Agenda Item #:

PALM BEACH COUNTY BOARD OF COUNTY COMMISSIONERS AGENDA ITEM SUMMARY

Meeting Date: 1/9/07 Consent Regular [] Public Hearing

Department:

Housing and Community Development

Submitted By:

Housing and Community Development

Submitted For:

Commission on Affordable Housing

I. EXECUTIVE BRIEF

Motion and Title: Staff recommends a motion to approve: a loan of \$183,000 for the purchase of a single family home for a low income employee of Housing and Community Development. The funding sources and amounts are as follows: (a) \$123,000 loan through the Universal Housing Trust Fund (UHTF) repaid over 30 years at 4% interest; (b) a \$55,000 loan from the HOME Investment Partnership Program, at zero percent (0%) interest for thirty (30) years which is due upon the sale of the property with no required monthly payments; and (c) a \$5,000 loan from the American Dream Downpayment Initiative Program, which is also due upon the sale of the property, with no monthly payments required.

Summary: Na'imah Abdul-Rahmaan is a single mother of three dependant children, employed with Palm Beach County since 2002. She is a Fiscal Specialist III working exclusively with the Community Development Block Grant Program (CDBG) funded by the U.S. Department of Housing and Urban Development (HUD). CDBG funds are not a component of this financing. The new home is 1,261 square feet, 3 bedrooms with 2 baths selling for \$180,000. The County loan assistance includes an additional \$3,000 to finance a portion of the closing cost. Ms. Rahmann will provide \$6,000 needed to close the loan. This home appraised for \$220,000 and was built by the Lake Worth Community Development Corporation. District 7 (TKF)

Background and Justification: The UHTF offers a first mortgage at four percent (4%) interest for thirty (30) years, to prospective homeowners for the acquisition of land or construction costs to build a new single family home; or to acquire an existing single family home with or without rehabilitation. This program was approved by Palm Beach County Board of County Commissioners (BCC) on April 13, 2004 (R2004-0707) and amended April 5, 2005. The UHTF program was funded through an Interlocal Agreement with Palm Beach County Housing Finance Authority. Loan applications are processed by the Community Financing Consortium, a non-profit lending institution.

The HOME Investment Partnership Program is funded by HUD. These funds are primarily used to finance a second mortgage to income eligible (80% or below the area median income), first time homebuyers. This financing is due and payable if the home is sold within thirty (30) years. No monthly payments are required. These are federal funds and a local match is required. The State Housing Initiative Partnership Program funds are used for the local match.

The American Dream Downpayment Initiative Program funds the downpayment and closing cost for income eligible first time homebuyers (80% or below the area median income), up to a maximum of ten thousand dollars (\$10,000) or six percent (6%) of the purchase price of the home, whichever is greater. This financing is due and payable if the home is sold within thirty (30) years. No monthly payments are required. These are federal funds with no local match required.

Attachments:

- A. Copy of the Mortgage Work Write-up
- Copy of the Appraisal
- Copy of a Letter from Lake Worth CDC to Expedite the Ms. Rahmaan's Closing

Copy the Contract Extension

dual Department Director

Approved By:

Assistant County Administrator

12/20/06
Date
Percar 12/21/06

II. FISCAL IMPACT ANALYSIS

Fiscal Years

A. Five Year Summary of Fiscal Impact:

Capital Expenditures Operating Costs External Revenues	\(\frac{\\$183,000}{\\$183,000}\) \(_\)			
Program Income (County) In-Kind Match (County)				
NET FISCAL IMPACT	<u>-0-</u>			
# ADDITIONAL FTE POSITIONS (Cumulative)	<u>N/A</u>			
s Item Included In Current I		No Budget	t Account No.	

2007

2008

2009

2010

2006

Fund Various Agency 143 Unit Various Object 8301 Program Code/Period Various

- B. Recommended Sources of Funds/Summary of Fiscal Impact: Approval of this agenda will appropriate funding in the amount of \$183,000 to Na'imah Abdul-Rahmaan to purchase a home from the Lake Worth CDC
- C. Departmental Fiscal Review:

Larry D. Brown, Financial Analyst II

III. REVIEW COMMENTS

Α.	OFMB Fiscal and/or Co	7-06	hr D/2	J. Hue	(2)28/06
	OFMB OFMB	11-1200 N	ntract Dev. and	d Control	
В.	Legal Sufficiency:	.//			
	Assistant County Atto	<u> 2 07</u> rney	4,0		

C. Other Department Review:

Department Director

This summary is not to be used as a basis for payment.

PALM BEACH COUNTY INTER-OFFICE MEMO

DATE:

11/27/2006

TO:

Edward W. Lowery, Director, HCD

FROM:

Keturah Joseph, Manager, CAH

RE:

Naimah Abdul-Rahmaan

Program:

Universal Housing Trust Fund

Property Address: 702 Latona Avenue, Lake Worth, FL 33460

MORTGAGE WRITE UP

I have reviewed the supporting information for determining the above referenced client's request for participation in the Universal Housing Trust Fund Program. Based on the verified information, the following represents my finding and my recommendation in regard to this request.

HOUSEHOLD INFORMATION:

Ms. Naimah Abdul-Rahmaan is an unmarried woman with three dependant children ages thirteen (13), six (6) and one (1) She is interested in participating in the Universal Housing Trust Fund Program and has submitted an application for consideration.

EMPLOYMENT INFORMATION:

She qualifies as low income with a monthly income from employment is \$2,981.33 (\$35,776 annually), and child support of \$650 monthly (\$7,800 annually). The household's gross annual income is \$43,576. She has worked on her current job for almost five (5) years and her Employment Verification is satisfactory.

