Agenda Item #: 31-2

PALM BEACH COUNTY BOARD OF COUNTY COMMISSIONERS

AGENDA ITEM SUMMARY

Meeting Date:	October 21, 2008	[X]Consent	[] Regular
Department:	Housing and Commu	inity Development	
Submitted By:	Housing and Commu	Inity Development	
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I. EXECUTIVE BRIEF

Motion and Title: Staff recommends motion to approve: a SHIP subsidy loan of \$60,000 from the State Housing Initiative Partnership (SHIP) Program for County employee Christopher Daeumler.

Summary: Christopher Daeumler is a single male who has been employed with Palm Beach County Board of County Commissioners since 2006. The sales price of the property being purchased is \$138,000, and the appraised value of the housing unit is \$153,000. The home is located in Lake Park. Mr. Daeumler secured a first mortgage loan of \$73,080 and is eligible to receive \$60,000 in SHIP subsidy assistance. The subsidy assistance provided by Palm Beach County consists of \$60,000 in SHIP assistance secured by a mortgage and promissory note. No monthly repayment of the subsidy is required if the property remains owner-occupied by Mr. Daeumler for the next thirty (30) years. If the property is not continuously occupied by Mr. Daeumler for the next thirty (30) consecutive years, the entire \$60,000 must be repaid to Palm Beach County. The Commission on Affordable Housing Advisory Board approved this request on September 25, 2008. (Countywide) (TKF)

Background and Justification: On May 18, 1993, the Board of County Commissioners (BCC) adopted it's Affordable Housing Ordinance (No. 93-8 as amended) pursuant to the SHIP regulations outlined by the Florida Housing Finance Corporation (FHFC). The County's Commission on Affordable Housing (CAH) was established by the BCC in 1990 to administer the Robert E. Pinchuck Memorial Housing Trust Fund. The current SHIP Local Housing Assistance Plan (LHAP) adopted by the BCC on April 25, 2006 (R2006-0738) establishes how local SHIP program funds are to be allocated. The SHIP funds are used to facilitate the acquisition and construction of affordable single-family and multi-family/rental housing Palm Beach County. Additionally, under the LHAP, SHIP funding is also used for: foreclosure prevention; utility connection and impact fee payments; Home Ownership Development; Multifamily Rental Development; Disaster Mitigation; HOME Program Match; Rental Housing Entry Assistance; Architectural Barrier Removal; and Homeowner Housing Rehabilitation.

Attachments:

A. Copy of SHIP Mortgage B. Appraisal

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Recommended by:	Educard D. from Department Director	10/2/08
		Date
Approved By:	Assistant County Administrator	10/10/08 Date

II. FISCAL IMPACT ANALYSIS

A. Five Year Summary of Fiscal Impact:

Fiscal Years	2009	2010	2011	2012	2013
Capital Expenditures					
Operating Costs	60,000				
External Revenues					
Program Income					
In-Kind Match (County)					
NET FISCAL IMPACT	60,000				

# ADDITIONAL FTE	0		
POSITIONS			
(Cumulative)			

Is Item Included In Current Budget? Yes<u>X</u> No Budget Account No.:

Fund 1100 Unit 143 Org 7706 Object 8301 Program Code/Period SH35 GY08

B. Recommended Sources of Funds/Summary of Fiscal Impact: Source:

> Approval of this Agenda Item will provide one subsidy loan in the amount of \$60,000 to Christopher Daeumler, to assist with the purchase of a home in Lake Park, FL.

C. **Departmental Fiscal Review:**

Shairette Major, Fiscal Manager I

III. REVIEW COMMENTS

Α. OFMB Fiscal and/or Contract Development and Control Comments:

10.14 OFMB 02 10/14/06

Legal Sufficiency: Β.

Senior Assistant County Attorne

C. Other Department Review:

Department Director

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

Contr act Develop

PURCHASE ASSISTANCE PROGRAM SECOND MORTGAGE

THIS IS A SECOND MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS \$60,000.00 TOGETHER WITH ACCRUED INTEREST, IF ANY, AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE.

THIS MORTGAGE DEED

Executed this _____ day of ____, **A.D. 200** 8 by <u>Christopher Deaumler (a single</u> <u>man)</u> whose current address is <u>246 Cypress Lane</u> <u>Palm springs</u>, <u>FI 33461</u> hereinafter called the mortgagor, to <u>Palm Beach County</u>, whose address is <u>301 North Olive Ave.</u>, <u>West Palm</u> <u>Beach</u>, <u>Florida 33401</u>, hereinafter called the mortgagee:

(Wherever used herein the terms "Mortgagor" and "Mortgagee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations, and the term "note" includes all the notes herein described if more than one.)

WITNESSETH, that for good and valuable considerations, and also in consideration of the aggregate sum named in the promissory note of even date herewith, hereinafter described, the mortgagor hereby grants, bargains, sells, aliens, remises, conveys and confirms unto the mortgagee all the certain land of which the mortgagor is now seized and in possession situate in Palm Beach County, Florida viz:

See Attch

TO HAVE AND TO HOLD the same, together with tenements, hereditaments and appurtenances thereto belonging, and the rents, issues and profits thereof, unto the mortgagee, in fee simple.

AND the Mortgagor covenants with the Mortgagee that the Mortgagor is indefeasibly seized of said land in fee simple; that the Mortgagor has good right and lawful authority to convey said land as aforesaid; that the Mortgagor will make such further assurances to perfect the fee simple title to said land in the Mortgagee as may reasonably be required; that the Mortgagor hereby fully warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and at said land is free and clear of all encumbrances. In the event the subject property or any interest therein shall be sold, conveyed or in any other manner disposed of, including by Agreement for Deed, this Mortgage shall become due and payable in full.

PROVIDED ALWAYS, that if said Mortgagor shall pay unto said Mortgagee the certain promissory note hereinafter substantially copied for identification, to wit:

See Attachment "A" attached hereto and made a part hereof and shall perform, comply with and abide by each and every agreement, stipulation, condition and covenant thereof, and of this mortgage, then this mortgage and the estate hereby created, shall cease, determine and be null and void.

