FILED

Department of Business and Professional Regulation
Deputy Agency Clerk

CLERK

Brandon Nichols

Date 5/18/2009 File# 2009-03717

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.: 2007003907

DOAH CASE NO.: 08-4616PL

LICENSE NO.: RD 3233

FRANK LAPLATTE,

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 present at the hearing.

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 SUSPENDED for a period of six (6) months, during which time Respondent must complete a USPAP course approved by the Board.
- 2. Following the period of suspension, Respondent shall be placed on probation for a period of three (3) years
- 3. Respondent shall pay an administrative fine in the amount of \$2,500.00.

 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.

DONE AND ORDERED this 12

_ 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 AFFÉCTED 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: **Frank Laplatte**, 5181 Tamarind Drive, Naples, FL 34119, and to **David F. Garber, Esquire**, 700 Eleventh Street South, Suite 202; Naples, FL 34102; and by interoffice mail to **James Harwood, Chief Attorney**, Division of Real

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FDBPR v. Frank Laplatte Administrative Complaint

Case No. 2007003907

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. 2007003907
FRANK LAPLATTE,
Respondent.

AMENDED ADMINISTRATIVE COMPLAINT

The Florida Department of Business & Professional Regulation, Division of Real Estate ("Petitioner") files this Administrative Complaint against Frank Laplatte ("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 3233 in accordance with Chapter 475 Part II of the Florida Statutes.
 - 3. The last license the State issued to Respondent was as a state certified residential real

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Case No. 2007003907

FDBPR v. Frank Laplatte Administrative Complaint

estate appraiser at 5181 Tamarind Ridge Drive, Naples, Florida 34119.

4. On or about December 11, 2006, Respondent and a trainee, James Berry, developed and communicated an appraisal report (Report) on property commonly known as 9602 Whitehall Street, Naples, Florida 34109 (Subject Property). A copy of the Report is attached hereto and incorporated herein as Administrative Complaint Exhibit 1.

5. Respondent checked the box on the Report certifying that he had inspected the interior of the Subject Property when he had not.

COUNTI

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

COUNT II

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 (2006) in violation of Section 475.624(14), Florida Statutes.

COUNT III

Based upon the foregoing, Respondent has violated a standard for the development or communication of a real estate appraisal, specifically the Scope of Work Rule, or other provision of the Uniform Standards of Professional Appraisal Practice (2006) in violation of Section 475.624(14), Florida Statutes.

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COUNT IV

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 (2006) in violation of Section 475.624(14), Florida Statutes.

COUNT V

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 (2006) 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, 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 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, or any combination of the foregoing which may apply. See Section 475.624, Florida

FDBPR v. Frank Laplatte Administrative Complaint Casc No. 2007003907

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, 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 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.

SIGNED this Horas day of November, 2007.

ATTORNEY FOR PETITIONER

Robert Minarcin Senior Attorney

Fla. Bar No. 0163147

Division of Real Estate

Legal Section

400 W. Robinson Street, N801

Orlando, Florida 32801-1757

(407) 481-5632

(407) 317-7260 - FAX

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Borrower/Chent	ANDREW BOWES		Fite No. 5 1206192
Property Address	9602 WHITEHALL STREET		
CITY NAPLES	County COLLER	State FL	71p Code 34109
Lender COUNT	RYWIDE		



Date of Valuation DECEMBER 11, 2006 9602 WHITEHALL STREET

9602 WHITEHALL STREET VICTORIA PARK ONE BLK 6 LOT 21 NAPLES, FL 34109

For

COUNTRYWIDE

PLANTATION, FL 33322

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EXHIBIT #_____ OF ______

Form TCP — "TOTAL for Windows" appraisal software by a la mode, inc. — 1-800-ALAMODES PAGE 45

LAPLATTE APPRAISAL SERVICES INC 5181 TAMARIND RIDGE DRIVE NAPLES FL 34119

COUNTRYWIDE 1951 N PINE I PLANTATION, FL 33322

Re Property

9602 WHITEHALL STREET NAPLES, FL 34109 ANDREW BOWES 5-1206192

File No

in accordance with your request, we have appraised the above referenced property. The report of that appraisal is attached

The purpose of this appraisal is to estimate the market value of the property described in this appraisal report, as improved in unencumbered fee

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city, and an occinomic analysis of the market for properties such as the subject. The appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice

The value conclusions reported are as of the effective date stated in the body of the report and contingent upon the certification and limiting conditions attached

It has been a pleasure to assist you. Please do not hesdate to contact me or any of my staff if we can be of additional service to you

Sincerely.

