## PALM BEACH COUNTY BOARD OF COUNTY COMMISSIONERS

#### AGENDA ITEM SUMMARY

**Meeting Date:** 

**January 12, 2010** 

[] Consent [X] Regular

Department:

**Housing and Community Development** 

**Submitted By:** 

**Housing and Community Development** 

**Motion and Title: Staff recommends motion to approve:** Neighborhood Stabilization Program (NSP) residential first and second mortgage assistance in the amount of \$213,100 to Sylvia L. Sharps, a County employee.

Summary: Sylvia L. Sharps is a single female who has been employed with Palm Beach County's Water Utilities Department since March 2005. She is now seeking to purchase a home in the amount of \$188,100, which is one percent (1%) below appraised value. The home is located at 8276 Blue Cypress Drive, Lake Worth FL 33467. The home contains 1974 square feet with three (3) bedrooms and three (3) baths. Total cost for this residential purchase and repair is \$221,430.47. This amount includes the purchase price of \$188,100; repair costs of \$22,030; and closing costs of \$11,300.47. The applicant Ms. Sharps will provide \$3,762 as her mandatory 2% down payment, plus \$4,568.47 towards closing costs. Palm Beach County will provide a first mortgage loan of \$188,100 for thirty (30) years at four percent (4%) interest and a second mortgage of \$25,000. The second mortgage requires no repayment if Ms. Sharps lives in the home as her principal place of residence for thirty (30) years. These are federal funds which require no local match. District 7 (TKF)

Background and Justification: In March 2009, HUD awarded Palm Beach County \$27,700,340 in Neighborhood Stabilization Program (NSP) funding. The Board of County Commissioners (BCC) authorized the use of \$12,845,811 in NSP funding to facilitate the purchase of foreclosed and vacant residential properties. The NSP First Mortgage Loan Program was created to assist home buyers in the acquisition of local foreclosed and vacant residential properties. On April 21, 2009 (Agenda Item 6D-2) the BCC approved the Neighborhood Stabilization Program (NSP) First Mortgage Loan Program (FMLP) guidelines. And on November 3, 2009 (Agenda Item 3I-4) the BCC approved amending the FMLP guidelines authorizing the inclusion of second mortgage NSP assistance to eligible home-buyers. The County's NSP programs contains two (2) other components. The County's approved NSP program also includes providing \$5,000,000 to local non-profits and municipalities for the purchase of foreclosed and vacant residential properties (which are to be leased and/or sold to income eligible households). And NSP program will provide \$7,500,000 for the development of a local Homeless Resource Center. All NSP funding must be obligated by September 4, 2010.

#### Attachments:

1. Copies of NSP Mortgage and Notes

2. Property Appraisal

Recommended by:

Department Director

Date

Approved By:

Assistant County Administrated

Dáte

#### II. FISCAL IMPACT ANALYSIS

A. Five Year Summary of Fiscal Impact:

Fiscal Years	2009	2010	2011	2012	2013
Capital Expenditures					
Operating Costs		213,100	-		
External Revenues		213,100 4213,100>			
Program Income					
In-Kind Match (County)					
NET FISCAL IMPACT		-6-			
# ADDITIONAL FTE POSITIONS (Cumulative)		_ 0-			

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Fund //0/Unit /4/3 Org /4/3 Object	t <i>83₀)</i> Program Code/l	Period BG	-GYOS

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

No fiscal im
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C. Departmental Fiscal Review: 1-4-10
Shairette Major, Fiscal Manager I

#### III. REVIEW COMMENTS

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

OFMB Tubo M	Contract Development and Control
B. Legal Sufficiency:  Documents are not to be executed until	The documents were not attended at the time at
Senior Assistant County Attorney	our review

C. Other Department Review:

Department Director

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

#### **ATTACHMENT "A"**

#### **PROMISSORY NOTE**

#### Neighborhood Stabilization - First Mortgage Loan Program

#### **REPAYABLE LOAN**

Amount: <u>\$188,100.00</u>		Date:
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Property Address: 8276 Blue Cypress Dr., Lake Worth, FI 33467

FOR VALUE RECEIVED, the undersigned jointly and severally promise(s) to pay to the order of Palm Beach County, Florida (herein called the "County"), acting by and through its Board of County Commissioners, the principal amount of <a href="One Hundred Eighty-eight Thousand One Hundred Dollars and 00/100">One Hundred Eighty-eight Thousand One Hundred Dollars and 00/100</a> (\$188,100.00), and to pay interest on the unpaid principal amount of this Note from the date hereof, at the rate of Four percent (4%) per annum amortized over a period of Thirty (30) years, until paid. During the term of repayment, payments of both the principal of and interest on this Note are payable in 360 equal monthly installments of <a href="Eight Hundred Ninety-eight Dollars and 02/100 Cents">Eight Hundred Ninety-eight Dollars and 02/100 Cents</a> (\$898.02) in lawful money of the United States at the principal office of PALM BEACH COUNTY, HOUSING AND COMMUNITY DEVELOPMENT in West Palm Beach, Florida, or at such other places as shall be designated by the County.

THE UNDERSIGNED shall commence such payments on <u>March 1, 2010</u> and continue payment on the like day each month for the term of the loan. This Note shall be due and payable in full upon the sale, lease, or transfer of the property, identified and legally described in the Mortgage used to secure this Note, from the undersigned signing this Note (being the owner(s) having fee simple title to the mortgaged property) to any other person(s), without the prior consent of the Mortgagee, except that the lease of non-owner occupied dwelling units at the mortgaged property shall not constitute an event of default if the mortgaged property contains two to four dwelling units.

THE UNDERSIGNED reserve(s) the right to prepay at any time all or any part of the principal amount of this Note without the payment of penalties or premiums. All payments on this Note shall be applied first to the interest due on the Note, and then to the principal due on the Note, and remaining balance shall be applied to late charges, if any. Except as provided below, all monthly installment payments on this Note shall be credited as of the date due thereof without adjustment of interest because paid either before or after such due date.