AND, Mortgagor hereby further covenants and agrees to pay promptly when due the principal and interest and other sums of money provided for in said note and this mortgage, or either; to pay all and singular the taxes, assessments, levies, liabilities, obligations, and encumbrances of every nature on said property; to permit, commit or suffer no waste, impairment or deterioration of said land or the improvements thereon at any time; to keep the buildings now or hereafter on said land fully insured in a sum of not less than full insurable value with a company acceptable to the mortgagee. The policy or policies to be held by, and payable to, said mortgagee. In the event any sum or money becomes payable by virtue of such insurance the mortgagee shall have the right to receive and apply the same to the indebtedness hereby secured.

In the event the mortgagor fails to pay when due any tax, assessment, insurance premium or other sum of money payable by virtue of said note and this mortgage, or either, the mortgagee may pay the same, without waiving or affecting the option to foreclose or any other right hereunder, and all such payments shall bear interest from date hereof at the highest lawful rate then allowed by the laws of the State of Florida.

In any event, as long as the property is encumbered by the original first mortgage, all property insurance payments and property tax payments are to be secured through escrow and paid by the first mortgage.

AND, Mortgagor agrees further that mortgagor shall reside in the mortgaged property as the Mortgagor's principal place of residence for the term of this Mortgage.

AND, Mortgagor further recognizes that any secondary or junior financing placed upon the mortgaged property, (a) may divert funds which would otherwise be used to pay the Note secured hereby; (b) could result in acceleration and foreclosure by any such junior encumbrance which would force Mortgagee to take measures and incur expenses to protect its security (s), could detract from the value of the mortgaged property should Mortgagee's right to accept a deed in lieu of foreclosure, as a foreclosure by Mortgagee would be necessary to clear the title to the mortgaged property and (d) require the Mortgagor to have housing expenses which exceed the guidelines for affordability under the SHIP program requirements.

In accordance with the foregoing and for the purposes of (i) protecting Mortgagee's security; (ii) giving Mortgagee the full benefit of its bargain and contract with Mortgagor; (iii) keeping the premises free of subordinate financing liens and (iv) meeting SHIP program requirements for affordability, Mortgagor agrees that if this paragraph be deemed a restraint on alienation, that it is a reasonable one and that any sale, conveyance, assignment, further encumbrance or other transfer of title to the mortgaged property or any interest therein (whether voluntarily or by operation of law) without the Mortgagee's prior written consent, which may be withheld for any reason, shall be an Event of Default hereunder.

For the purpose of and without limiting the generality of the preceding sentence, the occurrence of any time of any of the following events shall be deemed to be an unpermitted transfer of title to the mortgaged property and therefore an Event of Default hereunder.

(a) any sale, conveyance, assignment or other transfer of or the grant of security interest in, all or any part of the title to the premises within thirty (30) years of the date of this Mortgage or the expiration of the full term of the First Mortgage, whichever date is earlier, without the prior written consent of the Mortgagee.

(b) any new or additional liabilities without the prior written consent of Mortgagee. Any consent by the Mortgagee, or any waiver of an event of default, under this paragraph shall not constitute a consent to, or waiver of any right, remedy or power of the Mortgagee upon a subsequent event of default under this paragraph.

If any sum of money herein referred to be not promptly paid within 15 days after the same becomes due, or if each and every agreement, stipulation, condition and covenant of said note and this mortgage, or either, are not fully performed, complied with and abided by, then the entire sum mentioned in said note, and this mortgage, or the entire balance unpaid thereon, shall forthwith or thereafter, at the option of the mortgagee, become and be due and payable, anything in said note or herein to the contrary notwithstanding. Failure by the mortgagee to exercise any of the rights or options herein provided shall not constitute a waiver of any rights or options under said note or this mortgage accrued or thereafter accruing.

This Second Mortgage is expressly made subject and subordinate to the terms and conditions specified in that certain Mortgage from Borrower to the first Lender,dated 2008, recorded in _____Page _____, in the Clerk's Office of Palm Beach County, Florida (the "First Mortgage") securing that certain Note having an original principal face amount of SEVENTY THREE THOUSAND EIGHTY and 00/100 (\$73,080.00) dollars, dated ______ 2008 (the,, "First Note"), made by Borrower payable to _____ the ("First Lender").

If any provision of the Promissory Note or the Second Mortgage conflicts with any provision of the First Note or the First Mortgage, the terms and provisions of the First Note and the First Mortgage shall govern.

In the event of a foreclosure or a deed in lieu of foreclosure of the First Mortgage, any provision herein or in any collateral agreement restricting the use of the Property or restricting the Borrower's ability to sell the Property shall have no further force or effect on subsequent owners or purchasers of the Property. Any person, including his successors and assigns

(other than the Borrower or a related entity or person to the Borrower), receiving title to the Property through a foreclosure or deed in lieu of foreclosure of the First Mortgage shall

receive title to the Property free and clear of such restrictions.

Furthermore, if the First Lender acquires title to the Property pursuant to a deed in lieu of foreclosure, the lien of this Second Mortgage shall automatically terminate upon the First Lender's acquisition of title.

THIS IS A SECOND MORTGAGE AND THE FINAL PRINCIPAL PAYMENT OR THE PRINCIPAL BALANCE DUE UPON MATURITY IS \$60,000.00 TOGETHER WITH ACCRUED INTEREST, IF ANY AND ALL ADVANCEMENTS MADE BY THE MORTGAGEE UNDER THE TERMS OF THIS MORTGAGE.

IN WITNESS WHEREOF, the said mortgagor has hereunto signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

Witness:

(Signature)

CHRISTOPHER L. DEAUMLER

Witness:

N/A

_(Signature)

PROPERTY ADDRESS: 429 Foresteria Dive Lake Park, FL 33403

STATE OF FLORIDA COUNTY OF PALM BEACH

I HEREBY CERTIFY, that on this ______day of ______200<u>8</u> A.D., before me, an officer duly authorized in the State aforesaid and in the County aforesaid to take acknowledgments, personally appeared <u>Christopher L. Deaumler (a single man)</u>, who is personally known to me, or who has produced <u>FLORIDA</u> driver's license or passport as identification and who did not take an oath.