James Berry

ADMINISTRATIVE COMPLAINT EXHIBIT #_____ PAGE 2 01 17

LaPlatte Appraisal Services

	this summary and	ransal report is io	provide the	lender/client with an a	sccurate and adequ	ately supported or	pinion of t	he markel valu	e of the subject
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Property Rights A	Appraised 🛛 Fee	Simple Lea		Other (describe)					
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Lender/Client	COUNTRYWIDE			Address 1951 N	PINE I, PLANTATK	ON, FL 33322			
is the subject pro	perty currently offer	red for sale or has n	been offere	d for sale in the twelve	months prior to the e	lective date of this	appraisal?		Yes 🛛 No
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ADMINISTRATIVE CONTENTNO EXHIBIT # 1

PAGE 3 OF 17

				Appraisal F		File # 5-1206192	
There are 54 compa There are 20 compa	wable properties currently srable sales in the subject	ly offered for sale t	n the subject neighbor	mood ranging in pinc	e from \$ 394 000	10 \$ 69	
FFATURE	SUBJECT	COMPAR	ABLE SALE # 1	MH2 IANGHIG IN SAME	BLE SALE # 2		665 000 BLE SALE # 3
Address 9602 WHITEHAL		9548 SUSSEX ST		9561 CAMPBELL		3411 ARLETTE DE	
NAPLES, FL 341		NAPLES, FL 3410		NAPLES, FL 3410		NAPLES, FL 34110	
Proximity to Subject	10.5° (15E')			0 52 miles	<u> </u>	1 02 miles	'
Sale Price	\$ EMV		c \$ 474,00		\$ 585 00	0 - 12 - 13	25 4
Sale Price/Gross Liv Area	\$ sq ft	\$ 256 77 sq	n) '' - ', '>	\$ 25771 sqf		\$ 251 46 sq f	
Data Source(s)	UE, CAR	MLS#206011198		MLS#206016910		MLS#206014855	18.3. (1
Ventication Source(s)	145° 6 5 4 15 5 5	REDI OR 4079 77	0	REDI OR 4067-330	19	REDI OR 4088 153	12
VALUE ADJUSTMENTS	I DESCRIPTION	DESCRIPTION	+ (-) \$ Adjustment	DESCRIPTION	+() \$ Adjustment	DESCRIPTION	+() \$ Adjust
Sales or Financing	78.72.23%	CONVENTIONAL		CASH		CONVENTIONAL	111.
Concessions	15063	\$388,000		INDICATED	1.	\$200,000	
Date of Sale/Time	the same of the same	07/06		06/06		08/06	
Location	GOOD/AVG	GOOD/AVG		GOOD/AVG		GO00/AVG	1
Leasehold/Fee Simple	FEE SIMPLE	FEE SIMPLE		FEE SIMPLE		FEE SIMPLE	
Site	83X120	97X123		80X147		90X110	
View	RESIDENTIAL	RESIDENTIAL		RESIDENTIAL]	LAKE	
Design (Style)	RAMBLERIGO	RAMBLERAGO		RAMBLERIGD		RAMBLER/GD	
Quality of Construction	FRAME/AVG	C8S/AVG		FRAME/AVG		CBS/AVG	
Actual Age	1987/9-10 EFF	1979/12 13 EFF	+12,000	1988/9 10 EFF		1989/10 11 EFF	
Condition	G000	G000		GOOD	·	G000	
Above Grade	Total Borns Baths	Total Borns Baths	5	Total Boloms Baths		Total Borns Baths	
Room Count	8 4 2	7 3/0 2		7 4 2		6 3 2	
Gross Lining Area	2,158 sq ft.	1,846 sq f	t. +15,600	2 270 sq ft	l	1 879 sq ft	
Basement & Finished		NA	1	NA		NA	
Rooms Below Grade		NA		NA.		NA	L _
Functional Utility		AVERAGE		AVERAGE		AVERAGE	L
Heating/Cooking		CENTRAL AIR	ļ	CENTRAL AIR		CENTRAL AIR	l
Energy Efficient Items		LIMITED		UMITEO		LIMITEO	
Garage/Carport		2/GARAGE	ļ	2/GARAGE		2/GARAGE	
Porch/Palio/Deck		SCR LANAI		SCR LANAI		SCRLANAL	
APPLIANCES		APPLIANCES		APPLIANCES		APPLIANCES	
POOL		NONE	+20,000	POOL/SPA	5,000		
FIREPLACE Net Adjustment (Total)	NONE	NONE		FIREPLACE	1,000		
Adjusted Sale Price		<u> </u>	\$ 47,600		\$ 6000	Ø 1 O -	\$ 1
of Comparables		Net Adj		Nel Adj 10% Gross Adj 10%		Net Adj 25% Gross Adj 68%	\$ 48
My research ☐ dad ⊗ dad	I not reveal any prior sale				e effective date of this	appraisa!	
Data Source(s) COUNTY R My research ☐ did 🖂 did	d not reveal any prior sale ECORDS & MLS I not reveal any prior sale	s or transfers of the	subject property for the	three years prior to #		***************************************	
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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 user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended user, 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 irriting 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 concessions but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraisor's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS 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.
- 2 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, detenoration, 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 thines 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, detenoration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assurred 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 east 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