IN THE EVENT the undersigned shall fail to pay the interest on or principal amount of this Note when due, and if such failure be subsisting on the date the next installment payment under this Note becomes due and payable, or if default be made in the performance of any of the covenants, understandings and agreements obtained and entered into to secure financing used in connection with this Note or in said Mortgage, then the entire unpaid principal amount of this Note, together with accrued interest and late charges, shall become at once due and payable, at the option of the County, without notice to the undersigned, time being of the essence.

FAILURE of the County to exercise such option shall not constitute a waiver of such default, nor a waiver of the right to exercise the same in the event of any subsequent default. No default shall exist by reason of nonpayment of any required installment of principal and interest so long as the amount of optional prepayments already made pursuant hereto equals or exceeds the amount of the required installments. If this Note be reduced to judgment, such judgment should bear the statutory interest due on judgments, but not to exceed eight percent per annum.

PROVIDED the County has not accelerated this Note, the undersigned shall pay the County a late charge of one percent (1%) of any required payment which is not received by the County within 30 days of when said payment is due pursuant to the Mortgage. An additional one percent (1%) late charge will accrue for every 30 days which pass without payment made. The parties agree that said charge is a fair and reasonable charge for the late payment and shall not be deemed a penalty.

IF SUIT is instituted by the County to recover on this Note, the undersigned agree(s) to pay all costs of such collection including reasonable attorney's fees and court costs at the trial and appellate level.

THIS NOTE is secured by a mortgage of even date, duly filed for record in the Office of the Clerk of the Circuit Court in and for Palm Beach County, Florida.

DEMAND, protest and notice of demand and protest are hereby waived and the undersigned hereby waives, to the extent authorized by law, any and all homestead and other exemption rights which otherwise would apply to the debt evidenced by this Note.

WHEREOF, this Note has been duly executed by the undersigned, as of its date.

Name: Sylvia L. Sharps	
Name:	
Signature:	
Signature:	

RMR

#### Please Return To:

Palm Beach Housing & Community Development 100 Australian Avenue, 5<sup>th</sup> Floor West Palm Beach, Florida 33406

#### <u>ATTACHMENT B</u>

#### **PROMISSORY NOTE**

#### NEIGHBORHOOD STABILIZATION PROGRAM (FMLP) SECOND MORTGAGE LOAN

Amount: <b>\$25,000.00</b>	Date:
Property Address: 8276 Blue Cypress	Dr. Lake Worth Florida 33467

Place: Palm Beach County

FOR VALUE RECEIVED, the undersigned jointly and severally promise(s) to pay to the order of Palm Beach County, Florida, (herein called the "County"), acting by and through its Board of County Commissioners, the remaining balance on the principal sum of **Twenty Five Thousand Dollars and 00/100 (\$25,000.00)** dollars, which remaining balance shall be payable in full upon the sale, lease, or transfer of the property, identified and legally described in the Mortgage used to secure this Note, from the undersigned signing this Note (being the owner(s) having fee simple title to the mortgaged property) to any other person(s) without the prior written consent of the Mortgagee.

Upon the sale, transfer, conveyance or alienation of any part or all of the property within thirty (30) years of the date of this note, full repayment of the principal sum plus accrued interest, if any, plus any advancements made pursuant to the terms of the Mortgage, shall become immediately due and payable.

In the event of a refund of any governmental fees to the undersigned, the undersigned assigns such reimbursement directly to Palm Beach County to be credited towards the total amount due under this Note.

The undersigned reserve(s) the right to prepay at any time all or any part of the principal amount of this Note without the payment of penalties or premiums.

This Promissory Note and the Mortgage securing payment of this Promissory Note is expressly made subject and subordinate to the terms and conditions specified in that certain Promissory Note having an original principal face amount of <a href="One Hundred and Ninety Thousand 00/100">One Hundred and Ninety Thousand 00/100</a> (\$190,000.00) Dollars, dated \_\_\_\_\_\_ (the "First Note"), made by Borrower payable to <a href="Palm Beach County Board of County Commissioners">Palm Beach County Board of County Commissioners</a>.

The Note Holder consents to any agreement or arrangement in which the First Lender waives, postpones, extends, reduces or modifies any provisions of the First Note or the First Mortgage, including any provision requiring the repayment of money.

If any provision of this Promissory Note 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.

If default be made in the performance of any of the covenants, understandings and agreements obtained and entered into to secure financing used in connection with this Note or in said Mortgage, then the entire unpaid principal amount of this Note, together with accrued interest computed at a rate of eight percent per annum from the date of default, shall become at once due and payable, at the option of the County, without notice to the undersigned, time being of the essence.

Failure of the County to exercise such option shall not constitute a waiver of such default, nor a waiver of the right to exercise the same in the event of any subsequent default. If this Note be reduced to judgment, such judgment shall bear the statutory interest due on judgments, but not to exceed eight percent per annum.

Thirty (30) years from the date of this Note, if the following two conditions have been met, the entire Note will be deemed satisfied and the Maker shall have no further obligation to the County under this Note:

- 1) There have been no defaults in the performance of any of the covenants, understandings and agreement obtained and entered into to secure financing used in connection with this Note or in said Mortgage; and
- 2) There has been no sale, transfer, conveyance or alienation of any part or all of the property secured in said Mortgage.

If suit is instituted by the County to recover on this Note, the undersigned agree(s) to pay all costs of such collection including reasonable attorney's fees and court costs at the trial and appellate levels.

THIS NOTE is secured by a Mortgage of even date herewith, duly filed for record in the Office of the Clerk of the Circuit Court in and for Palm Beach County, Florida.

DEMAND, protest and notice of demand and protest are hereby waived, and the undersigned hereby waive(s), to the extent authorized by law, any and all homestead and other exemption rights, which otherwise would apply to the debt evidenced by this Note.