Print Name Notary Public

Notary Public Signature

SEAL

My Commission expires:_____ Commission No.:_____

MYJ

JENSEN APPRAISALS, INC. Residential Real Estate Appraisers

095-0853719

File Number: 1037076 5270 Argent 20, 2026 The Manage Works and its assigns: 3114/Jamane AA. North Pain Bauch, FJ, 3308 Argent 20, 2026 Dirotor: Delloware Sa. M. North Pain Bauch, FJ, 3308 Argent 20, 2026 Monose F : Onder Date: Sa. M. North Pain Bauch, FJ, 3308 Monose F : Onder Date: Sa. M. North Pain Bauch, FJ, 3308 Monose F : Onder Date: Sa. M. North Pain Bauch, FJ, 3308 Monose F : Onder Date: Sa. M. North Pain Bauch, FJ, 3308, Jan. Sa. M. North Pain Bauch, FL, 3303, JBY Monose F : Argenter: FMM Margent Pain Bauch, FL, 13403, JBY Sa.							File No. 10370	10-02/0
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10800 No. Military Trail Suite 230, Palm Beach Gardens, FL 33410 TEL: 561-625-6933 FAX: 561-626-4420

Uniform Residential Appraisal Report

095-0853719 io. 1037076-5270

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				ort is to p	rovide the lender/	client			ately supp	ortea,		ate FL	Zip Code 33	403-3307
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					s). Local Multiple									
report adia :	500/0	0(3) 430	a, onemig price(s),	und outers	b). Lood manpio	Liouing	00111000 210							
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					nd has been retail									
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				pp.ou u							<u>. F </u>			
Contract Pric	ce \$ 1	138 000	Date	of Contract	08/2008	is th	e property seller	the owner of pu	iblic record?	7 X	Yes No	Data Sour	ce(s) Public	Records
					cessions, gift or dov								Yes No	
					ems to be paid. \$			Seller wi	l oav \$520	00 tow	ards the buyer	s closing		
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	- U	niform Re	sidential A	Appraisal R	keport	File No	. 1037076-5	270
There are 7 compa	rable properties currently of					285,000		
There are 6 compa	rable sales in the subject ne	eighborhood within the	past twelve months ran	ging in sale price from 1	\$ 138,000	to \$ 205	,000	·
FEATURE	SUBJECT	COMPARABLI		COMPARABLE	E SALE NO. 2	CO	MPARABLE SA	ALE NO. 3
429 Foresteria Drive		405 Greenbrier Driv	ve	921 Firetree Road		805 W. Ile	x Drive	
Address Lake Park		Lake Park		North Palm Beach		Lake Park		· .
Proximity to Subject		0.89 miles NW		2.03 miles NNW		0.56 miles		-
Sale Price	\$ 138,000		s 157,000		s 147,500		5	205,000
Sale Price/Gross Liv. Area	s 157.53 sq. ft.	s 180.46 sq. ft.		\$ 156.91 sq. ft.			73 sq. ft.	
Data Source(s)		Public Records/Rea	alist	Public Records/ML			cords/MLS/R	
Verification Source(s)		No MLS		MLS #R2859015 D	DOM=123		0643 DOM	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment		RIPTION	(-) \$ Adjustment
Sale or Financing		Conventional		Conventional		Conventio	nai	
Concessions		No Effect		No Effect	5 100	No Effect P:012/07	0.02/09	-9,200
Date of Sale/Time		P:07/08 C:07/08	No Adj.					-9,200
Location	Kelsey City	Kelsey City		North Palm Beach	No Adj.	Kelsey Cil Fee Simpl		
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	No Adj.	12500 SF		No Adj.
Site	10303 SF	10126 SF	No Adj	8000 SF Typ.Resident'l	NO AU.	Typ.Resid		
View	Typical residential	Typical residential		Ranch/Average		Ranch/Av		
Design (Style)	Ranch/Average	Ranch/Average CB/Stucco/Avg		CB/Stucco/Avg		CB/Stucco		
Quality of Construction Actual Age	CB/Stucco/Avg A=51	A=51		A=49	No Adi.	A=50		
Condition	Average	Average		Average		Average	1	
Above Grade	Total Bdrms Baths	Total Bdrms Baths	-	Total Borns. Baths		Total Bdrms	Balhs	-5,000
Room Count	5 2 1	5 2 1		5 2 1	· · ·	6 3	2	
Gross Living Area	876 sq. ft.	870 sq.	. ft. No Adj.	940 sq.	. tt. No Adj.		1,092 sq. ft.	-8,600
Basement & Finished	No Basement	No Basement		No Basement		No Basen		
Rooms Below Grade	·							
Functional Utility	Average/2 BR	Average/2 BR		Average/2 BR		Superior/3		-20,000
Heating/Cooling	Central HVAC	Central HVAC		Central HVAC		Central H	VAC	
Energy Efficient Items	Typical	Typical		Typical		Typical		
Garage/Carport	1 Car Garage	1 Car Garage		1 Car Carport		1 Car Gar	age	
Porch/Patio/Deck	Enclosed Porch/Bath	Enclosed Porch	1,000	None	5,000	None		5,000
	No Pool	No Pool		No Pool		Pool & Pa Similar	300	-15,000
Interior Features	See Pg 1 Comments	Similar		Similar		onnia		
Net Adjustment (Total)			s 1.000		\$ 4,900		[X]. s	52,800
Adjusted Sale Price		Net Adj. 0.64% %	3 1,000	Net Adj. 3% %	1,000	Net Adj.		
of Comparables		Gross Adj. 0.64% %	158.000	Gross Adj. 10% %	s 152.400		1% % \$	152,200
IX did did not re	esearch the sale or transfer	history of the subject or	ronerty and comparable	sales, if not, explain				aisers Office.
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My research 🔄 did 📝	did not reveal any prior sa	les or transfers of the s		three years prior to the	effective date of this a			
Data source(s) County	Property Appraiser Web	Site (www.pbcgov.						
Data source(s) County My research did	Property Appraiser Web	Site (www.pbcgov.o	comparable sales for th	e year prior to the date	of sale of the compara	ble sale.		
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Uniform Residential Appraisal Report