ADMINISTRATIVE	COMPLAINT
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Fannie Mae Form 1004 March 2005

Form 1004 — "TOTAL for Windows" appraisal software by a la mode, line — 1-800-ALAMGRE-EXHIBIT______

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File # 5 1206192

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.
- 2.1 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 deliciencies 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 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 offening 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
- 6 I researched, ventred, 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 pince 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 properly 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 properly 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 marketability of the subject property
- 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
- 1/ 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, mantal status, handcap, familial status, or actional 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 lendes/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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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
İ	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 never ealer 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 set effective, enforceable and valid as it 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 kimited 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

- 1 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
- 3 The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraisar (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 ant/for state laws (excluding audio and video recordings), or a facisimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report containing a copy or representation of my signature, the appraisal report profits 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 3	Signature Mild Klass
Signature Bonnes Berny	Name MICHAEL LAPLATTE P.A
Company Name LAPLATTE APPRAISAL SERVICES, INC	Company Name LAPLATTE APPRAISAL SERVICES, INC
Company Address 5181 TAMARIND RIDGE DR	Company Address 5181 TAMARIND RIDGE DR
NAPLES, FL 34119	NAPLES, FL 34119
Telephone Number (239) 455-9970	Telephone Number 239-455-9970
Email Address appraisals@laplatteappraisats.com	Email Address appraisals@taptatteappraisals.com
Date of Signature and Report DECEMBER 11, 2006	Date of Signature DECEMBER 11, 2006
Effective Date of Appraisal DECEMBER 11, 2006	State Certification # R03233
State Certification # ST.REG TRAINEE REA	or State License # ST CERT RES REA
or State License # RI16607	State FL
or Other (describe) State #	Expiration Date of Certification or License 11/30/2008
State FL	
Expiration Date of Certification or License 11/30/2008	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
9602 WHITEHALL STREET	 Did inspect extenor of subject property from street
NAPLES, FL 34109	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 522,000	☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
	Date of Inspection DECEMBER 11, 2006
LENDER/CLIENT	
Name	- COMPARABLE SALES
Company Name COUNTRYWIDE HOME LOANS	-
Company Address 1951 N PINE L PLANTATION, FL 33322	 Did not inspect extenor of comparable sales from street
44.,	☐ Did inspect extenor of comparable sales from streat
Email Address	Date of Inspection DECEMBER 11, 2006

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Form 1004 — "TOTAL for Windows" appraisal software by a la mode, inc — 1-800-ALAMADE.