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			*									
								(5	Signa	ature	∌)	

Sylvia L. Sharps

\_\_\_\_\_ (Signature)

Property Address: 8276 Blue Cypress Dr.. Lake Worth, Fl 33460

**RMR** 

#### PALM BEACH COUNTY



## PURCHASE ASSISTANCE PROGRAM MORTGAGE

Neighborhood Stabilization –
First Mortgage Loan Attachment "A" & Forgivable Loan Attachment "B"

#### THIS MORTGAGE DEED

Executed this \_\_\_\_\_ day of \_\_\_\_\_, A.D. 20\_\_ by Sylvia Loretta Sharps (an unmarried woman) whose current address is 1009 Green Pine Blvd. F3 West Palm Beach, Fl 33409 hereinafter called the mortgagor, to Palm Beach County, whose address is 301 North Olive Ave., West Palm Beach, Florida 33401, 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 notes 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:

#### **LEGAL DESCRIPTION ATTACHED**

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 notes hereinafter substantially copied for identification, to wit:

See Attachments "A" and "B" 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), (c) 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 at 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.

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

(Signature) Sylvia L. Sharps, Mortgagor Witness: (Signature) Mortgagor Witness: PROPERTY ADDRESS: 8276 Blue Cypress Drive Lake Worth, FI 33467 State of Florida **Palm Beach County** The foregoing instrument was acknowledged before me this \_\_\_\_ day of \_ by Sylvia L. Sharps (an unmarried woman) who is (are) personally known to me or who has produced Florida Driver's License as identification. Signature of Notary Public SEAL

My Commission expires:

Commission No.:

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:

#### LEGAL DESCRIPTION 8276 Blue Cypress Drive LAKE WORTH, FLORIDA 33467

PARCEL CONTROL NUMBER: 00-42-44-32-05-001-0030

#### **ISSUING OFFICE FILE NO.:**

Lot 3, Block 1Lake of Lantana Phase 1-B, according to the Plat thereof on file in the office of the Clerk of The Circuit Court to and for Palm Beach County Florida recorded in Plat Book 44, Page 117; Said Land Situate, Lying and Being in Palm Beach County, Florida.

PARRISH & EDWARDS, INC. 3418 W. MALLORY BOULEVARD, JUPITER, FL 33458

## ATTACHMENT B

File No. B8068-09

#### **APPRAISAL OF**

SINGLE FAMILY RESIDENCE

#### LOCATED AT:

8276 BLUE CYPRESS DRIVE LAKE WORTH, FL 33467-6206

#### · FOR:

PBC AFFORDABLE HOUSING COMM. 100 AUSTRALIAN AVENUE, 5TH FLOOR 33406 WEST PALM BEACH, FL 33406

#### **BORROWER:**

SYLVIA SHARP

#### AS OF:

December 9, 2009

BY:

BILL GRIFFIN, REGISTERED TRAINEE, RI4240

File No. B6068-09

PBC AFFORDABLE HOUSING

PBC AFFORDABLE HOUSING COMM. 100 AUSTRALIAN AVENUE, 5TH FLOOR 33406 WEST PALM BEACH, FL 33406

File Number: B6068-09

PBC AFFORDABLE HOUSING COMMISSION

In accordance with your request, I have appraised the real property at:

8276 BLUE CYPRESS DRIVE LAKE WORTH, FL 33467-6206

The purpose of this appraisal is to develop an opinion of the market value of the subject property, as improved. The property rights appraised are the fee simple interest in the site and improvements.

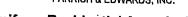
In my opinion, the market value of the property as of December 9, 2009

is:

\$190,000 One Hundred Ninety Thousand Dollars

The attached report contains the description, analysis and supportive data for the conclusions, final opinion of value, descriptive photographs, limiting conditions and appropriate certifications.

