

Completed On: 03/09/2023

	GLA	Rooms	Beds	Baths
Above Grade	1445	6	3	2.0
Below Grade	0	0	0	0.0



Front



Right



Left



Address

Property Street Address:	
Property City:	Kissimmee
Property State:	FL
Property Zip Code:	34746
Property County:	Osceola County
Borrower Name:	
Lender Name:	
Lender Address:	
Lender Contact Information:	Erika@actappraisal.com
AMC Name:	ACT Appraisal, Inc
Assignment Type:	Refinance
PDR Type:	ACE+PDR
Data Set Version:	2.0
Property Type:	SFD
LPA Key:	N/A
Seller Identifier:	
File #:	308318
Additional File #:	308318
Sales Contract Amount:	
Sales Contract Date:	

Property Photos



Front



Right

Property Photos



Left



Rear

Property Photos



Address Verification



AC Unit

Property Photos



HVAC



Water Heater

Property Photos



Electric Panel - Opened



Street View

Property Photos



Street View



Bathroom Full 1

Level: 1

Floor Type: Tile

Floor Condition: None

Floor Update: No Update

Floor Update Description:

Wall Type: Drywall

Wall Condition: None

Wall Update: No Update

Wall Update Description:

Upgrades with Last 15 Years: Not Updated

Upgrades Description:

Plumbing Fixtures: Single Sink, Toilet, Shower

Bathroom Countertops: Laminate

Bathroom Cabinets: Standard Typical

Shower/Tub Surround Material: Tile

Shower/Tub Condition: None

Property Photos



Bathroom Master

Level: 1
Floor Type: Tile
Floor Condition: None
Floor Update: No Update
Floor Update Description:
Wall Type: Drywall
Wall Condition: None
Wall Update: No Update
Wall Update Description:
Upgrades with Last 15 Years: Unknown
Upgrades Description:
Plumbing Fixtures: Bath Tub, Shower, Double Sink, Toilet
Bathroom Countertops: Stone Or Equivalent
Bathroom Cabinets: Standard Typical
Shower/Tub Surround Material: Tile
Shower/Tub Condition: None



Bathroom Master

Level: 1
Floor Type: Tile
Floor Condition: None
Floor Update: No Update
Floor Update Description:
Wall Type: Drywall
Wall Condition: None
Wall Update: No Update
Wall Update Description:
Upgrades with Last 15 Years: Unknown
Upgrades Description:
Plumbing Fixtures: Double Sink, Toilet, Shower, Bath Tub
Bathroom Countertops: Stone Or Equivalent
Bathroom Cabinets: Standard Typical
Shower/Tub Surround Material: Tile
Shower/Tub Condition: None

Property Photos



Bathroom Master

Level: 1

Floor Type: Tile

Floor Condition: None

Floor Update: No Update

Floor Update Description:

Wall Type: Drywall

Wall Condition: None

Wall Update: No Update

Wall Update Description:

Upgrades with Last 15 Years:
Unknown

Upgrades Description:

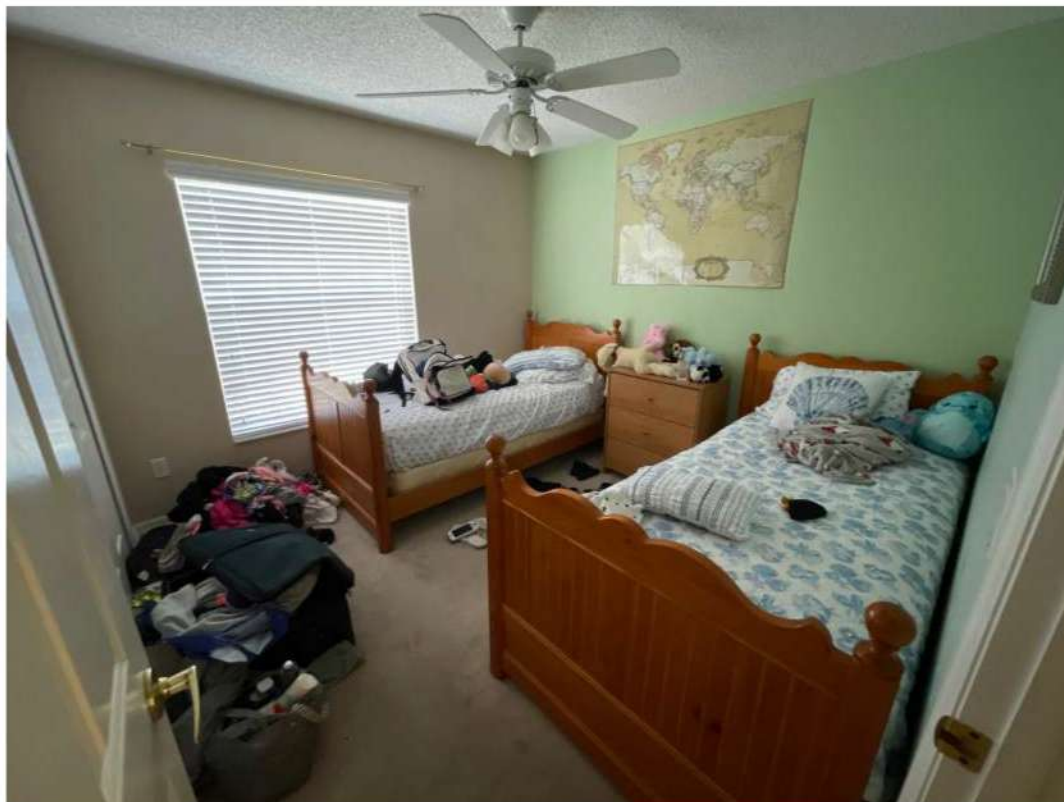
Plumbing Fixtures: Shower, Bath
Tub, Toilet, Double Sink

Bathroom Countertops: Stone Or
Equivalent

Bathroom Cabinets: Standard
Typical

Shower/Tub Surround Material: Tile

Shower/Tub Condition: None



Bedroom 1

Level: 1

Floor Type: Carpet

Floor Condition: None

Floor Update: No Update

Floor Update Description:

Wall Type: Drywall

Wall Condition: None

Wall Update: No Update

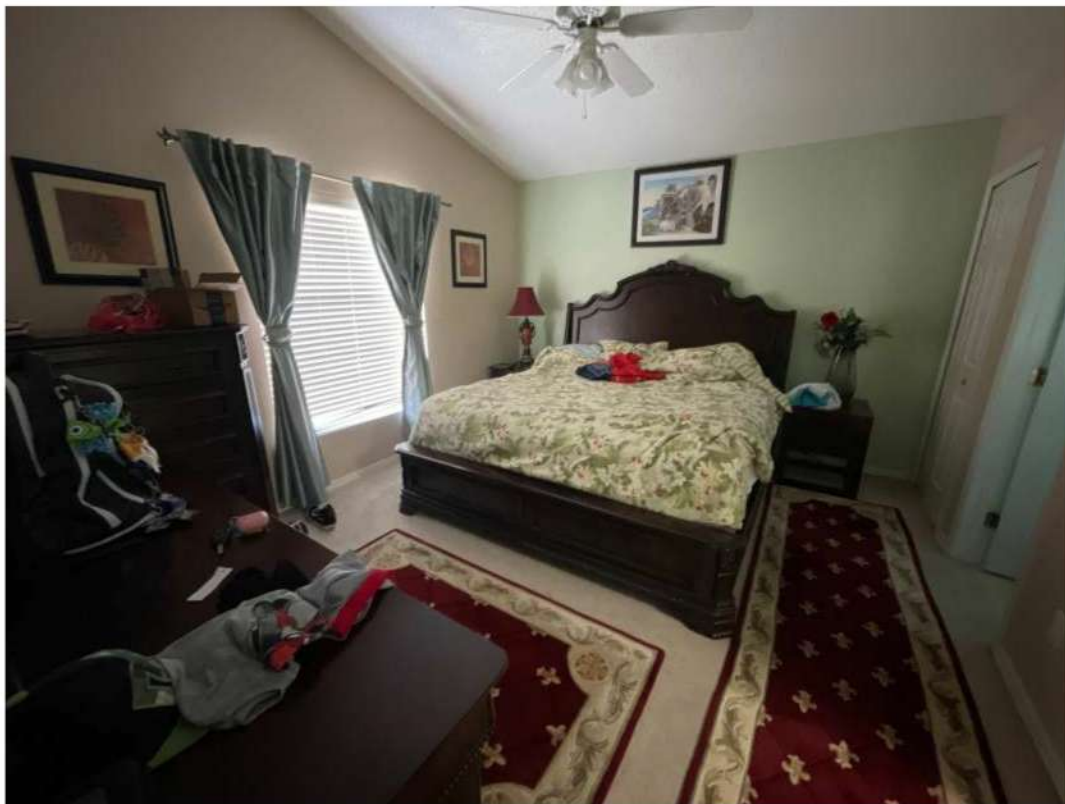
Wall Update Description:

Property Photos



Bedroom 2

Level: 1
Floor Type: Carpet
Floor Condition: None
Floor Update: No Update
Floor Update Description:
Wall Type: Drywall
Wall Condition: None
Wall Update: No Update
Wall Update Description:



Bedroom Master

Level: 1
Floor Type: Carpet
Floor Condition: None
Floor Update: No Update
Floor Update Description:
Wall Type: Drywall
Wall Condition: None
Wall Update: No Update
Wall Update Description:

Property Photos



Bedroom Master Walk-In Closet

Level: 1

Floor Type: Carpet

Floor Condition: None

Floor Update: No Update

Floor Update Description:

Wall Type: Drywall

Wall Condition: None

Wall Update: No Update

Wall Update Description:



Dining Room

Level: 1

Floor Type: Tile

Floor Condition: None

Floor Update: No Update

Floor Update Description:

Wall Type: Drywall

Wall Condition: None

Wall Update: No Update

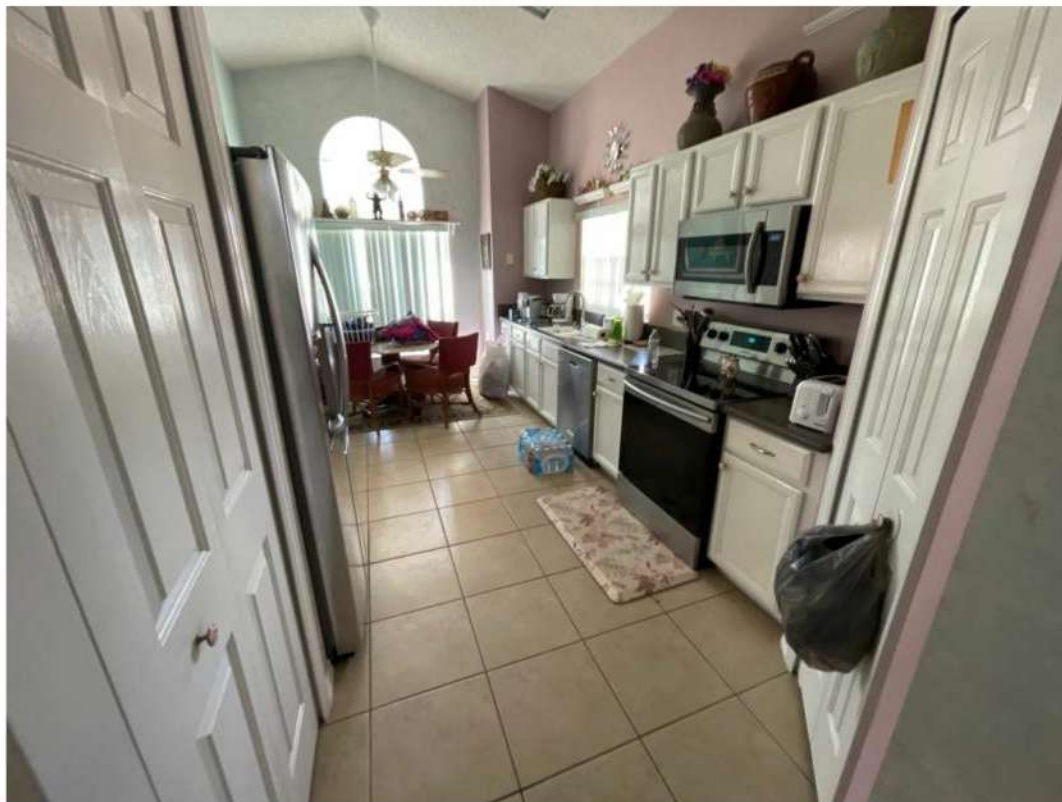
Wall Update Description:

Property Photos



Garage

Level: 1
Floor Type: Finished Concrete
Floor Condition: None
Floor Update: No Update
Floor Update Description:
Wall Type: Drywall
Wall Condition: None
Wall Update: No Update
Wall Update Description:



Kitchen / Breakfast Nook

Level: 1
Floor Type: Tile
Floor Condition: None
Floor Update: No Update
Floor Update Description:
Wall Type: Drywall
Wall Condition: None
Wall Update: No Update
Wall Update Description:
Appliances: Refrigerator, Range
Oven, Dishwasher, Microwave,
Disposal
Appliance Other:
Kitchen Countertops: Stone Or
Equivalent
Kitchen Cabinets: Standard Typical
Upgrades with Last 15 Years: Not
Updated
Upgrades Description:

Property Photos



Laundry Area

Level: 1
Floor Type: Unfinished Concrete
Floor Condition: None
Floor Update: No Update
Floor Update Description:
Wall Type: Drywall
Wall Condition: None
Wall Update: No Update
Wall Update Description:
Washer/Dryer Hookup?: Yes



Living Room / Dining Room

Level: 1
Floor Type: Tile
Floor Condition: None
Floor Update: No Update
Floor Update Description:
Wall Type: Drywall
Wall Condition: None
Wall Update: No Update
Wall Update Description:

Property Photos



Pool

Level: 1

Floor Type: Unfinished Concrete

Floor Condition: None

Floor Update: No Update

Floor Update Description:

Wall Type: None

Wall Condition: None

Wall Update: No Update

Wall Update Description:



Screened Patio

Level: 1

Floor Type: Tile

Floor Condition: None

Floor Update: No Update

Floor Update Description:

Wall Type: None

Wall Condition: None

Wall Update: No Update

Wall Update Description:

Property Photos



**Gutters and Downspouts
Condition Photo (Take Photos
of Condition Issues)**

Floor plan



FLOOR 1 equation: $-\left((677.7 + 677.7) * (301.5 - 603.2) + (677.7 + 503.8) * (603.2 - 603.2) + (503.8 + 503.8) * (603.2 - 565.4) + (503.8 + 448.9) * (565.4 - 565.4) + (448.9 + 448.9) * (565.4 - 797) + (448.9 + 336.9) * (797 - 797) + (336.9 + 336.9) * (797 - 776.1) + (336.9 + 313.3) * (776.1 - 776.1) + (313.3 + 313.3) * (776.1 - 655.3) + (313.3 + 245.2) * (655.3 - 655.3) + (245.2 + 245.2) * (655.3 - 727.2) + (245.2 + 78.4) * (727.2 - 727.2) + (78.4 + 78.4) * (727.2 - 403.3) + (78.4 + 282.2) * (403.3 - 403.3) + (282.2 + 282.2) * (403.3 - 301.5) + (282.2 + 677.7) * (301.5 - 301.5)\right) * 0.5 * 0.00694$

Dwelling Information

# of stories	1
Square Feet of gross living area above grade	1445
Finished Area Above Grade Room Count	6
Finished Area Above Grade Bedroom Count	3
Finished Area Above Grade Full Bathroom Count	2
Finished Area Above Grade Half Bathroom Count	0
Square feet of basement/Below Grade	0
Basement/Below Grade Percent Finished	0
Number of recreation rooms below grade	0
Number of bedrooms rooms below grade	0
Number of bathroom rooms below grade	0
Number of half bathroom rooms below grade	0
Number of other rooms below grade	0
Attic	False
Attic Features Description	---
Required Repairs	None
Required Inspections	None
Attic Features	---
Are any parts of the subject property under construction or incomplete?	Completed

Condominium

# of stories for project	0
# of stories for unit	0
# of elevators	0
Floor #	0
Guest Parking	False
Guest Parking Type	---

Energy/Renewable

Energy Rating Performed	False
Energy Rating Organization	---
Energy Rating Additional Information	---
Renewable Energy Components Present	False
Identify Renewable Energy Components	---
Renewable Energy Additional Information	---
Renewable Energy - Solar Panel Ownership	---

Property Information

Occupancy Type	Tenant
Years Owned	0
Has the property been altered or modified specifically to support or facilitate any non-residential, or income producing use?	None
" Does the property appear to be constructed to community standards, is not of poor quality, substandard or non-conforming workmanlike manner? "	True