EXCHIBIT

Uniform Residential Appraisal Report File # 5-1206192 COMPARABLE SALE # 4 1329 NOT FINGHAM DRIVE COMPARABLE SALE #6 FEATURE SUBJECT ddress 9602 WHITEHALL STREET NAPLES FL 34109 NAPLES, FL 34110 Proximity to Subject 0 51 miles 649 900 sq.ft \$ 291 17 sq.ft sq ft Sale Pince/Gross Liv. Area Data Source(s) Verification Source(s) DESCRIPTION +() \$ Adjustment VALUE ADJUSTMENTS Sales or Financing OCSCRIPTION Concessions \$585,000 Date of Sale/Time 07/06 GOOD/AVG GOOD/AVG Leasehold/Fee Simple FEE SIMPLE FEE SIMPLE 90X135 RESIDENTIAL 83X120 RESIDENTIAL Design (Style) Quality of Construction RAMBLER/GD RAMBLER/GD FRAME/AVG FRAME/AVG Actual Age 1987/9-10 EFF 1986/9-10 EFF Condition Total Bokons Baths Total Bolims Baths Ubove Grade Room Count Gross Living Area Basement & Finished 2,158 sq ft 2,232 sq ft Rooms Below Grade Functional Utility AVERAGE AVERAGE CENTRAL AIR Heating/Cooling CENTRAL AIR Energy Efficient Items Garage/Carport PorchyPabo/Deck APPLIANCES LIMITED 2/GARAGE LIMITED 2/GARAGE SCRIANAI APPLIANCES SCR LANA! APPLIANCES POOL POOL POOL PREPLACE NONE NONE -Net Adjustment (Total) Net Nel Gross 649,900 Gross Gross of Comparables Report the results of the research and analysis of the puror sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3)

TEM SUBJECT COMPARABLE SALE #4 COMPARABLE SALE #5 COMPARAB ITEM
Date of Pnor Sale/Transfer NO OTHER SALES IN THE 08/05 Price of Prior Sale/Transfer PAST 36 MONTHS \$495,000 REDI OR 3879-3734 Data Source(s) COUNTY RECORDS Effective Date of Data Source(s) CURRENT CURRENT Analysis of prior sate or transfer history of the subject property and comparable sales CURRENT Analysis/Comments SALE 4 IS FROM THE SUBJECT'S DEVELOPMENT NO ADJUSTMENT FOR LESS THAN 100 SQ. FT OF LIVING AREA.

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EXHIBIT	#	- 1		
AGE _	9	OF	17	

Freddie Mac Form 70 March 2005

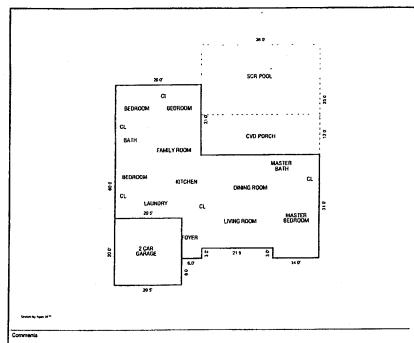
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Form 1004 (AC) — "TOTAL for Windows" appraisal software by a la mode, inc -	- 1-800-ALAMODE	DACE	53
EXHB(r 2)	_PAGE	

Fannie Mae Form 1004 March 2005

Building Sketch (Page - 1)

Barrower/Chent ANDREW BOWE	S		
Property Address 9602 WHITEHAL	L STREET		
Cay NAPLES	County COLLIER	State FL	Zip Code 34109
Lender COUNTRYWIDE			



TO ILE		

Code '	Description	Net Size	Not Totals
GLAL	First Floor	2157 5	2157
P/P	Porch	1188 0	1620
GAR	CVD PORCH Garage	432 0 410 0	410
No	t UVABLE Area	(Rounded)	2158

		3 Al		BREAK	OWN Subtotals
First	28 0	* * *	62 26 14 20 26	5	1736 0 79 5 42 0 164 0 546 0 -410 0
5 Items			(R	ounded)	2158

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EXHIBIT # 1

PAGE 10 OF 17

Plat Map

Borrower/Client ANDREW BOWES			
Property Address 9602 WHITEHALL	STREET		
City NAPLES	County COLLIER	State FL	Zsp Code 34109
Lender COUNTRYWIDE			