BILL GRIFFIN, REGISTERED TRAINEE, RI4240





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Page 1 of 8

nnie Mae Form 1094 March 200 1804 05 08286



### Uniform Residential Appraisal Report

File No. B6068-09

There are 11 compa	rable prop	erties currently off	ered for sale	In the sub	ect neighborhood ran	ing in price	from \$ 125.	000 to \$	450,00	0	
There are 9 compa	rable sale:	s in the subject ne	lghborhood v	within the p	ast twelve months ren	ging in sale	price from \$	140,000	to \$ 32		
FEATURE	S	UBJECT			SALE NO. 1		MPARABLE S			MPARABLE	SALE NO 3
8276 BLUE CYPRI	ESS DR	RIVE	5330 AD				TA WAY			TA WAY	
Address LAKE WOR	TH. FL	ı	LAKE W				VORTH, F			,,	1
Proximity to Subject			SAME S				SUBDIVISI			VORTH, I	
Sale Price		190,000					SUBDIVISI		SAME S	SUBDIVIS	SION
Sale Price/Gross Liv. Area	\$	06.25	400.0	MACHINESIAL I	102,000	2117 1.353	250000000 S	170,000	Har chest	117.00	183,000
Data Source(s)		SO. 23 Sq. R.	5 100.8	DECOM	的思想情况的分歧	\$ 109.	32 sq. ft. 💯	186 044 19 (8)			
	DUDI	ISPECTION	PUBLIC	RECOR	KDS .		RECORE	08		RECOR	DS
Verification Source(s)		IC:REC'D			<del></del>		EALTOR		MLS/RI	ALTOR	
VALUE ADJUSTMENTS		SCRIPTION		RIPTION	+(-) \$ Adjustment	DESC	RIPTION	+(-) \$ Adjustment	DESC	RIPTION ·	+(-) \$ Adjustment
Sale or Financing		THE STATE OF	CASH TO	SELLE	₹	CASH TO	O SELLER		<b>CASH T</b>	O SELLER	1
Concessions	2 444	C. 7048-20- 1243	<b>DOM 15</b>			DOM 1	79		DOM 9	8	1:
Date of Sale/Time			8/2009			10/2009	3		7/2009		
Location	SUBU	RBAN	SUBURE	BAN		SUBUR	BAN		SUBUR	BAN	
Leasehold/Fee Simple	FEE		FEE			FEE			FEE	•	
Site	91475	F	8712SF			5662SF		8,500	6098SF		3,000
View	LAKE		LAKE			LAKE			LAKE		11
Design (Style)	RANC	H	RANCH			RANCH			RANCH	ł	<del> </del>
Quality of Construction	CBS/F	RAME	CBS			CBS			CBS		<del> </del>
Actual Age	1974/	EFF 15	1980/EF	F 12 \		1983/E	FF 10 \		1983/E	FF 10 \	<del>                                     </del>
Condition	AVER	AGE	GOOD	1	-1.800		1	-19,600		7	-19,600
Above Grade	Total Box		Total Borms	Baltsa	1,1530	Total Borns	Baths	.5,556	Total Borns	,	- 10,000
Room Count	6 3		5 3	2	6,000		2	6,000		2	6,000
Gross Living Area		1,974 sq. ft.		,704 aq.			1,555 sq. ft.	20,900		1,737 sq.	
Basement & Finished	NONE		NONE		10,000	NONE	.,uuu ay, it.		NONE	.,. 01 84.	11,000
Rooms Below Grade	NONE		NONE		1	NONE		ľ	NONE		·
Functional Utility	TYPIC		TYPICA	,		TYPIC	Δ1	<del> </del>		AT .	<del> </del>
Heating/Cooling	CENT		CENTR		<del></del>			<del> </del>	TYPIC		<del></del>
Energy Efficient items	TYPIC		TYPICA			CENTR		····	CENTE		
Garage/Carport		AGE 525SF	GARAG		E NOADA	TYPIC/			TYPIC		
4		3 406SF	-				3E 288SF			<u> 3E 480SI</u>	
Porch/Patto/Deck UPGRADES			PORS 2			PORS 2			PORS		5,500
UP GRADES	TYPI	UAL.	SUPER	IUR	-5,000	SUPER	RIOR	-5,000	SUPER	RIOR	-5,000
α <u> </u>	<del></del>			<del></del>		ļ			ļ		
Net Adjustment (Total)	58/46/6/150	BARROLD IN TO	100					<u> </u>		*.	
		estrator e			<u>\$ 15,300</u>		1- \$	19,100			2,800
Adjusted Sale Price			Nat Adj.	8.4%		Net Adj.	11.2%		Net Adj.	1.5%	
of Comparables	<b>多种的种类</b>	<b>北京教育和自然教育</b>	Gross Adj.	15.9%	<u>\$ 197,300</u>	Gross Adj.	40.2% \$	189,100	Gross Adj.	28.4%	185,800
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		o data or a diffusi i			operty end comparable	Balear II Vo	r, expisin				
	·				·						
My research did	did not i	reveal any prior sa			ubject property for the			fective date of this a	ppraisal.		
My research did Data source(s) PUBL	did not i	reveal any prior sa	les or transf	ers of the s	ubject property for the	three years	prior to the of				
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Parrish & Edwards, Inc.



Uniform Residential Appraisal Report

File No. B6068-09

FEATURE	CII	D. IECT	COMBADARIE	DALE NO. 4		COM	PARABLE SA	ENO 5	COL	MPARABLE SA	LE NO. 6
FEATURE		BJECT	COMPARABLE			COM	- MADLL ON	LL NO. U		III THO DEEL OF	
8276 BLUE CYPRE			8280 WHITEWO		- 1						i
Address LAKE WORT	TH, FL		LAKE WORTH,								
Proximity to Subject	SEP JO	SAMPLE S	SAME SUBDIVI	SION						X 25 1 1 1 1 1 1	
Sale Price	\$	190,000	de la	s 200.	000	Transaction	3		在特別的	estrata s	
	\$	DB 25 A	\$ 113.31 sq. ft.	Sirk Michigan San	5.556-	t	NO 9 300	de la	\$	00. ft	CAMPAGE AND
	n adder and	30.∠0 8q, π.	9 (13.31 SQ.R.)	on made 187	3.466	<u> </u>	44, 16 D-480	HANNA LITTONELLON "ANGEL	<del>*</del>	-4.001/62/3	3 - 191-14 E-171977 641 7
			PUBLIC RECO	KUS	$\rightarrow$						
Verification Source(s)	PUBLIC	C RÉC'D	MLS								
VALUE ADJUSTMENTS	DES	CRIPTION	DESCRIPTION	+(-) \$ Adjustr	ment	DESCRI	PTION	+(-) \$ Adjustment	DESCI	RIPTION .	+(-) \$ Adjustment
Sale or Financing	N/A		CASH TO SELLE								
_	to M. J.	33.66.418.12.018.4112.51		"[	1						
Concessions	/ 理學園		DOM 302								
Date of Sala/Time	11/11/2	2009編編制	2/2009								
Location	SUBU	RBAN	SUBURBAN	1							
Leasehold/Fee Simple	FEE		FEE								
Site	91475	<u>-</u>	12,632SF	1							-
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View	LAKE		RESIDENTIAL	/ NO	ADJ.						
Design (Style)	RANC	H	RANCH								
Quality of Construction	CBS/FF	RAME	CBS								
Actual Age	1974/	FF 15	1980/EFF 12 \					•			
	AVER		GOOD /	44	,800				1		
Condition					1000				7-1-1	n-m-	-
Above Grade	Total Bdm		Total Bdrms Baths			Total Bidmis	Batha	ļ <del></del>	Total 8drms	Baths	
Room Count	6 3	3	5 3 2	6	,000	لـــلـــا				<u> </u>	
Gross Living Area		1,974 sq. ft.	1,765 sc	i. ft. 10	,400		sq. ft.			8g. ft.	L
Basement & Finished	NONE		NONE	<u> </u>	•==						
				1				<b>{</b>	1		1
Rooms Below Grade	NONE		NONE					<del> </del>	+		<del>                                     </del>
Functional Utility	TYPIC		TYPICAL					ļ			<b> </b>
Reating/Cooling	CENT	RAL	CENTRAL			L		<u> </u>			<u> </u>
Energy Efficient Items	TYPIC		TYPICAL					1			L
Garage/Carport		GE 525SF	GARAGE 504	SE NO	ADJ.	<b></b>		T	1		I
						<b> </b>		<del> </del>	+		<del> </del>
Porch/Patto/Deck		6 406SF	PORS 485SF		1,100			<u> </u>	+		<del> </del>
UPGRADES	TYPIC	CAL	SUPERIOR		5,000	ļ		<del> </del>	-		ļ
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Na Adhira	Majeria.	ing day and		s ·	1,500		-  s	•	1	-  \$	
Net Adjustment (Total)	42 C 2 C 2 C 2 C 2 C 2 C 2 C 2 C 2 C 2 C	CALL THE CONTRACT			1,500						· · · · · · · · · · · · · · · · · · ·
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of Comparables	18.2	<b>建</b> 电子等	Gross Adj. 17.2%	\$ 198	8,500	Gross Adj.	% \$		Gross Ad	. % \$	
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#### PARRISH & EDWARDS, INC.