095-0853719 File No. 1037076-5270

THE INTENDED USER of this appraisal report is the Lender/Client. The Intended I finance transaction, subject to the stated Scope of Work, purpose of the appraisal, Value. No additional Intended Users are identified by the appraiser. The intended for an FHA insured mortgage.	eporting requirements of this a	ppraisal report form, and D	efinition of Market
Neighborhood Market Conditions: Market trend is declining based on a continued de declining rate of sales per month. The analysis of total sales, absorbtion rate and in Over Supply). Market time is based on the 3 month median DOM, current pending	ventory (active-pending) conclu	udes that the per month su	n reporting periods) and pply is increasing (an
The median sale price for 3 months was \$161,500; 6 months \$185,000; and 12 mor and 41 indicating absorbtion rates of 1.33, 3.50 and 3.42 respectively (relatively sta 81 (over-supply). The 3 month average DOM is 127; current average listing DOM is	ole). Total inventory (listings a	nd pendings) is 108; indica	12 months) were 8, 21, ting a monthly supply of
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COST APPROACH TO VALUE	(not required by Fannie Mae	2)	
Provide adequate information for the lender/client to replicate the below cost figures and calcula	lions.		
Provide adequate information for the lender/client to replicate the below cost figures and calcula Support for the opinion of site value (summary of comparable land sales or other methods for est	tions. timating site value) The subject	t neighborhood is built out v	with no land sales
Provide adequate information for the lender/client to replicate the below cost figures and calcula	tions. timating site value) The subject	t neighborhood is built out v	with no land sales t neighborhood.
Provide adequate information for the lender/client to replicate the below cost figures and calcule Support for the opinion of site value (summary of comparable land sales or other methods for er available. Land value was abstracted from recent improved sales. Land-to-value r	ions. timating site value) The subject tio exceeds guidelines, typical	t neighborhood is built out v of properties in the subjec	t neighborhood.
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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

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

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

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.

Freddie Mac Form 70 March 2005

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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. 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 responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

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nie Mae Form 1004 March 200

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent 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, opinions, statements, conclusions, and the appraiser's certification

The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

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.

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	Signature
Name Robert W. Meece	Name
Company Name Jensen Appraisals, Inc.	Company Name
Company Address 10800 North Military Trail #230	Company Address
Palm Beach Gardens, FL 33410	
Telephone Number (561) 625-6933 FAX (561) 626-4420	Telephone Number
Email Address JENSENAPP@AOL.COM	Email Address
Date of Signature and Report August 28, 2008	Date of Signature
Effective Date of Appraisal August 27, 2008	State Certification #
State Certification # 1650	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State	
Expiration Date of Certification or License 11/30/2008	
State-Certified Residential Appraiser #1650	
ADDRESS OF PROPERTY APPRAISED	SUBJECT PROPERTY
429 Foresteria Drive	Did not inspect subject property
Lake Park, FL 33403-3307	Did inspect exterior of subject property from street
· · · · · · · · · · · · · · · · · · ·	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 153,000	Did inspect interior and exterior of subject property
	Date of Inspection
LENDER/CLIENT	
Name	COMPARABLE SALES
Company Name The Mortgage Works and its assigns	Did not inspect exterior of comparable sales from street
Company Address 9112 Alternate A1A, North Palm Beach, FL 33408	Did inspect exterior of comparable sales from street
	Date of Inspection
Email Address	

Jensen Appraisals, Inc.

		1	Iniform R	esi	dential 4	Annra	isal Re	eport	File	No. 10370	53719 76-527	0
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FEATURE 429 Foresteria Drive	1	SUBJECT	COMPARAE 314 Date Palm D		ALE NO. 4		MPARABLE S			COMPARABL	LE SALE	NU. 6
Address Lake Park			Lake Park	Jrive		Lake Parl			Lake Pa			
Proximity to Subject	<u> </u>		0.20 miles SE		·····	0.40 mile				es NNW		
Sale Price	s	138,000	0.20 miles SE	s	138,000	0.40 mile	5 11	175,000	0.04 111	ES ININA	s	185,000
Sale Price/Gross Liv. Area	5	157.53 sq. it.	\$ 120.00 sq. ft	_	130,000	s 175.	.35 sq. ft.	175,000	s 19	7.65 sq. ft	3	100,000
Data Source(s)	-	107.00 sq. n.	Public Records/N		ealist		cords/MLS/	Realist		Records/ML	S/Rea	list
Verification Source(s)			MLS #R2909569				855620 DO			2920682		
VALUE ADJUSTMENTS	DE	SCRIPTION	DESCRIPTION		+(-) \$ Adjustment		RIPTION	+{-} \$ Adjustment		CRIPTION		(-) \$ Adjustment
Sale or Financing			Conventional		Foreclosure	ACTIVE I				LISTING		
Concessions			No Effect			8% Disco	ount	-14,000	8% Dis	count	ł	-15,000
Date of Sale/Time			P:04/08 C:06/08			not closed	d	· · · · ·	not clos	ed		
Location	Kelsey	/ City	Kelsey City			Kelsey Ci	ty		Kelsey	City		
Leasehold/Fee Simple	Fee Si		Fee Simple			Fee Simp	le		Fee Sin	nple		
Site	10303	SF	8396 SF		No Adj.	13792 SF		No Adj.	8175 SF	:		No Adj.
View		l residential	Typ.Resident'l			Typical re				residential		
Design (Style)		/Average	Ranch/Average			Ranch/Av			Ranch//			
Quality of Construction		ucco/Avg	CB/Stucco/Avg			CB/Stucc	o/Avg		CB/Stud	co/Avg		
Actual Age	A=51		A=45		No Adj.	A=45		No Adj.	A=38			-15,000
Condition	Average		Average			Average			Average			
Above Grade	Total Bd		Total Bdrms Bath		-2,000	Total Borms	Baths		Total Bdrn			
Room Count	୲ୖ୷	2 1 876 cc. /t	5 2 2.5		44.000	5 2	000	ki - A -*'	5 2	036.00		No Ad
Gross Living Area Basement & Finished	No Do	876 sq. ft. sement	1,150 s No Basement	sq. ft.	-11,000	No Basen	998 sq. ft.	No Adj.	No Per	936 sq	<u>. n. </u>	No Adj.
Rooms Below Grade	110 89	SCHICILL	INO DASEMENT			NO Basen	nen		No Base	5111681		
Functional Utility	Avera	je/2 BR	Average/2 BR			Average/2	BR		Average	/2 BP		
Heating/Cooling		HVAC	Central HVAC			Central H			Central			
Energy Efficient Items	Typica		Typical			Typical	*/10		Typical			· · · · · ·
Garage/Carport	1 Car (-	1 Car Carport		5 000	1 Car Gar	ane		1 Car C	arport		5,000
Porch/Patio/Deck		ed Porch/Bath	Screen Porch		J,000	Screen Pr			Enclose			1,000
	No Po		Pool & Patio	$\dot{\tau}$	-10,000	Pool & Pa		-10,000	No Pool			1,000
Interior Features		1 Comments	Similar		10,000	Similar	, ,	10,000	Similar			
				-								
Net Adjustment (Total)			\Box + X .	\$	18,000	□ +	X - s	24,000	•	X -	\$	24,000
Adjusted Sale Price			Net Adj13% %	6		Net Adj	13.71%		Net Adj.	-12.97%		
of Comparables	· · .		Gross Adj. 20% %	6 \$	120,000	Gross Adj. 1	3.71%% s	151,000	Gross Adj	19.46%%	\$	161,000
ITEM		C) II	BJECT						c .	COMPAD	-	ALE NO. 6
			55201	0	COMPARABLE SAL	.E NO. 4	COMP	ARABLE SALE NO.	2	COMPAR	ABLE S	102 1101 0
Date of Prior Sale/Transfer		No Prior Sale		01/30	0/2008 Certificat	e of Title	No Prior S	ale	N	o Prior Sale)	
Date of Prior Sale/Transfer Price of Prior Sale/Transfer		No Prior Sale Past 3 Years		01/30 No P	0/2008 Certificati rior Sale Past 12	e of Title 2 mos.	No Prior S Past 12 m	ale os.	Ne Pa	o Prior Sale ast 12 mos)	
Date of Prior Sale/Transfer Price of Prior Sale/Transfer Data Source(s)		No Prior Sale Past 3 Years (see above dat	a sources)	01/30 No P (see	0/2008 Certificati rior Sale Past 12 above data sour	e of Title 2 mos.	No Prior S Past 12 m (see abov	ale los. e data sources)	Ni Pa (s	o Prior Sale ast 12 mos ee above d) lata sou	
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ie Mac Form 70 March 2005