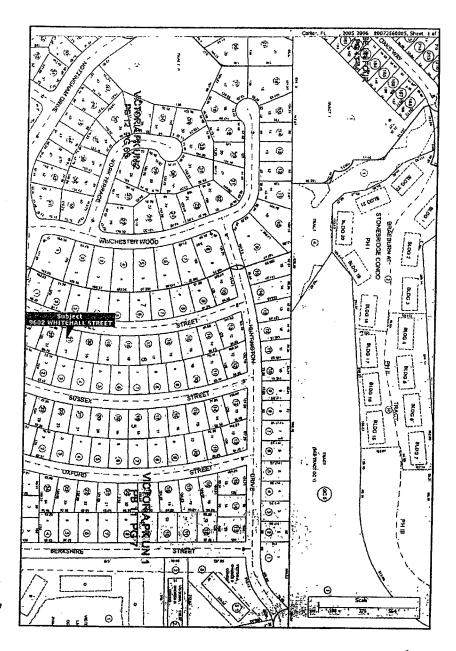
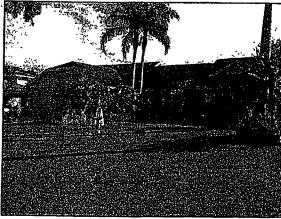


EXHIBIT # 17

Form MAP.PLAT — 101AL for Windows' appraisal software by a la mode (MiRITI 1-800-LLM)00E PAGE 555

Subject Photo Page

Borrower/Client ANDREW BOW	FS		
Property Address 9602 WHITEH			
City NAPLES	County COLLIER	State FL	Zep Code 34109
Lender COUNTRYWIDE	goomi gozzani	July / L	20 000 34109



Subject Front 9602 WHITEHALL SYREET Sales Price EM V GLA 2 158 Iotal Rooms 8 Iotal Bedrins 4 Iotal Baihams 2

| Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Comparison | Com



Subject Rear



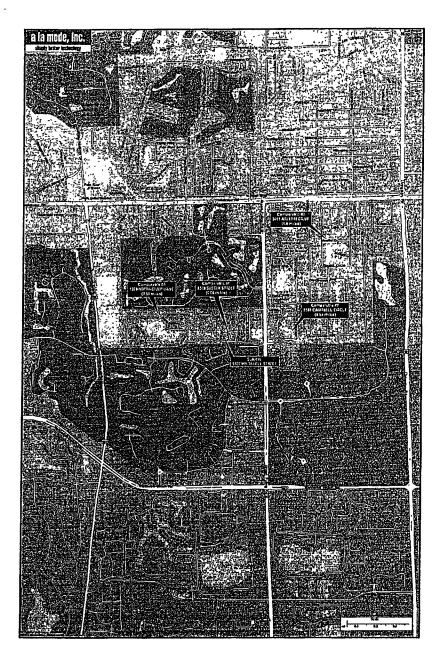
Subject Street

EXHIBIT # 1
PAGE 12 OF 17

Form PIC4s6 SR — "TOTAL for Windows" appraisal software by a la mod**EXMINIST_PROPERANT**OF PAGE 56

Location Map

Borrower/Chert ANDREW BOWES			
Property Address 9602 WHITEHALL STREET			
City NAPLES	County COLLIER	State FL	Zrp Code 34109
Lender COUNTRYWIDE			



Flood Map

Borrower/Chena ANDREW BOWES	<u> </u>		
Property Address 9602 WHITEHALI	LISTREET		
City NAPLES	County COLLIER	State FL	Zip Code 34109
Lender COUNTRYWIDE			

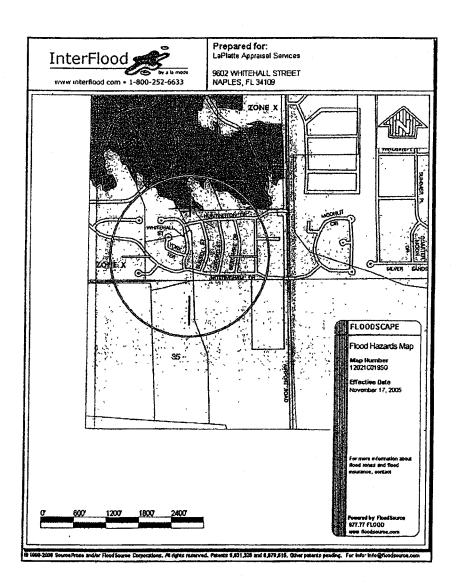
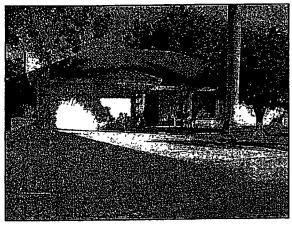