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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 soles or other methods for et EXTRACTION METHOD DUE TO THE LACK OF RECENT LAND S EXTRACTION METHOD DUE TO THE LACK OF RECENT LAND S EXTRACTION METHOD DUE TO THE LACK OF RECENT LAND S EXTRACTION METHOD DUE TO THE LACK OF RECENT LAND S EXTRACTION METHOD DUE TO THE LACK OF RECENT LAND S EXTRACT SOLECULAR SETTING FOR cost data Quality rating from cost service Effective date of cost data Comments on Cost Approach (gross living area calculations, depreciation, etc.)  MARSHALL/SWIFT COST INDEX AND LOCAL BUILDER ESTIMATES WERE USED IN THE COST APPROACH. SITE IMPROVEMENTS MAY INCLUDE; WALKS, PATIOS, DRIVEWAYS AND LANDSCAPING, IF APPLICABLE.  Estimated Remaining Economic Life (HUD and VA only) 45 Years INCOME APPROACH TO VALUE of the Cost of	opinion of site value)  Opinion of site value  Opinion of site value  Dwelling  1,974 Sq. Ft.  Sq. Ft.  Sq. Ft.  Sq. Ft.  Functional  Depreciation  S58,957  Sq. Ft.	UE WAS DETERMINED B VISION.	40,000 197,400 12,180 26,250 235,830 58,957) 176,873 3,000 219,900

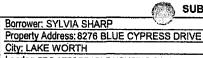


ADD	ENDUM		
Borrower: SYLVIA SHARP		File No.: B6068	-09
Property Address: 8276 BLUE CYPRESS DRIVE		Case No.:	
City: LAKE WORTH	State: FL		Zip: 33467-6206
Lender: PBC AFFORDABLE HOUSING COMM			

**Neighborhood Boundaries** THE SUBJECT RESIDENCE IS LOCATED SOUTH OF LAKE WORTH ROAD, NORTH OF LANTANA ROAD, EAST OF LYONS ROAD AND WEST OF THE FLORIDA TURNPIKE.

Comments on Sales Comparison
BASED ON COST, VISUAL INSPECTION AND CONTRIBUTORY FACTORS THE COMPARABLES WERE ADJUSTED
FOR THE DIFFERENCES; ALL FOUR COMPARABLES WERE ADJUSTED FOR EFFECTIVE AGE/CONDITION, FOR
BATHROOM COUNT AND FOR THE AMOUNT OF LIVEABLE AREA. COMPARABLE #1 WAS ADJUSTED FOR PORCH
SIZE AND FOR SUPERIOR UPGRADES. COMPARABLE #2 WAS ADJUSTED FOR SITE SIZE, FOR GARAGE SIZE,
PORCH SIZE AND FOR SUPERIOR UPGRADES. COMPARABLE #3 WAS ADJUSTED FOR SITE SIZE, FOR GARAGE
SIZE, PORCH SIZE AND FOR SUPERIOR UPGRADES. COMPARABLE #4 WAS ADJUSTED FOR PORCH SIZE AND FOR
SUPERIOR UPGRADES. ALL OF THE COMPARABLES WERE UTILIZED IN THE FINAL FINAL ESTIMATE OF 'AS IS'
MARKET VALUE. IN OUR OPINION, GIVEN A THREE TO SIX MONTH MARKETING/EXPOSURE PERIOD, THE FINAL
ESTIMATE OF MARKET VALUE IS \$190,000. IN OUR OPINION THE 'AS COMPLETED PERSPECTIVE VALUE IS
\$200,200 AND THIS PERSPECTIVE VALUE IS SUBJECT TO THE COMPLETION OF THE LIST OF REPAIRS AND
IMPROVEMENTS AND THE COSTS STATED LISTED IN THE ADDENDA WITHIN A 45 WORKING DAY PERIOD.

Addendum Page 1 of 1



Lender: PBC AFFORDABLE HOUSING COMM

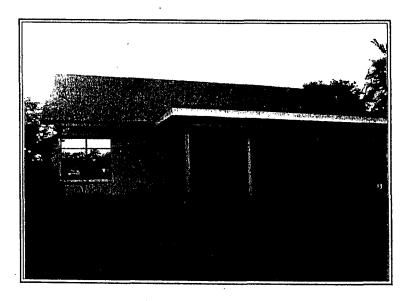
#### SUBJECT PROPERTY PHOTO ADDENDUM

Zip: 33467-6206



FRONT VIEW OF SUBJECT PROPERTY

Appraised Date: December 9, 2009 Appraised Value: \$ 190,000

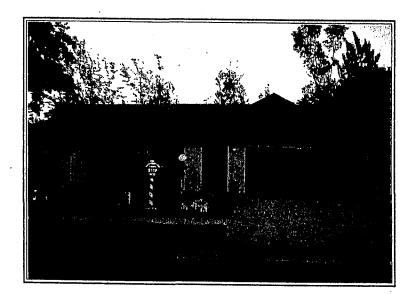


REAR VIEW OF SUBJECT PROPERTY



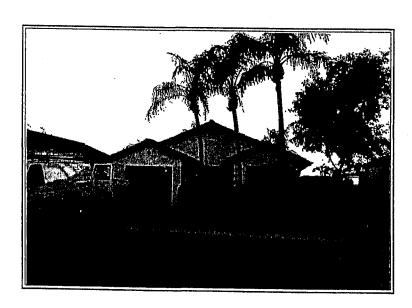
STREET SCENE

Borrower: SYLVIA SHARP
File No.: 068-09
Property Address: 8276 BLUE CYPRESS DRIVE
City: LAKE WORTH
Lender: PBC AFFORDABLE HOUSING COMM.