Evidence of Dampness, Settlement and infestation conditions	False
Evidence of Dampness, Settlement and infestation conditions	---
Are there any apparent defects or deficiencies to the electrical, plumbing systems, water or sewer that may cause them to function inadequately for their intended purpose?	False
" Is there any apparent fire or water damage that may compromise the livability, safety, soundness, or structural integrity of the property?"	False
Property is not livable Indicator	False
Property is not livable comment	---

Utilities/Heating/Cooling

Electric	Public
Electric - Private	---
Gas	Public
Gas - Private	---
Water	Public
Water - Private	---
Sanitary Sewer	Public
Sanitary Sewer - Private	---
Heating Type	Forced Warm Air
Heating Other Description	---
Updates to Heating	No Update
Heating Update Comments	---
Any Damage or Defects to Heating Unit(s)	False
Cooling Type	Central Air
Cooling Other Description	---
Updates to Cooling	No Update
Cooling Update Comments	---
Any Damage or Defects to Cooling Units(s)	False

Structure

Accessory Unit - Foundation Wall Material	---
Accessory Unit - Foundation Wall Material Description	---
Accessory Unit - Foundation Wall Condition	---
Accessory Unit - Foundation Wall Photos	---
Accessory Unit - Roof Surface Material	---
Structure Type	Primary Dwelling
Accessory Unit - Roof Surface Material Description - Other Shingle	---
Accessory Unit - Roof Surface Material Description - Other Non Shingle	---
Accessory Unit - Roof Surface Condition	---
Accessory Unit	False
Accessory Unit - Window Material Photos	---
Structure Description	---
Accessory Unit - Window Material	---
Accessory Unit - Window Material Condition	---
Window Condition Photo (Take Photos of Condition Issues)	---

Accessory Unit - Window Updates	---
Accessory Unit - Window Update Description	---

Exterior Material

Foundation Type	Slab
Sump Pump Indicator	---
Basement/Below Grade Access	---
Foundation Wall Material	Brick
Foundation Wall Material Description	---
Foundation Wall Condition	None
Foundation Wall Photos	---
Exterior Wall Material	Other Siding
Exterior Wall Material Description - Other Siding	Stucco
Exterior Wall Material Description - Other Masonry	---
Exterior Wall Condition	None
Exterior Wall Photos	---
Roof Surface Material	Other Shingle
Roof Surface Material Description - Other Shingle	Architectural Shingle
Roof Surface Material Description - Other Non Shingle	---
Roof Surface Condition	None
Roof Surface Photos	---
Roof Age	Greater 1 To 10
Gutter and Downspouts Material	Aluminum
Gutter and Downspouts Condition	Leaking
Gutter and Downspouts Photos	Need maintenance
Window Material	Aluminum, Sliding
Window Material Condition	None
Window Material Photos	---
Window Updates	No Update
Window Update Description	---
Storm Sash	False
Screens	True

Exterior Features

Attachment Type	False
Building Completion Status	Existing
Site/Common Amenities	Fence, In Ground Pool
Other Site/Common Amenities Description	---
Site/Common Amenities Sub-Type - Fence	Wood
Site/Common Amenities Sub-Type - Above Ground Pool	---
Site/Common Amenities Sub-Type - In Ground Pool	Gunite
Site Structure Amenities	Porch, Patio
Site/Common Amenities Count	2
Other Structure Amenities Description	---
Structure Amenities Count - Fireplace	0
Structure Amenities Count - Wood Stove	---
Structure Amenities Sub-Type - Patio	Concrete Patio
Structure Amenities Sub-Type - Deck	---
Structure Amenities Sub-Type - Porch	Enclosed
Structure Amenities Sub-Type - Gazebo	---

Structure Amenities Sub-Type - Interior Pool	---
Site Conditions	None
Site Conditions - Other Description	---

Street/Parking/Garage

Does the property have adequate access, and appropriate systems, for all seasons?	True
Street/Alley Type	Street
Street Materials	Asphalt
Street/Alley Ownership	Public
Onsite Parking Type and # Spaces	Garage, Driveway
Onsite Parking Type and # Spaces - Pad	---
Onsite Parking Type and # Spaces - Driveway	2
Attached Garage Total Spaces *TAKE INTERIOR PHOTO OF GARAGE*	2
Garage # of Cars - Detached	0
Car Storage Indicator	True
Parking Surface - Garage	Concrete
Parking Surface - Driveway	Concrete
Parking Surface - Carport	---
Parking Surface - Pad	---
Covered Parking indicator - Garage	True
Covered Parking indicator - Driveway	False
Covered Parking indicator - Carport	---
Covered Parking indicator - Pad	---
Car Storage Attached Indicator - Garage	True
Car Storage Attached Indicator - Driveway	---
Car Storage Attached Indicator - Carport	---
Car Storage Attached Indicator - Pad	---
Car Storage Built-In	False
Garage Square Feet	395