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Fannie Mae Form 1004 March 2005 1004_05 062906

Borrower: DAEUMLER	File No.	D.: 1037076-5270
Property Address: 429 Foresteria Drive	Case	No.: 095-0853719
City: Lake Park	State: FL	Zip: 33403-3307
Lender: The Mortgage Works and its assigns		

SUPPLEMENTAL / ADDITIONAL COMMENTS

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> 1. This appraisal is for no other purpose other than property valuation, and the appraisers are neither qualified nor attempting to go beyond that narrow scope. Appraisal reports made for lenders are technical documents specifically made to lender requirements. Casual readers are cautioned about their limitations and cautioned against possible misinterpretations of the information herein. This Appraisal complies with USPAP and, when applicable, to Federal Housing Administration or Dept of Veterans Affairs standards and requirements.

2. Because no detailed inspection was made, and because such knowledge goes beyond the scope of this appraisal, any observed condition or other comments given in this appraisal report should not be taken as a guarantee that a problem does not exist. Specifically, no guarantee is made as to the adequacy or condition of the foundation, roof, exterior walls, interior walls, floors heating/cooling systems, plumbing, electrical service, insulation, or any suggest that a construction matters. If any interested party is concerned about the existence, condition, or adequacy of any particular item, we strongly suggest that a construction expert be hired for a detailed investigation. The appraiser is not a home inspector. The appraiser provides an opinion of value. This appraisal should not be considered a report on the physical items that are a part of the property. Although the appraisal may contain information about the physical items being appraised (including their adequacy and/or observed condition), it should be clearly understood that this information is only used as guide for property valuation and not as a complete or detailed physical report. The appraisers are not construction, engineering, environmental, or legal experts, and any statement given on these matters in this report should be considered preliminary in nature. The appraiser is not a home inspector

3. The appraiser is not a termite inspector. The appraiser is not an environmental inspector. The appraiser provides an opinion of value. The appraisal does not guarantee that the property is free of termites or environmental problems. The appraiser performs an inspection of visible and accessible areas only. The value estimated is based on the assumption that the property is not negatively affected by the existence of hazardous substances or detrimental environmental conditions unless otherwise stated in the report. The appraiser is not an expert in the identification of hazardous substances or detrimental environmental conditions. It is possible that the tests and inspections made by a qualified hazardous substance and environmental experts would reveal the existence of hazardous substances or detrimental environmental conditions on or around the property that would negatively affect its value. Mold may be present in areas the appraiser can not see. The appraiser is not qualified to determine the cause of the mold, the type of mold or whether the mold that a mold expert be hired. The appraiser is not qualified in determining the existence of termites. If any interested party is concerned about the existence, type and risk of mold, we strongly suggest that a mold expert be hired. The appraiser is not qualified in determining the existence of termites. If any interested party is concerned about the existence, type and risk of termites, we strongly suggest that a termite expert be hired.

4. The structures were not checked for building code violations, and it is assumed that all buildings meet applicable building codes unless so stated in this report. Well and septic systems, if any, are assumed to be in good working order and of sufficient size and capacity.

5. Definition of reasonable marketing time: An estimate of the amount of time it might take to sell a property interest in real estate at the estimated market level during the period immediately after the effective date of the appraisal. Unless otherwise noted within this report, this time is the same as marketing time indicated for the neighborhood. Exposure time is defined as follows: The estimated length of time the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal; a retrospective estimate based upon an analysis of past events assuming a competitive and open market. Unless otherwise stated within the report, reasonable exposure time is the same as that indicated for the neighborhood marketing time on page 1 of the appraisal report.

