signed. 10-20-2006	Signature Cathy C. Planter Name: Cettry C. Pleffer Data Signad: June 15, 2006
Signature. Franchiscon Name: Bnan Choron Date Signed. 10-20-2006 State Certification #	Signature Cottry C. Planter Name: Cettry C. Pleffler Data Signed: June 15, 2006 State Certification #: State-Cert. Res. Appr. RD 3059
Signature. Name: Bnan Choron Date Signed. 10-20-2006 State Certification # or State License # RI10521	Signature Name: Cettry C Pleffer Date Signed: June 15, 2006 State Certification #: State-Cert. Res Appr RD 3059 or State Ucerse #: State. FL
APPRAISER: Signature. Name: Bnan Choron Date Signed. 10-20-2006 State Cartification # Or State Lucense #* RI10520 State FL Expiration Date of Certification	Signature Name: Cettry C Plefffer Date Signad: June 15, 2006 State Certification #: State-Cert. Res Appx RD 3059 or State Ucense #: State. FL
Signature. Name: Bnan Choron Date Signed. 10-20-2006 State Cartification # or State Ucense # R11052	Signature Name: Cettry C Plefffer Date Signad: June 15, 2006 State Certification #: State-Cert. Res Appx RD 3059 or State Ucense #: State. FL
Signature. Name: Bnan Choron Date Signed. 10-20-2006 State Cartification # or State Ucense # R11052	Signature Name: Cettry C Pleiffer Data Signad: June 15, 2006 State Certification #: State-Cert. Res Appr RD 3059 or State License #: State. FL Expiration Date of Certification or License: 11/30/2006
Signature. Name: Bnan Choron Date Signed. 10-20-2006 State Cartification # pr State Ucense # RI1052	Signature Name: Cettry C Pleiffer Data Signad: June 15, 2006 State Certification #: State-Cert. Res Appr RD 3059 or State License #: State. FL Expiration Date of Certification or License: 11/30/2006
ignature. Brain Choron latte Signed. 10-20-2006 late Certification # r State Ucense # RI10526 late FL	Signature Name: Cettry C Pleffler Data Signed: June 15, 2006 State Certification #: State-Cert. Res Appr. RD 3059 or State License #: State. FL Expiration Date of Certification or License: 11/30/2006 Did Did Not Inspect Property

152

December 15, 2006

Diana L. Woods
State of Florida
Department of Business and Professional Regulation
P.O. Box 19617
Panama City Beach, FL 32417-9617

RE: DBPR Case #2006-061002

On June 12th, 2006, Diane Purser contacted Brian Choron to appraise the house situated at 1129 Lionsgate Lane, Gulf Breeze, FL 32563 Brian Choron was referred to her by one of her coworkers, Bill Creedon, an acquaintance of Brian's Brain called me immediately to inform me of the appraisal request which I assigned to him. Since considered a rush job (turn time 3-4 business days from date of request), we charged \$400.00 instead of the standard \$350.00 (turn time 5-7 business days request). Appraisal was completed by Brian Choron on 06/15/2006 Appraisal was reviewed by me and submitted to the client, Diane Purser, on 06/15/2006.

Around the first week of September, Mark Purser contacted me regarding some discrepancies in the report. What I found to be of importance that needed revision were the incorrect placing of my signature and garage and roof repairs.

Brian Choron conducted the inspection on 06/14/2006, therefore my signature should have been under the supervisory appraiser with "did not inspect" marked. It was an error on my part Report was extracted from an appraisal I inspected in the Tiger Point area. Brian realized the error as he was sending and informed me in his email to make sure his signature was on it however when I submitted the report to Mrs. Purser, my signature only appeared on the report. The revised report that I submitted to Mrs. Purser on October 23, 2006 has the correct signatures. The revised report will be forwarded to you via email

Mr. Purser stated to me there was damage at the garage. Drywall is needed 5 feet down and a section of ceiling needs plaster. No mention of garage repairs were noted in the report. I asked Brian if he inspected the garage and he informed me he did not. During his inspections, garage inspections are routinely conducted, however in this one incidence the garage was missed. Both Mark and Diane Purser were at the residence at time of inspection and the tension between the two made Brian somewhat uncomfortable. Mr. Purser was pointing out everything wrong with the house while was Mrs. Purser was pointing out all the upgrades and renovations. Neither parties informed Brian of the garage repairs at time of inspection. A cost to cure of \$800.00 was given for the garage repairs and submitted to Mrs. Purser in the revised report on October 23,

Mr Purser stated to me that the roof needed to be replaced. Because of wind damage sustained from Hurricane Ivan in 09/2004, he claimed the roof trusses around edges have shifted and some of the flashings were damaged. I asked Brain why he did not mention this in the report and he informed me that Mrs. Purser stated the roof did not need to be replaced and during his inspection.

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he visually could not see anything structurally wrong with the roof trusses. Just a few of the flashings were bent which he considered cosmetic in nature with no structural significance. I inspected the exterior of the property on September 19, 2006 and visually could not see any structural damage to the roof (pictures will be forwarded to you). After my inspection, I informed Mr. Purser that I couldn't visually see any structural damage to the roof and asked if he had any documents he could provide me stating the roof needed to be replaced. He never provided me with those documents. I did disclose his concerns about the roof in the revised report I submitted to Mrs. Purser on October 23, 2006.

The subdivision is over 75% built up which was an error on the appraiser's part However was correctly stated under "Present Land Use" which is 95% residential.