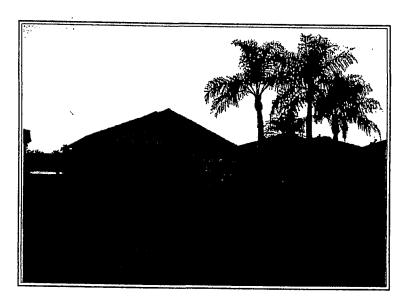
#### COMPARABLE SALE #1

5330 ADAIR WAY LAKE WORTH, FL Sale Date: 8/2009 Sale Price: \$ 182,000



#### COMPARABLE SALE #2

5451 ALTAWAY LAKE WORTH, FL Sale Date: 10/2009 Sale Price: \$ 170,000



#### COMPARABLE SALE #3

5399 ALTA WAY LAKE WORTH, FL Sale Date: 7/2009 Sale Price: \$ 183,000 Borrower: SYLVIA SHARP
Froperty Address: 8276 BLUE CYPRESS DRIVE
City: LAKE WORTH
Lender: PBC AFFORDABLE HOUSING COMM.

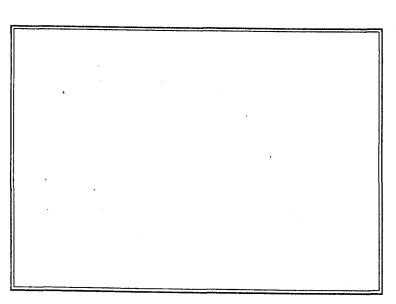
FILE NO.: \$6068-09
Case No.:

Zip: 33467-6206
Lender: PBC AFFORDABLE HOUSING COMM.