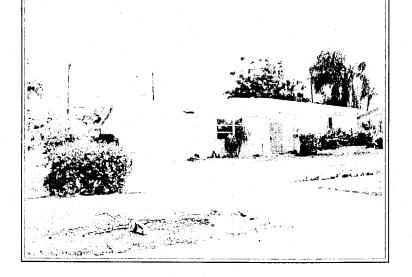
6. Personal property/lurnishings is not considered a part of real estate being appraised. If personal property/furniture is included within a comparable selling price and has influenced that price, an adjustment will be made. If personal property/furniture is included in the subject property sale price it is not considered in this process. The refrigerator and washer/dryer are typically considered personal property unless otherwise noted.

are utilized by Appraiser to generate the appraisal protects signature security by means of a digital signature security feature for each appraiser signing the report, and each appraiser maintains sole control of their related signature through a password, hardware device, or other means. Appraiser is fully responsible for the integrity and authenticity of data and signatures transmitted electronically and will hold the client named herein (1004 report, page 1, subject section), (to be here now known as "client") harmless from and against any breach or failure of data integrity, signature authenticity, or breach of data security. Adobe's Distiller software or equivalent is utilized by the appraiser to transmit this encrypted PDF formated appraisal. At a minimum, the software contains the following security measures: Identifies transmission errors during the transmission process and, confirms date, time and quantity of data submitted by Appraiser and the date, time and quantity of data received by the client, and secures data from editing by means of a password, hardware device, or other means that remains in the sole control of the transmitting appraiser. All such transmissions shall be routed only to the client at the email address provided in the assignment request at the time the order was placed, unless subsequently directed otherwise by the client. Appraiser agrees that no such subsequent transmission will result in additional fees billed to the client, unless agreed to by the client before said subsequent transmission. No duplicate transmission of this report will be made and no delivery of a hard copy of this report will be made, until appraiser has received the client's written instruction thereto.

8. From time to time photos of the comparable sales (and/or listings, if applicable) used in this report were taken from the Multiple Listing Service (MLS). These MLS photos have been taken at the time of the listing, prior to the closing of the sale and best reflects the condition of that comparable sale at the time of sale. Photos taken by the appraiser can be 3, 6 or 12 months after the sale and may not reflect the way the property appeared when it sold. In other instances, an acceptable photo may not be available from the street due to (but not limited to) privacy walls, fencing, trees/bushes, or houses set back from the road on large acreage parcels. Even though the appraiser may not have taken a photo of a comparable, the Scope of Work item (3) still applies as the appraiser certifies that he/she has personally inspected the exterior of all properties listed as comparables in the appraisal report.

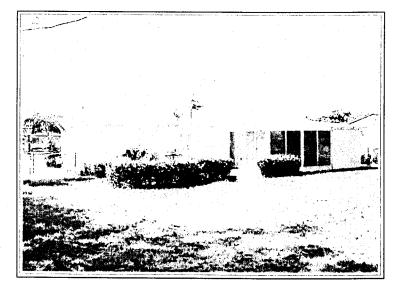
Addendum Page 1 of 1

Borrower: DAEUMLER	File	No.: J37076-5270
Property Address: 429 Foresteria Drive	Cas	e No.: 095-0853719
City: Lake Park	State: FL	Zip: 33403-3307
Lender: The Mortgage Works and its assigns		

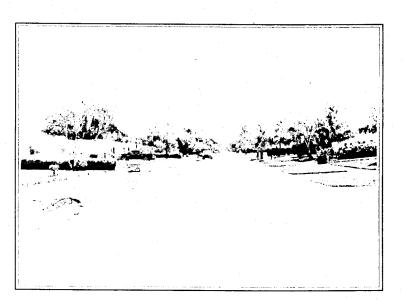


FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: August 27, 2008 Appraised Value: \$ 153,000



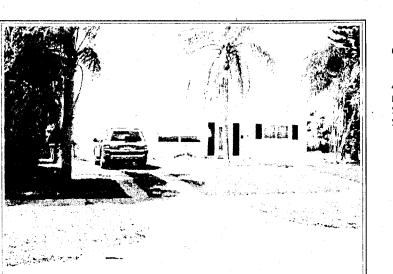
REAR VIEW OF SUBJECT PROPERTY



STREET SCENE

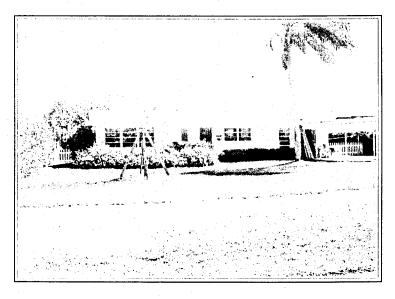
State: FL

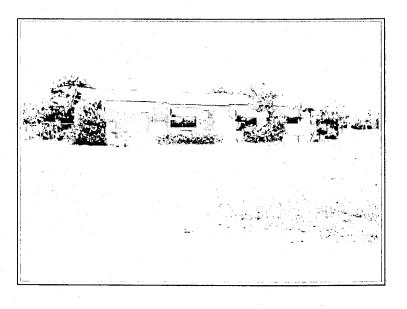
Borrower: DAEUMLER Property Address: 429 Foresteria Drive City: Lake Park Lender: The Mortgage Works and its assigns



COMPARABLE SALE #1

405 Greenbrier Drive Lake Park Sale Date: P:07/08 C:07/08 Sale Price: \$ 157,000





COMPARABLE SALE #2

921 Firetree Road North Palm Beach Sale Date: P:01/08 C:02/08 Sale Price: \$ 147,500

COMPARABLE SALE #3

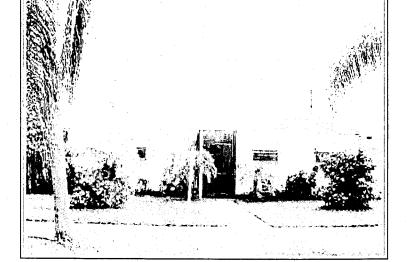
805 W. Ilex Drive Lake Park Sale Date: P:012/07 C:03/08 Sale Price: \$ 205,000

JAN ANABLETT	COLEMN THOTO ADDENDO		1	
Borrower: DAEUMLER	File	No.:		
Property Address: 429 Foresteria Drive	Case	Case No.: 095-0853719		
City: Lake Park	State: FL	Zip: 33403-3307		
Lender: The Mortgage Works and its assigns				