Neighborhood

Property/Neighborhood Location Type	Urban
View Type	Residential
View Description	---
Does the property adjoin to any external factors?	Residential, Airport
External Factors Other Description	---
Does property have HOA Fees?	False
HOA Fee	---
HOA Fee Annual or Monthly	---

STATEMENT OF LIMITING CONDITIONS

CONTINGENT AND LIMITING CONDITIONS: The data collector's certification that appears in this report is subject to the following conditions:

1. The data collector will not be responsible for matters of a legal nature that affect either the subject property or the title to it.
2. The data collector will not give testimony or appear in court because of this assignment unless specific arrangements to do so have been made beforehand.
3. The data collector has noted in the report any observed adverse conditions (such as, but not limited to, needed repairs, the presence of hazardous wastes, toxic substances, pest infestation, structural problems, mechanical problems, or habitability issues) and makes no guarantees or warranties, expressed or implied, regarding any unobserved conditions. Because the data collector is not an expert in the field of environmental hazards, pests, structural integrity or mechanical systems, this report must not be considered as an environmental assessment, pest inspection, or engineering report.
4. The data collector obtained the information and estimates that were expressed in this report from sources that he or she considers to be reliable and believes them to be true and correct. The data collector does not assume responsibility for the accuracy of such items furnished by other parties.
5. The data collector will not disclose the contents of this report to any individual or party other than the client or intended user, except as required by law or as directed by the client.

DATA COLLECTOR'S CERTIFICATION

I certify that, to the best of my knowledge and belief:

1. The statements of fact contained in this report are true and correct.
2. In the development of this report I have obtained adequate information to support my unbiased professional conclusions.
3. Any intentional or negligent misrepresentation(s) contained in this 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.
4. When the data collection was completed onsite as designated under data collection type - I have performed a complete visual data collection 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 physical deficiencies that could affect the livability, soundness or structural integrity of the property.
When the data collection was completed virtually as designated under data collection type - In completion of this assignment I have utilized video technology sufficient to perform a complete and adequate visual data collection 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.
5. My compensation is not contingent on an action or event resulting from the conclusions or use of this report.
6. The information used as the basis of the conclusions within this report is adequate and deemed reliable by the data collector.
7. I have adequate knowledge, training and competency to complete this assignment.
8. I have not withheld any information relevant to this assignment.
9. 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 conclusions within this 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.
10. My employment and/or compensation for performing this assignment or any future or anticipated assignments was not conditioned on any agreement or understanding, written or otherwise, that I would report a predetermined specific outcome 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).
11. The lender/client may disclose or distribute this report to: the borrower; an appraiser to utilize in the completion of an appraisal assignment; another lender at the request of the borrower; the mortgagee or its successors and assigned; 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 data collector's or supervisor appraiser (if applicable) consent. Such consent must be obtained before this report may be disclosed or distributed to any other party (including but not limited to, the public through advertising, public relations, news, sales, or other media).
12. If this 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 report containing a copy or representation of my signature, the report shall be as effective, enforceable and valid as if a paper version of this report were delivered containing my original hand-written signature.

SUPERVISORY APPRAISER'S CERTIFICATION (if applicable)

The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser who acted as the data collector for this assignment, have read the report, and agree with the data collector's statements, conclusions, and the data collector's certification.
2. I accept full responsibility for the contents of this report including, but not limited to, the data collector's statements, conclusions, and the data collector's certification.
3. The data collector identified in this report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this assignment, and is acceptable to perform this report under the applicable state law.
4. If this 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 report containing a copy or representation of my signature, the report shall be as effective, enforceable and valid as if a paper version of this report were delivered containing my original hand-written signature.

Data Collector

03-09-2023 02:06PM

Report Signed Date

03-09-2023 02:06PM

Effective date of inspection

Signature

Other

Person Completing Property Data Report

Data Collector Contact Info

Onsite

Collection Type

Property Data Collector Name

Property Data Collector Company Name

Property Data Collector Address

Property Data Collector Contact Info