CREDIT INFORMATION:

Ms. Abdul-Rahmaan's work history and Employment Verifications are satisfactory. She has been employed since February 2002 by Palm Beach County. Her rental verification is also satisfactory with no reported late payments. Her credit report indicates several collection and charge off accounts. Her credit problems began in 1999 when she was unable to work due to a high risk pregnancy. She was placed on bed rest because of complications and had to move in with her daughter's father because he was the only one employed. Her loss of all personal income resulted in her inability to pay her bills . After the birth of baby, she returned to West Palm Beach and found employment, but was never able to resume payments on her delinquent accounts which turned into the collections reported on her credit report. Ms. Abdul-Rahmaan is still unable to pay the unpaid accounts as she is a single mother of three and her income is insufficient to meet all her current monthly obligations with nothing extra to allow her to pay past due accounts. She is unable to secure conventional mortgage financing because of his credit issues.

PROPERTY INFORMATION:

The applicant has a contract to purchase a 3 bedroom 2 bath home for \$180,000. She is requesting first and second mortgage financing. The property is a new construction home being built by Lake Worth Community Development Corporation (a non-profit partner) with a scheduled completion date of 12/15/2006 and its appraised value is \$220,000. The required appraisal was completed on 11/7/2006 and in file.

PROPOSED MORTGAGE INFORMATION:

First Mortgage Holder: Palm Beach County	First Mortgage	Amount: \$123,000.00
Proposed Monthly Payments: \$987.22	Term: 360 Months	Interest Rate: 4.00%

Second Mortgage: Palm Beach County

Second Mortgage Pr Amount: \$60,000 Pr

Proposed Monthly Payments: \$0.00

Interest Rate: N/A

Term: 360 months

CURRENT MONTHLY DEBTS/OBLIGATIONS:

Current Monthly Rent: \$800.00	
Proposed Monthly Payment: \$987.22	Proposed Front Ratio: 33.1%
	Proposed Back Ratio: 33.9%
Proposed LTV: 68.33%	

Existing Monthly Debts: \$25.00	Car Loan: \$0.00
Unpaid Collections: \$14,630.00	Student Loan: \$
Medical Bill Payment: \$ N/A	Other Loans: \$ 00
Credit Cards Payments:0.00	Other: N/A

RECOMMENDATION:

The aforementioned request has been evaluated and Ms. Abdul-Rahmaan is petitioning Palm Beach County to finance the purchase of her home in the Universal Housing Trust Fund Program in the amount of \$123,000 as a 1st mortgage, and a (HOME) 2nd mortgage of \$60,000. Based on the recommendation of the previous Director, Mr. Remar Harvin who encouraged Ms. Abdul-Rahmaan to apply for participation in the Program with the understanding that she would receive a favorable response, she entered into a contract to purchase the home currently under construction for her by the participating non-profit organization – Lake Worth CDC. It is therefore recommended that this request be approved contingent upon Ms. Abdul-Rahmaan payment in full of the defaulted balance of her student loan. Approval of this request will allow her to realize the American dream of homeownership

Proposed Mortgage:

33.9% **Back-end Ratio** Purchase Price: \$1800000 360 Months Term Loan Amount: \$ 166,000 4.00% \$ 987.22 Interest Rate PITI 33.1% Loan-to-Value 68.33% Front-end Ratio

Submission and Review:

Reviewed and Submitted By: Keturah Joseph

Recommend Approval: Yes (X)

No () (Initial)

Approved By: Olland 10. / Joseph 12

Edward W. Lowery, Director

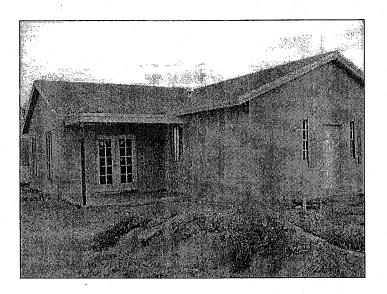
Housing and Community Development

Disapproved By: ______ Edward W. Lowery, Director

Housing and Community Development

CHAPIN APPRAISAL & REAL ESTATE

APPRAISAL OF



A SINGLE FAMILY RESIDENCE

LOCATION :702 LATONA AVE LAKE WORTH

FL 33460

:Community Financing Consortium* 2110 N. Florida Mango, Ste 200 CLIENT

AS OF DATE :11/07/2006

APPRAISER:

Uniform Residential Appraisal Report

ie purpose of this summary appraisal report is to pre		se market value of the subject property.
Property Addres 702 LATONA AVE	ovide the lender/client with an accurate, and adequately supported, opinion of the	State FL Zip Code 33460
Borrower Naima Abdul-Rahmaan		County PALM BEACH
Legal Descriptio LOT 15, AMENDED PL		County
Assessor's Parcel # 38 43 44 34 02 000 01	50 Tax Year 2006	R.E. Taxes \$ 1,724
Assessor's Parcel # 38 43 44 34 02 000 01		Census Tract 0051.00
Neighborhood Name MLS AREA 5630		
Occupant Owner Tenant X Vacant	Nome Computer Compute	NIDER THIS PARCEL FOR 2006
Property Rights Appraised X Fee Simple		S: \$4,000 YEAR AS COMPLETED
Assignment Type X Purchase Transaction Lender/Client Community Financing		
	t has it been offered for sale in the twelve mouths prior to the effective date of the date(s). SUBJECT WAS NOT LISTED IN MLS. IT IS UNDER	CONTRACT WITH OWNER NAMED ABOVE
Report data source(s) used, offering price(s), and *on behalf of its member banks,	dalers). SUBJECT WAS NOT LISTED IN MILS. IT IS CHOLLE	COMMONET WITH OWNER WITH PROTECTION
	C. I. C. d. Line and the complete of the analysis	of the contract for sale or why the analysis was not
	for sale for the subject purchase transaction. Explain the results of the analysis	of the contract for sale of way the analysis was not
_performed		
180 000 p	ontract 10/24/2006 Is the property seller the owner of public record	X Yes No Data Source(s) TAX RECORDS
	le concessions, gift or downpayment assistance, etc.) to be paid by any party on	NS, BUT PURCHASER IS RECEIVING A
If Yes, report the total dollar amount and describ	NKNOWN AMOUNT. A DEED RESTRICTION WILL RUN WIT	TH SUBSEQUENT SALES REQUIRING RESALE
	TO 120% OF "AREA MEDIAN INCOME" (PER HUD DEFINI"	
Note: Race and the racial composition of the r		
Neighborhood Characteristics	One-Unit Housing Trends	One-Unit Housing Present Land Use %
Location Urban X Suburban	Rural Property Values Increasing X Stable Declin	
Built-Up X Over 75% 25-75%		upp! \$ (000) (yrs) 2-4 Unit 10 %
Growth Rapid X Stable	Slow Marketing Time Under 3 mths X 3-6 mths Over 6	
National Property of the AVE S M/I	NORTH, DIXIE HWY M/L EAST, TRUMAN AVE AND 15TH	
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48706

File#

Note: Race and the racial composition of the neighbo	ornong are not apprental factors.				D 47 47 47
Neighborhood Characteristics		Unit Housing Trends		it Housing	Present Land Use %
			clining PRICE		ne-Unit 80 %
			er Suppl \$ (000)		-4 Unit 10 %
			er 6 mths 120		fulti-Family 5 %
	RTH, DIXIE HWY M/L EAS	T, TRUMAN AVE AND 15			onmercial 5 %
M/L SOUTH AND I-95 M/L WEST.			200	Pred 50 O	
Neighborhood Description SUBJECT MARKET	T IS THE SOUTHERLY SEC	TION OF THE TOWN OF I	LAKE WORTH, I	HOUSING HER	E CONSISTS
MOSTLY OF MODEST SINGLE FAMILY H		R USE MIX AS NOTED AE	BOVE. THE ARE	A IS CONVEN	IENT TO SHOPPING.
EMPLOYMENT AND OTHER SUPPORTIN	NG FACILITIES.				
Market Conditions (including support for the shove co	onclusions)	SEARCH OF TYPICAL			
DEMAND FACTORS TO BE IN BALANCE.			CESSIONS SOME	TIMES OCCUI	R IN THIS MARKET.
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	nforming (Grandfathered Use)	No Zoning Illegal (descri	ibe)		
Is the highest and best use of the subject property as im	nproved for as proposed per plans a	nd specifications) the present use:	7	X Yes	No If No. describe
Utilities Public Other (describe)	Public	Other (describe)	Off-site Improven	entsType	Public Private
Electricity X	Water X		Street ASPHA		x
Gas	Sanitary Sewer X		Alley NONE		
FEMA Special Flood Hazard Area Yes		FEMA Man # 120	0213 0002 C	FEMA Man Date	09/30/1982
TISHA SPECIAL CHIM MAZANI AND TO TAKE	Table Table				
Are the utilities and off-site improvements typical for the	To account the same of the sam	180	. 12	Ves X Ma	If Yes, describe
Are there any adverse site conditions or external factors					II 1 Cd. MESCHINE
TYPICAL SITE IMPROVEMENTS NOTED	, NO ENCRUACHMENTS C	A AD YERSE CUNDITION	W AFFAREIYL.		
					
				MANAGE	mutantalata - dist
GENERAL DESCRIPTION	FOUNDATION	EXTERIOR DESCRIPTION	materials/conditio	INTERIOR	materials/condition
- 1	Concrete Slah Crawl Space	Foundation Walls CONCR		Floors CPT,CER	
	Full Basement Partial Baseme			Walls DRY WL	
Type X Det. Att. S-Det./End Un Basen		Roof Surface COMP, SH/C		frim/Finish WD	
	ment Finish %				MIC TILE/GOOD
	Outside Entry/Exit Sump Pun				ERAMIC TILE/GD
Year Built 2006 Evide	ence of N Infestation	Storm Sash/Insulated N/A		Car Storage	None
Effective Age (Yrs) NEW N	Dampness N Settlement	Screens YES/GOOD		X Driveway	# of Cars
Attic None Heati	ing X FWA HWBB Radi		WoodStove(s)	Driveway Surface	CONCRETE
	Other Fuel ELEC.	Fireplace(s) #	Fence	Garage N	o, of Cars
Floor X Scuttle Cool		Patio/Deck	Porch	Carport No	o. of Cars
	Individual Other	Pool	Other	IAII .	Det Built-in
Appliances X Refrigerator X Range/Oven				her (describe	
Finished area shove grade contains:	5 Rooms 3 Bedrooms		Square Feet of Gross I		
Additional features (special energy efficient items, etc.)	NONE SPECIAL	Z-V-Z Dannisi A-S-Z-S	man and the same of	CHILDE	
Additional features (special energy efficient flems, etc.)	HIOLIT OF TOTAL		· · · · · · · · · · · · · · · · · · ·		
	1.4		Ç1	JBJECT WAS	ABOUT 90%
Describe the condition of the property (including needs COMPLETE AT TIME OF INSPECTION. F	DI AND ALSO MADE ANA	I ARIE IN FIGUR RITTAN			
COMPLETED DED BY AND AND ADDRESS A	LIMBOTHETICAL CONTRA	PUDIT VEGICAL AS AMA	DE A NEW DUIT	TING WITH	NO PHYSICAI
COMPLETED PER PLANS AND SPECS, A	A HYPOTHETICAL CONDI	HON. AS SUCH, IT WILL	DE A NEW DWI	PPING WITH	NO I HI I SICAL
DEPRECIATION.			. г	Ves X No IF	
Are there any physical deficiencies or adverse condition	ons that affect the livability, sound	ness or structural integrity of the	property?		Yes describe
NO PHYSICAL DEFICIENCIES APPAREN		X LERNAL INADEQUACI	ES APPARENT. I	NO PHYSICAL	DEPKECIATION
PRESENT, SUBJECT IS A NEW DWELLING	IG.			·	
Does the property generally conform to the neighborho	ood (functional utility, style, condi	tion, use, construction, etc.)?		X Yes I	No If No. describe
SUBJECT IS SIMILAR TO OTHER HOMES	S IN THE AREA				
Freddie Mac Form 70 March 2005		Page 1 of 6		Fannie I	Mae Form 1004 March 2005
HAPIN APPRAISAL & REAL ESTATE					