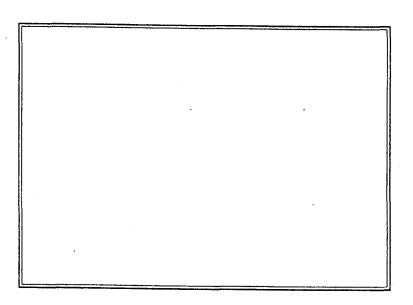
#### COMPARABLE SALE #4

8280 WHITEWOOD COVE LAKE WORTH, FL Sale Date: 2/2009 Sale Price: \$ 200,000



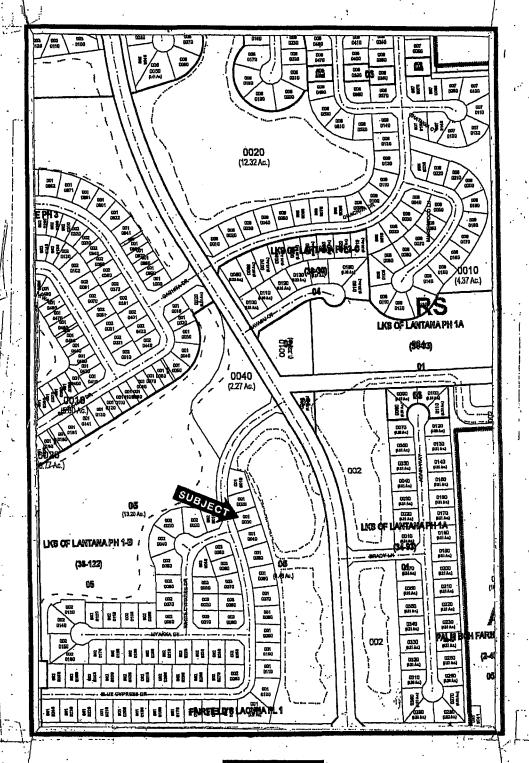
#### COMPARABLE SALE #5

WPB, FL Sale Date: Sale Price: \$

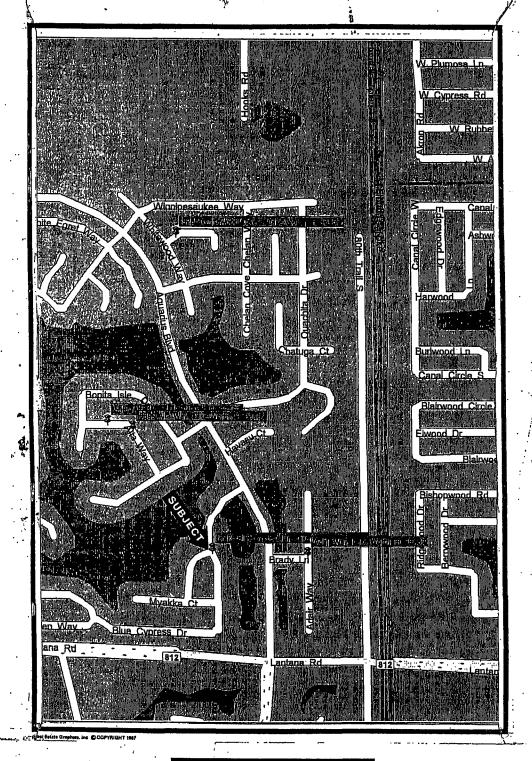


#### COMPARABLE SALE #6

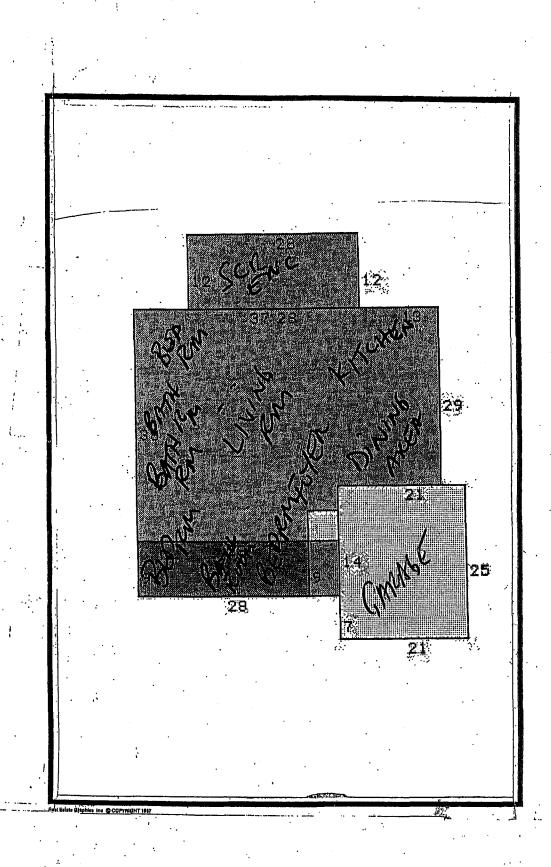
WPB, FL Sale Date: Sale Price: \$



PLAT MAP



**COMPARABLE SALES** 



DUNTY HOUSING AND COMMUNITY DEVELOPMENT Nustralian Avenue, Suite 500, West Palm Beach, Florida 33406

1:400 · · · PROPERTY INFORMATION:					
150 · ∻ 350 · +	19275 Cymyngo Drive Igke worth FL 33467				
800 • +	Cidula Sharn				
500 · ÷		561-			
900 - +		561-			
700 +		1980			
600 +	in:	Airport Zone: [ ] Yes No [x] Required by ER: [x] Yes I			
250 • +	ition:	Number of bedrooms:	3 N	Number of bathrooms:	3
150• ÷	Number:	00-42-44-32-05-001-003	30		
300∙ +					
250 ⋅ +		HCD INFORMA		T-01 000 0000	<del></del>
	Villiam Mu		Phone:		•
400· +	Altwon We	bster	Phone:		
2:500. +	L, for advis	or's file with in-house est	imate of t	total cost:\$	
250· +	eady for Blo	d (blank copy without cos	t informat	tion).	
-	viewed in one appector as	VIEW & APPROVAL OF SI detail this Work Write-Up nd understand the specifice that there will be " or Building Code Require	o consisti ications o NO° cha	ing of <u>16</u> Item	ns, with med on
neeaed to me	viewed in one appector as	detail this Work Write-Up nd understand the specifies the that there will be " or Building Code Require	o consisti ications o NO° cha	ing of <u>16</u> Item	ns, with med on
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#### PALM BEACH COUNTY

#### HOUSING AND COMMUNITY DEVELOPMENT

#### Neighborhood Stabilization Program Specifications Work Write-Up

Client	:	Sylvia Sharp			Date:	112/0	1/09
Addre	<b>SS</b> :	8276 Cypress Drive lake worth I	Fl. 33467				
the peri inspect submitt final pa Contrac	mit ap ed. ( ted to by app ctors:	prhood Stabilization Program Analoplication. It shall fully disclose to the permitted copy, stamped by the West Palm Beach Housing a dication.  Shall provide all labor, material, e of jurisdiction to perform the follows.	he scope the build and Comm	of wor ing der nunity	rk to be p partment Developn permits re	erforme of jurisd nent ins equired	d, permitted and liction, shall be pector with the
	Desc	eription	Code	Qty	BI	d Amoi	unt
1	Re	eplace Fan Celling Light Fixture	ə 01	7	<b>\$</b> _/	1400	) ————
		ove existing light fixture at ceiling g, electrical box, and replace swi			lth new lig	ght flxtu	re. Use existing
•	Loc	cations: Bedrooms, Dinning Ar	ea, Brea	kfast /	Area , Sc	reen Pa	ntio
2	R	eplace Bathroom Light Fixture			1 1	\$ _	150
·	(No	nove existing light fixtures in bath Plastic Housings) and connect to sed \$50. Style and color to be so	existing	wiring	and swite	ch. Lig	ixture ht fixture not to
	Loc	ation: Hali Bath Room					
3	Kľ	tchen and Bath(s): Install GFI F	Receptac	les t	01 Lo	ot \$ .	350
	in a	all GFCI protection above the kito ccordance with the building and a lamaged)	chen base electrical	e cabir code c	net counte of jurisdict	er top er tion. (W	nd in the bathroom here missing and
4	Sm	oke Detector(s)	0	11	Lot \$	80	0
		all UL approved smoke detector( ordance with the electrical and b					ckup. Place in
	Not	te: Jurisdiction may require two s	moke de	tectors	in hallwa	y and ir	1 each bedroom.
				•			

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NSP NoLead

_	
5	Replace Defective Circuitry, Outlets, and Switches 01 Lot \$ 500
	Check electrical system for short circuits, defective switches, and outlets. Repair or replace affected components of the electrical system to meet the electrical code.
6	18 Cu. Ft. Frost Free Refrigerator 01 1 \$ 900
	Properly dispose of existing unit when necessary. Install a new frost free, 18 Cu. Ft., 2-door refrigerator with vegetable keeper and meat keeper. Kenmore, Whirlpool, General Electric or equal. Owner will select color and/or style from contractor's supply source(s).
7	30-Inch Standup Electric Range 01 1 \$ \( \frac{700}{00} \)  Properly dispose of existing range when necessary. Install new Kenmore, General Electric, Whirlpool, or equal. Range shall have four (4) burners: two (2) large and two (2) small, oven for baking and broiling, continuous cleaning oven, clock, and timer. Owner to select color and/or style from contractor's supplied source(s).
8	Microwave Oven 01 1 \$ 600
	Microwave oven is very low above the stove area, need to remove and reinstall with a smaller upper cabinet to allow for proper spacing this a very dangerous situation as it could potently start a fire. Owner can make decision to remove it all together if they so choose.
9	Kitchen Faucet 01 1 \$ 550
1	Install a new Hot water line and Sprayer to existing Faucet
10 <sup>.</sup>	Shower Head 01 1 \$ 150
	Install a new shower Head to existing Plumbing
	Location: Hall Bath Room
11	Paint Bathroom 02 Lot \$ 3 00
•	Prepare for painting by washing with TSP and lightly sanding all surfaces so as to remove all Wall Paper, fill any holes, and cracks. Apply one (1) coat of acrylic primer/sealer and two (2) coats of acrylic semi-gloss enamel paint
	Location: Master Bath
Non	Page 3 of t
NOF	NoLead