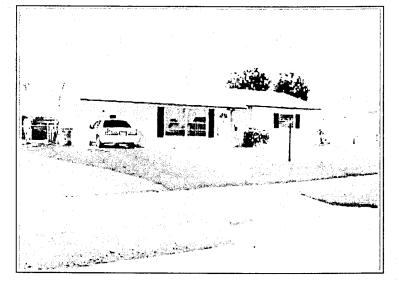
COMPARABLE SALE #4

314 Date Palm Drive Lake Park Sale Date: P:04/08 C:06/08 Sale Price: \$ 138,000



COMPARABLE SALE #5

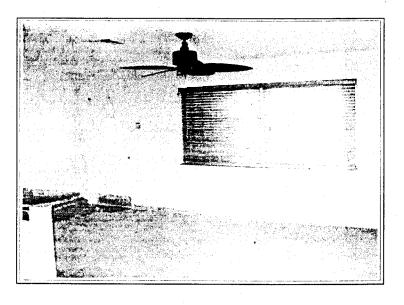
222 E. Jasmine Drive Lake Park Sale Date: not closed Sale Price: \$ 175,000

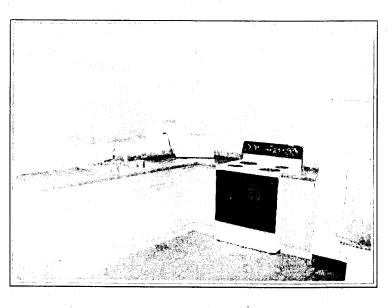


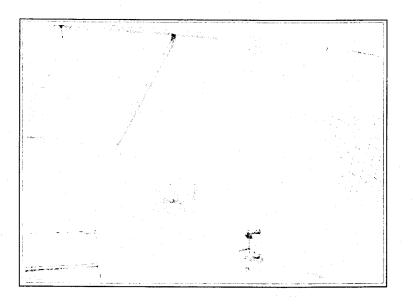
COMPARABLE SALE #6

563 Teak Drive Lake Park Sale Date: not closed Sale Price: \$ 185,000 SUBJECT PROPERTY PHOTO ADDENDUM

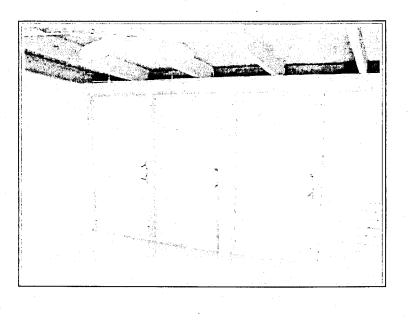
Borrower: DAEUMLER	File N	No.: ,J37076-5270
Property Address: 429 Foresteria Drive	 Case No.: 095-0853719	
City: Lake Park	State: FL	Zip: 33403-3307
Lender: The Mortgage Works and its assigns		



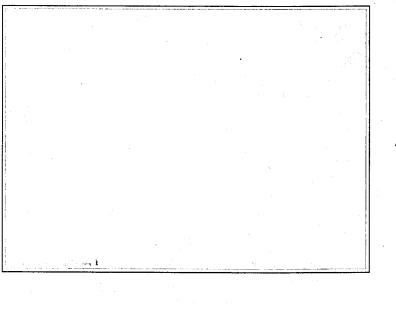


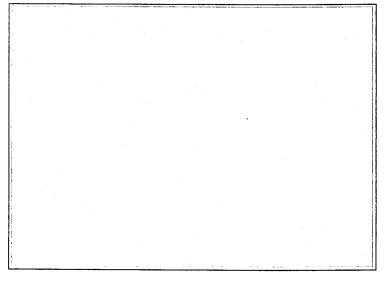


Borrower: DAEUMLER	File 1	No J37076-5270		
Property Address: 429 Foresteria Drive	Case	Case No.: 095-0853719		
City: Lake Park	State: FL	State: FL Zip: 33403-3307		
Lender: The Mortgage Works and its assigns				