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Ø	Address 702 LATONA	AVE	.			ти		- 1		B S I E WOR	TH		LAKE			J. 1 F		
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	Actual Age	B 2006		B 200			 		B 200				B 200			\dashv		
	Condition	NEW		NEW	/NEV	occ	 			NEV C			NEW			-		
	Above Grade	Total Bdrms, E	Baths_	Total	Bdrms.	Baths	ļ		Total	Bdrms.				Bdrm	s. Batt			
	Room Count	5 3	2.0	6	3	3.0	4		6	3	2.0		6	<u></u>		2.0		
	Gross Living Area	1,261	sq. ft.		1,72	0 sq. ft.	<u> </u>	23,000	L	1,729	9 sa. ft.	-23,400		1,6	44 sq. 1	n	-1	9,200
		N/A		N/A			1		N/A				N/A			1		
Š	Rooms Below Grade						1											
9	Functional Utility	AVG		AVG					AVG				AVG					
ź	Heating/Cooling	F. AIR/CENTRAL		F. AI	R/CEN	ITRAL			F. All	R/CEN	TRAL		F. AII	R/CE	NTRA	L		
ij	Energy Efficient Items	NONE SPECIAL			E SPE					E SPEC			NON	E SPI	ECIAL			
į	Garage/Carport	OSP		OSP.						R GAR		-8,000	1 CA			\Box		4,000
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'n				Mar A .	13	-Q e/			No. 44		-19 w	1 .	Net Ad	i	-17	%		
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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 use 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 based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report i 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, 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 this 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.

APPRAISER'S CERTIFICATION: The Appraiser cetifies 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. 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 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.
- 6. 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 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 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.
- 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
- 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.

- 21. The lender/client may disclose or distribute this appraisal report to: the borrower, another lender at the request of the 21. The tender/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 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 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, opinion

- 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 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 Name Company Name CHAPIN APPRAISAL & R.E. SERV. INC. Company Address 513 US HWY 1. #111 NORTH PALM BEACH Telephone Number 561-799-0304 Email Address Chapin appraisal@bellsouth.net Date of Signature and Report 11/13/2006 Effective Date of Appraisal 11/07/2006 State Certification # ST,-CERT. RES. REA. #229 or State License #	Name
or Other (describe) State #	State
Expiration Date of Certification or License 11/30/2006 ADDRESS OF PROPERTY APPRAISED 702 LATONA AVE LAKE WORTH FL 33460 APPRAISED VALUE OF SUBJECT PROPERTY \$ 220,000 LENDER/CLIENT Name ATTN: M. BENZEL Company Name Community Financing Consortium* Company Address 2110 N. Florida Mango, Ste 200 WEST PALM BEACH FL 33409 Email Addres	SUBJECT PROPERTY Did not inspect subject property Did inspect exterior of subject property from street Date of Inspection COMPARABLE SALES Did not inspect exterior of comparable sales from street Date of Inspection

TEXT ADDENDUM

File No. 48706

Borrower: Naima Abdul-Rahmaan Property Address: 702 LATONA AVE City: LAKE WORTH State: FL Lender: Community Financing Consortium*

County: PALM BEACH Zip Code: 33460

ADDITIONAL CERTIFICATIONS:

I CERTIFY THAT, TO THE BEST OF MY KNOWLEDGE AND BELIEF, THE REPORTED ANALYSES, OPINIONS AND CONCLUSIONS WERE DEVELOPED, AND THIS APPRAISAL HAS BEEN PREPARED IN CONFORMITY WITH THE REQUIREMENTS OF THE CODE OF PROFESSIONAL ETHICS AND THE STANDARDS OF PROFESSIONAL APPRAISAL PRACTICE OF THE APPRAISAL INSTITUTE.

I CERTIFY THAT THIS REPORT IS SUBJECT TO THE REQUIREMENTS OF THE APPRAISAL INSTITUTE RELATING TO ITS USE BY ITS DULY AUTHORIZED MEMBERS.