			•					
12	Tollet Re	pair	01	1	\$	250	<del></del> ,	
	Remove the toile ring, and grout to base and install base. Remove ballcock, flapper Location: Jack	ollet base where new bolts with a existing and repl valve, and meta	it meets the flo new gasket se ace with new v I flush lever.	or cove al where	ring. Re the tan	emov <del>e</del> ta: k attache	nk from the s to the to	e ilet
13	Window R	epair	01	3	. \$_	700	)	•
	Replace operate in glazing, clear condition. Bath	i, and lubricate	slides to restor	e the w	rindow to	best po	ssible ope	ı snap ərating
	Location: Kitcl	ien, Breakfast N	look Area					
14	Replace Clo	set Steel Grate	Shelves	03	Lot	\$ 4	100	· ——
	Install on 3 Side studs not Drywa	s Standard Size	Closet Grate S	Shelving	, shelvin	g to be a	nchored to	) WOOC
•	Location: Maste	er Bedroom Clo	set					
15	'Replace Det	eriorated Siding	g 02	Lot	\$_	تحك	১,	_
	framing around attention to the new wood that be used; if boa	place <u>*ALL DET</u> house. Replace gable ends (high s similar so as to de they shall not taggered by at le	ce all deteriora a and low) of the match existing thave a length	ted sidir e house g. If sid	ng on the a. Remov ding is pl	house w e siding : lywood, fi	ith special and replac uil sheets :	l ce with shall
16	Rear Scree	n Door	02	Lot	\$	25	<u> </u>	
	Remove old sc installed on ext	een door and pr erior side of doo	ovide and insta r complete with	ill new s all hard	ıluminun İware,	n screen (	door. It sh	all be

NSP NoLead

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Description

Code Qty Bld Amount

TOTAL BID AMOUNT: \$ 10, 200

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NSP NoLead

#### **Uniform Residential Appraisal Report**

File No. B6068-09

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 appraisar's continuing education or membership in an appraisal organization, are permitted.

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

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

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

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

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

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

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
- The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The otch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
- 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 Specia Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this
- 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 appraisar 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
- 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.

Nware, 500.234.6727 1 Page 4 of 6



#### Uniform Residential Appraisal Report

PARRISH & EDWARDS, INC.



File No. **B6068-09** 

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

- 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.

Freddle Mec Form 70 March 2005

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#### PARRISH & EDWARDS, INC.

#### **Uniform Residential Appraisal Report**

File No. B6068-09

- 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:

- 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.
- I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
- 3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory 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.

Signature Name BILL GRIFFIN THEGISTERED TRAINEE, RI4240 Company Name PATRISH & EDWARDS, INC. Company Address 3418 W. MALLORY BOULEVARD JUPITER, FL 33458 Telephone Number (561) 622-9992 Email Address Date of Signature and Report 12/12/2009 Effective Date of Appraisal 12/09/2009 State Certification # or State License # or Other (describe) State FL	SUPERVISORY APPRAISER (ONLY IF REQUIRED)  Signature Name J. KENNETH PARRISH, MAI, SRA STCERTGENREA, RZ0249 Company Name PARRISH & EDWARDS, INC. Company Address 3418 W. MALLORY BOULEVARD JUPITER, FL 33458 Telephone Number (561) 622-9992 Email Address Date of Signature State Certification # or State License # State FL Expiration Date of Certification or License 11/2010
Expiration Date of Certification or License 11/2010  ADDRESS OF PROPERTY APPRAISED 8276 BLUE CYPRESS DRIVE LAKE WORTH, FL 33467-6206  APPRAISED VALUE OF SUBJECT PROPERTY \$ 190,000  LENDER/CLIENT Name Company Name PBC AFFORDABLE HOUSING COMM. Company Address 100 AUSTRALIAN AVENUE, 5TH FLOOR 33406 WEST PALM BEACH, FL 33406 Email Address	SUBJECT PROPERTY    Did not inspect subject property   Did inspect exterior of subject property from street   Date of Inspection     Did inspect interior and exterior of subject property   Date of Inspection     COMPARABLE SALES   Did not inspect exterior of comparable sales from street   Did inspect exterior of comparable sales from street   Date of Inspection

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Parrish & Edwards, Inc.





#### ADDENDUM TO APPRAISAL

# APPRAISAL REQUIREMENTS MANDATED BY FIRREA i cartify that the appraisal conforms to the Unifor Standards of Professional Appraisal Practice (USPAP) promulgated by the Appraisal Standards Board of the Appraisal Foundation.

The subject X (is) (is not) listed for sale, the listing price is \$	190,000 . My estimate of the reasonable marketing
if an approach to value was not used, the following is an explanation why it Cost: $N\!/\!A$	was not considered.
A L L AUA	
Aarket: N/A	,
ncome: TYPICALLY RESIDENCES SOLD IN THIS AREA	ARE NOT USED FOR INCOME PURPOSES.
The appraisal assignment (was) (was not) based on request	ed minimum or specific valuation or on the approval of a loan.
(have) (have no) financial interest in the loan transaction at the property.	nd do not stand to benefit in any way from the value placed on
(have) (have not) included a separate assessment of person riccated on the real property. These items (do) (do) (do) (do) (do)	onal property, fixtures, or intengible items which are attached to ffect the market value of the real property.
my creative linancial or sales concessions that are known to the appreiser i	nave been adjusted in the comparables of this appraisal.
n performing this appraisal, I was not able to review the:	
N/A	(insert N/A is inepplicable)
he above items should be obtained by the lander when reviewing the appra	sisal report.
his appreisal was done with an "as is" market value. This is the value of the oning in effect as of the current date of value.	e property in its current physical condition and subject to the
certify that I have the appropriate knowledge and experience that was nece	essary to complete this assignment.
4	• • •
AND CRIEFIN PECUATORS TO VICE	
BILL GRIFFIN, REGISTÉRED TRAINEE, RI4240 Appraiser Nama	12/12/2009 Date