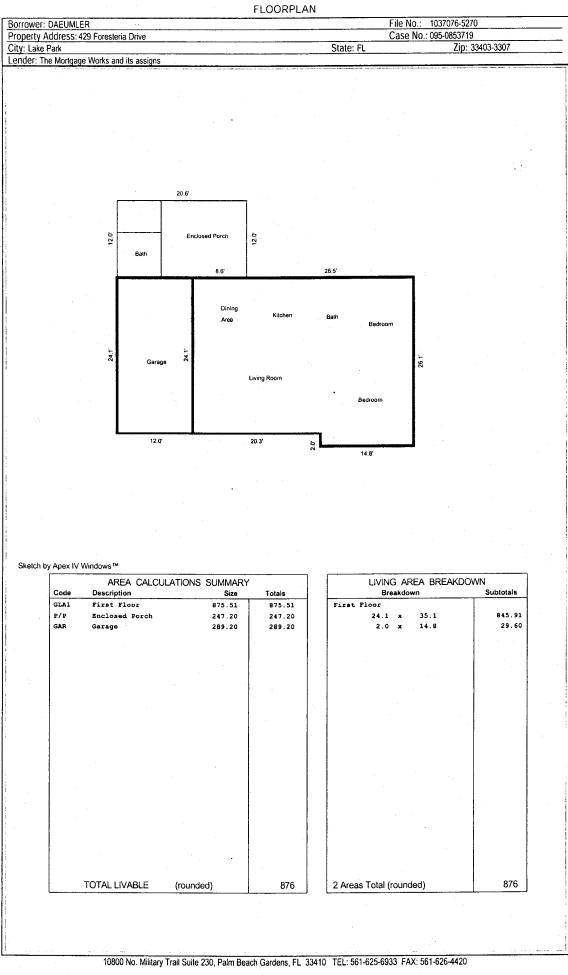


Enclosed Porch



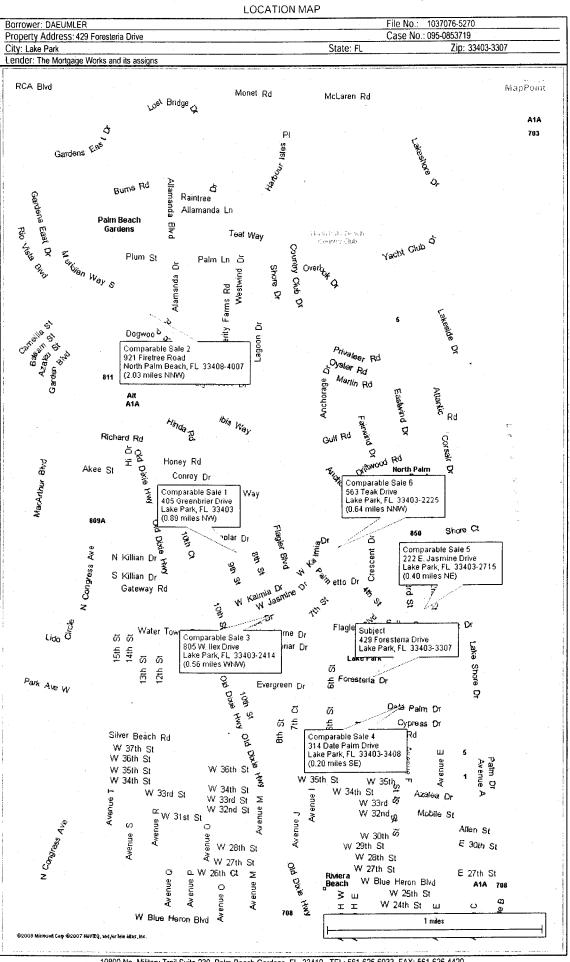


Additional Bathroom



File No.: 1037076-5270 Case No.: 095-0853719 Borrower: DAEUMLER Property Address: 429 Foresteria Drive City: Lake Park Lender: The Mortgage Works and its assigns Zip: 33403-3307 State: FL 1100.364 77 States and a state of the state 111 111 1 0202 § (0.36 Ac.) § 136.021 (1981) 134 251 130.051 0040 (135.27) 0440 0.00 126 52-1 0140 0110 (136.81) 0070 ł 01.20 00200 120 8721 <u>R</u> i 2 0201 2 (0.36 Ac.) 2 0338 1138-01 03.16 1138-02) 0540 1138 027 CC 70 1138.015 120.0411 136 021 100/201 1 130.021 0560 0430 0520 <u>(199.61)</u> 100.24 :1 22.46 1100.001 140.0015 859 (82 41) 102 / 1) 14 9.9 0.45.010 <u>1126 (UT</u> (010 124 56) 1160.21 (1392) (137.57) CCTB 7 122 200 USEIN 0160 (152.521) 0131 1137.655 0070 (13: 61) ł 0030 0080 1137.41 C31.52 1.127.51 137.54 137.575 9110 00-00 00100 0170 (2°) (35.91.5 160.034 99.6 1100 C 110 C ward f (2) I INCLOY CORCORATE 1137.541 63.20 H37.52. 101.50 (137.50) 0350 0380 <u>1127-691</u> 0320 0020 1155 5.21 1.25 10.11 137 521 6680 P 13:51 Instant 0120 0550 0220 1 174.92 <u>(74,257)</u> GIIO Subject 0 1 951 24 GH (PD 96') (33.27) (1970041) 39.56 04 34 -24-20 (14.61) 11:01 9006 20322 CK 351 α010, 🖁 10.23 ec.0 0990 1125.673 (12:22) 1.4.1 1 123 013 <u>usati</u> 10000 A 25 JUL 114 22 1 0140 (1752) 0310 0170 06-00 (120:021) 00500 1 14.30 0010 <u>(74 (er)</u> 74.97% (300 065 0130 ł 174 60 1 <u>02 691</u> 1 174 811 74.051 (59.967) |(40.917)#3.97 (45.90 32 47 1 4100.247 (75.25 (1<u>3560)</u> 0250 1 13.81 155 520 1000010 12250 िस्थ । **ग्विडिया** 175.01 I 125.657 450 125 (rti) 125.011 01.30 5 470 24.251 0520 100 92 0250 £ 1 60 10 3, 10800 No. Military Trail Suite 230, Palm Beach Gardens, FL 33410 TEL: 561-625-6933 FAX: 561-626-4420

PLAT MAP



10800 No. Military Trail Suite 230, Palm Beach Gardens, FL 33410 TEL: 561-625-6933 FAX: 561-626-4420

FLOOD MAP File No.: 1037076-5270 Borrower: DAEUMLER Property Address: 429 Foresteria Drive Case No.: 095-0853719 Zip: 33403-3307 City: Lake Park Lender: The Mortgage Works and its assigns State: FL 뷨호 W g 2 երեն Oau Ur Earnan River Lake Worth espin Dr 0r anadiss Hartour Byd Ar chorage | ŝ South sko Fai Q ׀<u></u> A ^{accent} Cr Sabai Palm Wataw LT ഹ WOOD EN lake (1) [1] Ц M HALL Ŷ ١C ະກຸມຮ 3U 16 ΰ, 10 -abriar C Avenue G Park ave 514 HW/ 871 ٦٢ imracozstal Waterway La Evergree) Dr 5 Date Patri D 3 || E ß Or Easterly Dr ich Ri 7 Ę ekte Dr Avenue K <u>][</u>4%] ₹][⁄ Park A.49.006 ì G b S Т ᢪ Wima Cir SANC ÍC / 281h 5 W 271h E1 Ĉŧ ור E'27th"5t" <u>w</u>2弛 W 251h S lua Haron Elud Shie Hay Ata 5163 Avenuel E 25th St VIZAIFI 2411 31 -11/2 1ſ E 23/7 St DE Sale rwy (18 11 2 -1<u>-1-01</u> W 2200][W Itst S || || ٦٢ 11 Honel Intel FloodMap Legend Hood into Lination Licenziones. Map Data: 00/15/1078 FIFS: 12099 Arran in raised by 200-year flooding Areas outside of the 100- and 500-year flaced airs $\frac{1}{2}$ Arvas inundated by 100 year flooding. Arriad in undated by 100 year Reading with selbbilly hazard Nether Transamenos Flood Hazard Certification (TFHC) nor ACI make any representations or warranties to any party concerning the concent, accuracy or completeness of this flood report including any warrant / of merchantability or fitness for a particular purpose. Neither TFHC nor AC nor the seler of this flood report shall have any lability to any third party for any use or misuse of this flood report. f area If popular areas with solocity factorial Arrest stunderer med but pass per floor havards Areas not reacons on any sub-shed RRM.

10800 No. Military Trail Suite 230, Palm Beach Gardens, FL 33410 TEL: 561-625-6933 FAX: 561-626-4420

QUALIFICATIONS of the APPRAISER