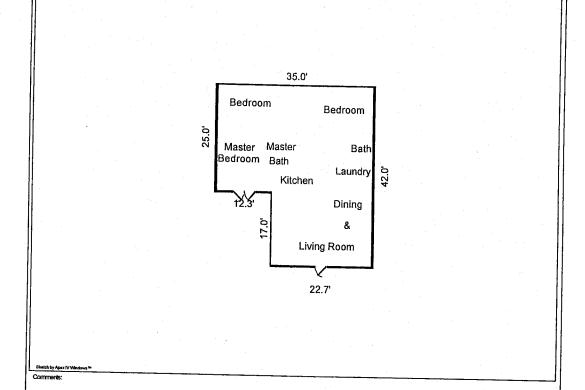
AS OF THE DATE OF THIS REPORT, I HAVE COMPLETED THE REQUIREMENTS OF THE CONTINUING EDUCATION PROGRAM OF THE APPRAISAL INSTITUTE.

COST APPROACH:

THE COST APPROACH IS DEVELOPED IN THIS REPORT BASED ON MARSHALL AND SWIFT COST SERVICE AND LOCAL BUILDER BENCHMARKS UNLESS OTHERWISE NOTED. IT IS CALCULATED FOR VALUATION PURPOSES ONLY. BECAUSE REPLACEMENT COST ON SPOT BUILD BASIS CAN VARY FROM NATIONAL COST SERVICES AND BENCHMARK DATA, IT SHOULD NOT BE USED FOR INSURANCE PURPOSE. ANY PARTY USING INFORMATION IN COST APPROACH FOR ANY OTHER REASON THAT ESTIMATING MARKET VALUE AS OF THE EFFECTIVE DATE OF THIS REPORT DOES SO AT THEIR OWN RISK.

SKETCH ADDENDUM

Borrower Naima Abdul-Rahmaan
Property Address 702 LATONA AVE
City LAKE WORTH County PALM BEACH State FL Zip Code 33460
Lender/Client Community Financing Consortium*



Code	AREA CAL Description	CULATIONS S	UMMARY Size	Net Totals
GLA1	First Floor		1260.90	1260.90
	TOTAL LIVABLE	(rounded)		1261

First Flo	Breakdo	REA BREAKI wn	DOWN Subtotals
	25.0 x 17.0 x	35.0 22.7	975.00 385.90
2 Calculati	ions Total (n	ounded)	1261

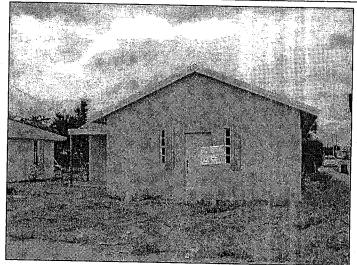
SUBJECT PHOTOGRAPH ADDENDUM

Borrower Naima Abdul-Rahmaan

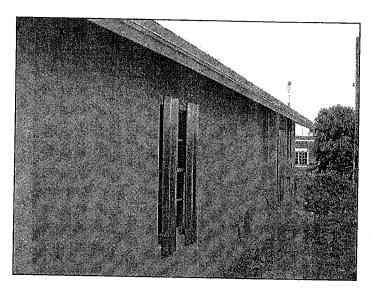
Property Address 702 LATONA AVE

City LAKE WORTH County PALM BEACH State FL Zip Code 33460

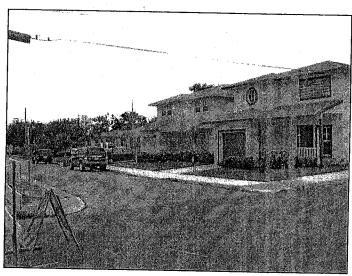
Lender/Client Community Financing Consortium*



FRONT OF SUBJECT PROPERTY



REAR OF SUBJECT PROPERTY

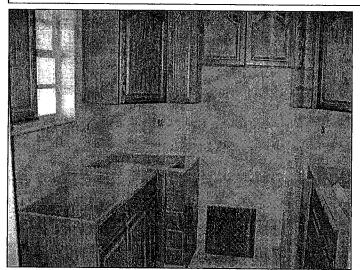


STREET SCENE

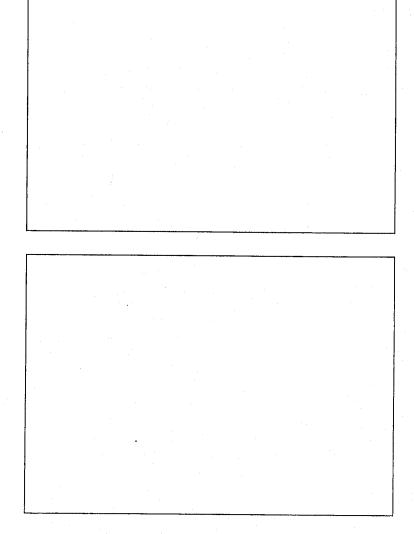
ADDITIONAL PHOTOGRAPH ADDENDUM

48706

Borrower Naima Al	odul-Rahmaan							
Property Address 70	2 LATONA AVE							
City LAKE WOR	TH	County	PALM BEACH	Sta	te FL	Zip Code	33460	
Lender/Client Co	mmunity Financing Cons	ortium*						