It is the appraiser's opinion that the housing trends for the Tiger Point area are in balance with marketing times for most residences selling between 3-6 months.

The subject's gas fireplace is by propose gas, not natural gas Street is a private road, not a public road. Errors were corrected in the revised report submitted on October 23, 2006.

Both Brian and I were informed that the downstairs bathroom consisted of travertine flooring and walls by Mrs. Purser. It may have been a travertine look alike tile which sometimes can be mistaken as travertine especially since we are not experts in the floor covering industry.

A significant amount of time went into the research for comparable properties. Although not located in Lionsgate subdivision, all three sales utilized in the first report were patio homes located on the golf-course like the subject and all located in Tiger Point like the subject. Sale #3 has similar canal/lake frontage like the subject. No comparable sales were found in Lionsgate subdivision within the past year therefore the appraiser searched for comparables outside the subdivision. The last sale of a residential detached house in Lionsgate sold in 04/2005 for \$235,000 (see MLS 266838) and not as updated/upgraded like the subject. Two residential attached properties sold in an "as is" condition needing major repairs (see MLS 283441 and 277655) sold for \$210,000 and \$235,000. Both properties suffered flood damage like the subject and both sold with most of interiors stripped down to the studs. These two sales as well as the sale that sold over a year ago supports the appraiser's opinion of value of \$275,000 which has undergone major repairs/renovations as well as major upgrades. The appraiser also looked at the active listings in Lionsgate. Detached properties of smilar GLA in Lionsgate were listed at \$249,900, \$259,000, \$269,000 to \$275,900. Two houses were in the general price range of the subject's opinion of value and both had not undergone as significant upgrades as the subject

Mr. Purser was looking at sales data after the effective date of the appraisal therefore the decline in listing prices of some of the homes in Lionsgate subdivision does not pertain to the report. All three comparable sales are located on small lot sizes, 12 to 15 therefore accurately described as patio homes in the original report. The Arthur Ruttenburg home is superior in its brick construction and a \$10,000 superior design adjustment was further applied on the revised appraisal. However after a lengthy conversation with Mrs. Purser and a further detail of all the upgrades of the subject property, it is the appraiser's opinion that the subject's recent upgrades

ADMINISTRATIVE COMPLAINT

and renovations is superior to all three sales which was determined by careful review of the comparables MLS remarks/photos on upgrades and renovations therefore warranting a superior adjustment

Per a message left by Mr Purser in 09/2006, he had issues with my report that he wanted to discuss with me I called Mrs. Purser who authorized me to go over the report with Mr Purser I contacted Mr Purser to discuss the discrepancies he had with the report. We discussed the issues at length. I informed Mr. Purser that Brian was a very experienced appraiser (enclosed in the workfile is Brian's resume) that I trust completely when preparing appraisal reports. However once the report is completed by him I then in turn research to make sure he is using the best comparable sales available. I explained to Mr. Purser that there were no vinyl sided patio homes available therefore we used brick patio homes with similar golf course locations and adjusted accordingly. Because of Mr. Purser's concern that the three sales used in the original report were far superior in construction that the \$10,000 warranted, Sale #4 was introduced in the revised report which is a vinyl sided home with canal frontage. I informed Mr. Purser, I would take into consideration the garage and roof repairs which I addressed in the revised report.

Mr Purser informed me that he would be perfectly content with my report if he was using the report for refinancing purposes however since the report was being used for legal (divorce) matters, he wanted to go over all the discrepancies in an attempt to lower my opinion of value. I explained to him that Diane Purser was my client and my revised report would be sent to her. My intent was to revise the errors of the report however I strongly agreed with our opinion of value of \$275,000 for the subject property. Mr. Purser contacted me via email several times to see if I had completed the new report. On October 3, I responded explaining to him that I inspected the exterior of his house and visually could not see anything structurally wrong with the roof, therefore I would not take off \$12,000 for it (his cost of repair) but disclose his concerns about the roof in the report. I explained to him again that Diane Purser was my client and that the revised report would be sent to her.

I feel in no way were we m violation of USPAP as Mr. Purser claims. Our opinion of value was determined by careful review of the market. We utilized the best comparable sales available. Upon knowledge of errors in the report, we addressed then and sent the revised report to our client, Dianne Purser. Please call me at 850-473-1313 with any further questions.

Sincerely,

Cotty Plenty

Cathy Pfeiffer

State-Certified Residential Appraiser RD3059

0606260

ADVANCED APPRAISALS 196 E. Nine Mile Road, Suite F Pensacola, FL 32534 Phone: (850) 473-1313 Fax: (850) 473-8883

APPRAISAL REQUEST FORM

DATE 6-12-06		
TO Cathy C. Pfeiffer, State-Ce	ert Res App #0003059	
FROM		
COMPANIE		
4 Dans		
PHONE #:FA	AX # EMAIL#	
	ANUF / LAND / CONDO/MULTI-FAMILY (2. 3. OR 4) NTRACT PRICE \$ Please Fax Contract	
CLIENT NAME D'INE	Pursec	
PROPERTY ADDRESS 17	19 Lioniquite Lane	<u>-</u> -
CONTACT PERSON	HOME# 723-9169 Ce	. 1
1 EQ. () = -	WORK #	
LEGAL DESCRIPTION/ATTACH SUI	RVEY (IF PROVIDED)	
COLLECT AT DOOR (YES/)10 (Picase Circle)	GUARANTEED BY LENDER YES / NO	
COMMENTS	•	

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