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Form MAP PLOOD — "TOTAL for Windows" appraisal software by a la mode. PRISET J -800-ADMODE PAGE 5

Comparable Photo Page



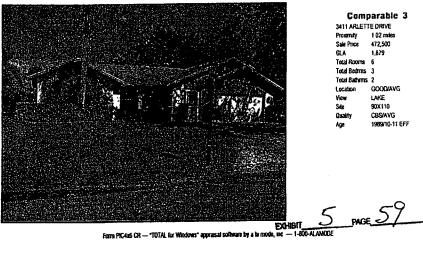
Comparable 1

9548 SUSSEX STREET 0 06 miles 474,000 1 846 7 Proxemity
Sale Price GLA Total Rooms | Total Rooms | 7 | Total Bedrms | 3/D | Total Bedrms | 2 | Location | GOO | View | RESI | Side | 97X1 | Quality | CBSi | Age | 1979. GOOD/AVG RESIDENTIAL 97X123 CBS/AVG 1979/12-13 EFF



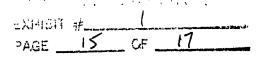
Comparable 2

9581 CAMPBELL CIRCLE 9581 CAMPBELL
Proximity 0:
Sale Price 5
Sale Price 5
Sale Rooms 7
Total Bedrims 4
Total Bathrims 2
Location GK
View Rf
Site 80
Quality FF 0 52 mées 585,000 2 270 GOOD/AVG RESIDENTIAL 80X147 FRAME/AVG 1988/9-10 EFF



Comparable 3

3411 ARLETTE DRIVE Proximity 1 02 miles Sale Price 472,500 GLA 1,879 3411 ARLETTE D
Proximity 1 0
Sale Price 473
GLA 1.8
Total Rooms 6
Total Bedrins 3 Total Bathms GOOD/AVG LAKE 90X110 Location CBS/AVG 1989/10-11 EFF



Comparable Photo Page

Borrower/Client ANDREW BOWES			
Property Address 9602 WHITEHALL ST	REET		
City NAPLES	County COLLIER	State FL	Zip Code 34109
Lender COUNTRYWIDE			



Comparable 5

Proximity
Sale Price
GLA
Total Rooms
Total Bedirns
Total Bathrims
Location
View
Site
Okrakity
Age

Comparable 6

Proximity
Sale Price
GLA
Total Rooms
Total Bedrims
Location
View
S4e
Quality
Age

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Borrower/Chent ANDREW BOWES			
Property Address 9602 WHITEHALL	STREET		
City NAPLES	County COLLIER	State FL	Zip Code 34109
Lender COUNTRYWIDE			

		A FORE THE WATER WATER			
AC# 2949043	2949043 STATE OF FLORIDA				
	MENT OF BUSINESS AND PROFESSION PLORIDA REAL ESTATE APPRAISA	AL REGULATION SEQ#L0611100121			
DATE BATCH NUMBER	LICENSE NBR				
11/10/2006 068091784	RD3233				
The CERTIFIED RESIDINAMED below IS CERTIFIED The provisions Expiration date: NOV	NATIAL APPRAISER FIED of Chapter 475 PS. / 30, 2008				
JEB BUSH GOVERNOR	DISPLAY AS REQUIRED BY LAW	SIMONE MARSTILLER SECRETARY			
ACT 2964741	STATE OF FLORIDA	* * * * * * * * * * * * * * * * * * * *			
DEPARTM	GENT OF BUSINESS AND PROFESSIONA PLORIDA REAL ESTATE APPRAISAL	L REGULATION SEQ#L0612280350			
DATE EATCH NUMBER					
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11/28/2006.068099963 . The REGISTERED TRAIN					
Named below HAS REGIS	TERRO ("V" A	*			
Under the provisions Expiration date: NOV	30, 2008 22 15 15				
BEERY, JAMES L 4353 ROBIN AVENUE NAPLES	PL 34104				
jeb. Šoša		SIMONE MARSTILLER			
GOVERNOR .	DISPLAY AS REQUIRED BY LAW	SECRETARY			

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PAGE	17	OF	17