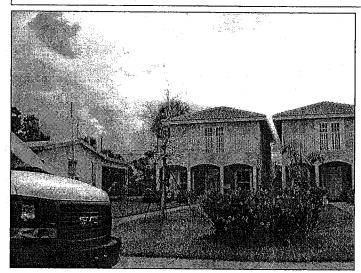
KITCHEN



COMPARABLES PHOTOGRAPH ADDENDUM

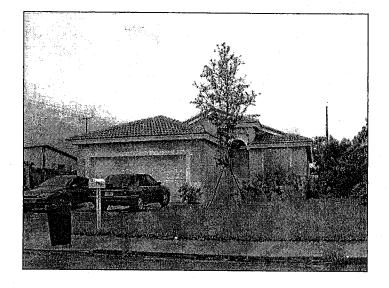
48706

Borrower Naim	a Abdul-Rahmaan							
Property Address	702 LATONA AVE							
City LAKE V	VORTH	County	PALM BEACH	State	FL	Zip Code	33460	
Lender/Client	Community Financing	Consortium*					*****	



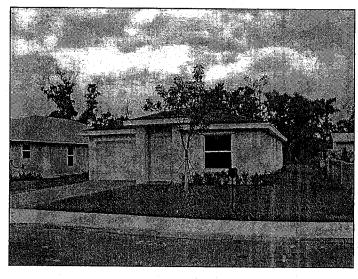
COMPARABLE SALE #1 217 S D ST LAKE WORTH

Date of Sale : 04/04/2006 Sale Price : 259,900 Sq. Ft. : 1,720 \$/Sq. Ft. : 151.10



COMPARABLE SALE # 2 825 S B ST LAKE WORTH

Date of Sale : 06/22/2006 Sale Price : 287,000 Sq. Ft. : 1,729 \$/Sq. Ft. : 165.99



COMPARABLE SALE # 3 706 WASHINGTON AVE

706 WASHINGTON AVE LAKE WORTH

Date of Sale : 10/30/2006

Sale Price : 255,000

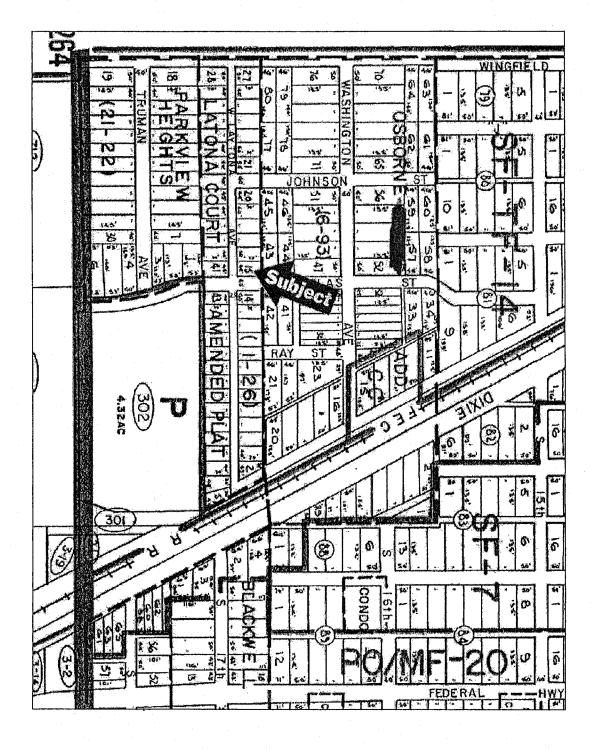
Sq. Ft. : 1,644

\$/Sq. Ft. : 155.11

PLAT MAP

48706

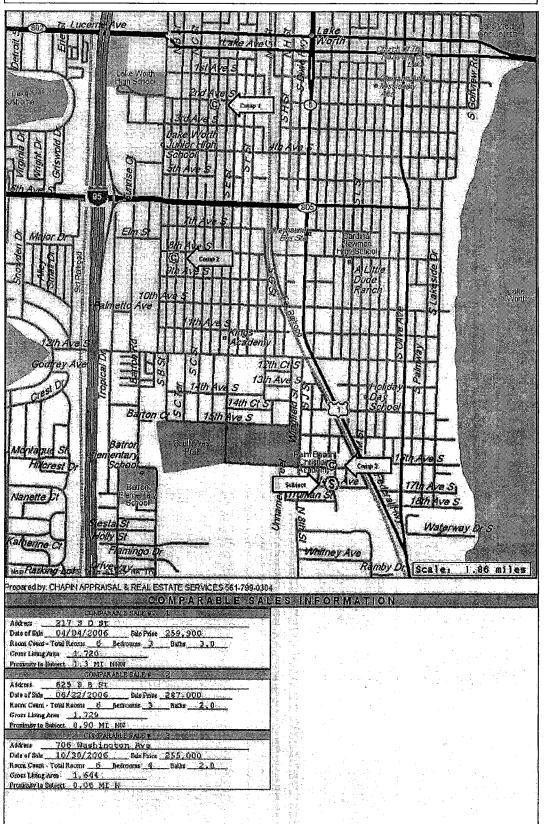
Borrower/Client Naima Abdul-Rahmaan						
Property Address 702 LATONA AVE						
City LAKE WORTH	County	PALM BEACH	State	FL	Zip Code	33460
Lender/Client Community Financing Co	onsortium*					



LOCATION MAP ADDENDUM

File No. 49706

Borrower Naima Abdul-Ra	hmaan						
Property Address 702 LAT	ONA AVE						
City LAKE WORTH	County	PALM BEACH	State	FL	Zip Code	33460	
Lender/Client Commun	ity Financing Consortium*						



CHAPIN APPRAISAL & REAL ESTATE 513 US HWY 1, #111 NORTH PALM BEACH, FL 33408

Invoice #: 48706

Date Invoiced: 11/13/2006

Terms:

Date Due: UPON RECEIPT

FED TAX ID # 65-0382747

To: Community Financing Consortium*
2110 N. Florida Mango, Ste 200
ATTN: M. BENZEL

Borrower: Naima Abdul-Rahmaan

For Property located at:

702 LATONA AVE LAKE WORTH

FL 33460

Fee: \$

THANK YOU FOR YOUR BUSINESS!!!!

Remittance Copy

Please remit payment to:

CHAPIN APPRAISAL & REAL ESTATE

513 US HWY 1, #111 NORTH PALM BEACH, FL 33408

Invoice #:

48706

File #:

48706

Total Amount Due:

\$ 295

Amount Remitted (if different)

\$



LAKE WORTH COMMUNITY DEVELOPMENT CORPORATION

P.O. Box 147 Lake Worth, FL 33460 Phone: (561) 582-5536 Fax: (561) 582-1975

December 19, 2006

Mr. Edward W. Lowery Director Palm Beach Housing and Community Development Department 3323 Belvedere Road, Building 501 West Palm Beach, FL 33406

Dear Mr. Lowery,

The Lake Worth Community Development Corporation is writing this letter in the hope that you will be able to expedite the closing of Ms. Naimah Abdul Rahmaan. Ms. Rahmaan will be one of our new homeowners on the Latona Model Block in the City of Lake Worth's Osborne Addition. The home at 702 Latona Avenue is scheduled to receive a CO within the next two weeks.

It is critical that this closing is not delayed past the first week of the New Year as our contractors need to be paid and the loans that we have to build these new homes need to be satisfied.

It is essential for the continuation of our Program and the credibility of the HOME Subsidy Program that there are as few delays as possible. The new homeowners are affected in many adverse ways when the homes they are purchasing are not available in a timely fashion. It is crucial for all parties that additional costs and possible homelessness are not outcomes of this already burdensome process.

The County's affordable housing subsidies are a significant benefit to all residents of Palm Beach County. Please help us do whatever we can to continue to provide homes for families in our community.

Sincerely,

Jo-Ann Golden Project Manager

Lake Worth Community Development Corporation

ADDENDUM TO CONTRACT **EXTENSION**

BETWEEN LAKE WORTH COMMUNITY DEVELOPMENT CORPORATION, **SELLER**

AND

NAIMAH ABDUL-RAHMAAN, BUYER

Re: Contract for Sale and Purchase: 702 LATONA AVENUE LAKE WORTH, FL 33460

Lot 15 Amended Plat of Latona Ct., City of Lake Worth Palm Beach County

PCN 38-43-44-34-02-000-015

The parties agree to an extension of the contract to on or before December 29, 2006

AGREED:

LAKE WORTH COMMUNITY DEVELOPMENT CORPORATON, SELLER

Lynda Mahoney, Secretary, Seller

Date 12/18/06

NAIMAH ABDUL-RAHMAAN, BUYER

Naimah Abdul-Rahmaan, Buyer

Date 12/19/06

Contract for Sale and Purchase

RTIES: LAKE	Wingfi	COMMUNIT	et, Lake	Worth	FT	33460		/Pho	561-5	_ ("Seller"), 🐝 582-5536
NIA TA		JL-RAHMAA		WOI CII,	, 111	33100				
10/1	18 Boynt	on Place	Circle.	Boynto	on Bea	ch, FL	33437	(Pho	_{ne} 561-	737-907
aby sares that Selle	r shall sell and Bu	yer shall buy the follo	wing described real p	property and per	rsonal proper	ty (collectively "Pr	operty") pursuant	to the terms	and condition 561	7335 <u>C364</u>
DESCRIPTION:	and any nuers an	u addenda (Comia	D 7 -	_1_		DCM 3.9	13 11	34 03	000	0150
(a) Legal descripti	on of the Real Pro	operty located in	Palm Bea	Cn Coun	nty, Florida:	PCN 30	40 44	34 02	. 000	0130
	1	ot 15, A	mended P	Iat OI	пасот	ia cc.				
		703	Latona	Arrenire	Lake	Worth.	FL 33	3460		
(-) Descend Brond	netur N	Model D -	· Retride	rator.	Range	2. Range	11000.	DIGC	<u>washe</u>	er
(c) Personal Prope	-	DDT	'DC Charl	a Fami	lv Hor	ne ·				
PURCHASE PRIC	CE:		TRUCTION	**!**********************				\$	100,	
PAYMENT:	and by IIn	iversal I	and Titl	e ·	(Escrow Age	nt) in the amount o	of	\$		500.00
(b) Additional escri	ow deposit to be n	nade to Escrow Ager	nt within days a	after Effective Da	ate (see Para	graph III) in the an	nount of	\$		
(c) Subject to AND	assumption of e	xisting mortgage in g	good standing in favo	r of			_	·		
			ha	ving an approxi	imate present	t principal balance	or	ф ф		
(d) New mortgage	financing with a l	_ender (see Paragra	ph IV) in the amount	of		 		s		
(e) Purchase mone	ey mortgage and t	note to Seller (see ri	der for terms) in the a	mount or a l a זיי	praisa	al & PB	Ctv Sul	osidy		
(f) Other: Pend	aing is	L MOLLYAC	cashier's or official bar	ak abaak(a) aub	olect to adjust	ments or proration	_ _	\$	179,	500.00
(g) Balance to clos	e by U.S. cash or	ER FEFECTIVE DA	cashiers of official bar ATF: FACSIMILE: If th	nis offer is not ex	xecuted by a	nd delivered to all	parties OR FACT	OF EXECU	TION commi	unicated in writing
veen the parties or	or before OC	E'. 24, 20	TE; FACSIMILE: If the	osit(s) will, at B	Buyer's option	, be returned and	this offer withdr	awn. For pu	poses of de stone of the	livery or notice of Buver and Selle
			spective brokers or a ny signatures hereon					WHEN THE IC	St 0110 01 1110	, payor and arms
FINANCING:										
(a) This is a ca	sh transaction with	h no contingencies f	or financing;	nant within 31	O days after	Effective Date for	CHECK ONLY	ONE): 🔀 a f	xed; 🔲 an a	adjustable; or 🔲 a
ixi (b) This Contra fixed or adjustable	ci is conditioned to rate loan in the p	ா நம்yer obtaining a Jincipal amount of \$	or financing; written loan commit will make application	at an initial	Interest rate	not to exceed	%, discount an	d origination	fees not to e	e to obtain a loan
principal amount,	and for a term of the reafter to satisf	years. Buyer v terms and conditio	will make application ns of the commitmen	within <u>+ 9</u> da and close the k	lays (5 days i Ioan, Buyer si	r leπ blank) aπer t háli þay all loan ex	penses. If Buyer f	alls to obtain	a commitme	nt or falls to waive
Buyer's rights und	er this subparagra	ph within the time fo	or obtaining a commit	ment or, aner-u	ingent ellort;	i ein Jeen ui einn Tilannah ant hahm	el. ul	3113 01 1110 00		
then either party the (c) The existing	nereafter, by writte i mortgage, descr	n notice to the other ibed in Paragraph II	, may cancel this Coll (c) above, has: 🔲 a	variable interest	t rate; or 🔲 a	i fixed interest rati	of% per	annum. At ti	me of title tra	ansfer, some fixed
Interest rates are	subject to increas	e; If increased, the I	ate shall not exceed	% per ar	mnum. Seller	Shall lufflish a sic	hae agraed to as	Rume a mor	toage which	requires approva
of Buyer by the mo	ortgagee for assur	nption, then Buyer s	neil promptly octain to	ie fiecessary af	ppication and	If Divor is not acc	ented by mortgag	nee or the re	quirements f	or assumption are
not to exceed \$ not in accordance	with the terms of	this Contract or mor	taadee makes a char	ae in excess of	f the stated a	mount, Seller or B	uyer may rescind	this Contrac	t by written i	notice to the other
		increase in interest	rate or excess mortg	age charges.						
TITLE CUIDENCE		lave bafora elaeina d	eta (CHECK ONLY (ONE) 4 Seller	shall, at Selle	er's expense, deliv	er to Buyer or Bu	yer's attorne	y; or 🔲 Buy	er shall at Buyer's
TITLE EVIDENCE ense obtain (CHEC	K ONLY ONE):	lays before closing d D abstract of title; or	ate, (CHECK ONLY (ONE): Seller	shall, at Selle n legible copie	er's expense, delives of instruments	er to Buyer or Bu	yer's attorne ons attached	y; or 🔲 Buy thereto) and C - O -	er shall at Buyer's I, after closing, an }
TITLE EVIDENCE bense obtain (CHEC ner's policy of title in	EK ONLY ONE): [surance.	lays before closing d abstract of title; or	ate, (CHECK ONLY (Seller (With mmitment (With With delivered on A	shall, at Sello legible copic in 14 PPROX	er's expense, delives of Instruments days o DEC: 15	er to Buyer or Bu listed as exception Frecei 20 Outless m	yer's attorne ons attached pt of odifled by ot	y; or L Buy thereto) and C O • ner provision	er shall at Buyer's I, after closing, an) Is of this Contract.
pense obtain (CHEC ner's policy of title in CLOSING DATE:	K ONLY ONE): [surance. This transaction s	abstract of title; or half be closed and the	id title insurance cone closing documents	with delivered on A	in 14 PPROX	days O DEC. 15	recei <u>20</u> 06ess m	pt of odified by of olitions and o	C.O.	s of this Contract.
pense obtain (CHEC ner's policy of title in CLOSING DATE: RESTRICTIONS; rernmental authority;	K ONLY ONE): [surance. This transaction s EASEMENTS; LI ; restrictions and r	abstract of title; or hall be closed and the MITATIONS: Buyer matters appearing or	te closing documents shall take title subject the plat or otherwise	mmitment (with (with delivered on A) to: compreher common to the	in 14 PPROX nsive land us ne subdivision	days of instruments days of DEC, 15 e plans, zoning, reputstanding oil, of leet in width as	receing as exception of the control	pt of odified by ot oitions and o ights of reco t lines and 7	C.O. ner provision ther requiren rd without rig 1/2 feet in w	s of this Contract. nents imposed by the of entry; public idth as to the side
pense obtain (CHEC ner's policy of title in CLOSING DATE: RESTRICTIONS; vernmental authority; ty easements of rec	K ONLY ONE): [isurance. This transaction s EASEMENTS; LI ; restrictions and r ord (easements a	abstract of title; or half be closed and the MITATIONS: Buyer natters appearing on the be located controllers for year of clo	tatille insurance con ne closing documents shall take title subject not the plat or otherwise iguous to real proper-	mmitment (with (with delivered on). It to: compreher or common to the ty lines and not be the common to the type of the common to the type of the common to the common t	in 14 PPROX nsive land us se subdivision t more than 1	days of the control o	TECE1 200 Mess m setrictions: prohit pas and mineral r o the real or fron oney mortgages.	pt of odified by ot oitions and o ights of reco t lines and 7	C.O. ner provision ther requiren rd without rig 1/2 feet in w	s of this Contract, nents imposed by th of entry; public idth as to the side , see addendum);
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