FROM:

R.E. Analysts - Residential, LLC. 1003 SE 17th St Ste 201 Fort Lauderdale, FL 33316-2183

Telephone Number: (954) 270-2126 Fax Number:

T0:

ESTATE OF IRENE THORESON 725 SW 7TH TERRACE HALLANDALE BEACH, FL 33009

Telephone Number: Fax Number:

Alternate Number: E-Mail:

# INVOICE

	INVOICE NUMBER	
	25-1389	
	DATE	
	08-08-2025	
	REFERENCE	
Internal Order #:	25-1389	
Lender Case #:	25-1389	
Client File #:	25-1389	
Main File # on form:	25-1389	
Other File # on form:	25-1389	
Federal Tax ID:	84-1722629	
Employer ID:		

#### **DESCRIPTION**

Lender: ESTATE OF IRENE THORESON Client: ESTATE OF IRENE THORESON

Purchaser/Borrower: ESTATE OF IRENE THORESON
Property Address: 725 SW 7TH TERRACE
City: HALLANDALE BEACH

County: BROWARD State: FL Zip: 33009

Legal Description: ROSELAWN HEIGHTS 33-26 B LOT 30  $\,$ 

FEES				AMOUNT
				500.00
			SUBTOTAL	500.00
PAYMENTS				AMOUNT
Check #:	Date:	Description:		
Check #: Check #:	Date: Date:	Description: Description:		
SHEEK #:	Date:	Безсприон:		
			SUBTOTAL	0.00
			TOTAL DUE	\$ 500.00

# AN APPRAISAL OF A SINGLE FAMILY RESIDENCE LOCATED AT 725 SW 7TH TERRACE HALLANDALE BEACH, FL 33009

FOR

ESTATE OF IRENE THORESON 725 SW 7TH TERRACE HALLANDALE BEACH, FL 33009

BY

RE ANALYSTS-RESIDENTIAL, LLC. 1003 SE 17TH STREET #201 FORT LAUDERDALE, FLORIDA 33316 PHONE: 954.270.2126

#### Uniform Residential Appraisal Report

25-1389 File# 25-1389

The purpose of														
	this summa	ary appraisal repo	rt is to pro	ovide the	lender/client	with an	accurate, and adeq	quately	supported, opin	nion of th	e marki	et value	of the su	bject property.
Property Address	725 SV	N 7TH TERRA	ACE				City HALLAI	NDAL	E BEACH		State	FL	Zip Code 3	33009
Borrower Esta	ate of Irene	e Thoreson			Owner of Pul	olic Record	Estate of Ire	ene Th	horeson		County	BRO\	NARD	
Legal Description		LAWN HEIGH	ITS 33-26 I	B LOT 3	0									
Assessor's Parcel #	<u> </u>	42-28-19-0290	1					4					753	
Neighborhood Name	NOC						Map Reference	227				Tract 1	-	
							0		PUE	D HOA\$	0		per year	per month
						,								
Assignment Type	Purc	chase Transaction	Refina	ince Transact			20171							
Lender/Client				. In the touch				CE, F	HALLANDAL	LE BEAC	CH, FL			
			en offered for sale											
Report data source(s	s) usea, ottering	price(s), and date(s).		ACC	ORDING	TO THE	MLS, THE SUI	BJEC	T HAS NO	T BEEN	LISTE	D IN T	HE PAST	YEAR.
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I did performed.	did flot affaiyze	the contract for sale to	ir trie subject purc	mase transac	uon. Expiain i	ne results of the	analysis of the contract	ior sale	or why the analysis	s was not				
perioritica.														
Contract Price \$		Date of Contra	act		Is the prop	erty seller the ow	ner of public record?		☐ Yes	□ No [	Data Sourc	e(s)		
	I assistance (loa			npayment as			<u> </u>	e borrowe				,0(0)		Yes No
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ii 100, report the tota	ar dollar amount	and decembe the items	to bo paid.											
Note: Race and the	racial composi	ition of the neighborh	ood are not appr	raisal factors	<u> </u>									
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Market Conditions (i	including support	t for the above conclus	sions)		See att	ached add	enda							
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Dimensions 50	X 100				Area 5	000 sf	S	Shape	RECTANG	ULAR	1	View N:	Res:	
	Medical page   American   Thorseson													
Zoning Compliance					Zoning De	scription	RESIDENTIAL							
	<b>X</b> Lega		onforming (Grand	fathered Use)				ribe)						
Is the highest and be		al Legal Nonci			)	No Zoning	Illegal (descr	ribe)	×	Yes	No I	If No, descr	ibe	
Is the highest and be		al Legal Nonci			)	No Zoning	Illegal (descr	ribe)	×	Yes	No I	If No, descri	ibe	
	est use of subjec	al Legal Nonco			) d specification	No Zoning	lllegal (descr	ribe)		<u> </u>	No I	If No, descri		Private
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25-1389 File # 25-1389

There are 10 comparable	proper	ties curre	ently o	ffered f	or sale	in t	he subject neighborh	od rang	ina in	price	from \$ 37	0 000		to S	75	2 000	
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							\$ 399,00	_			\$ 4	<u>40,000</u>				\$	415,000
Sale Price/Gross Liv. Area	\$		sq.ft.	\$ ;	343.67	7 sq.ft.		\$	331.33	3 sq.ft.			\$ ;	336.8	5 sq.ft.		
Data Source(s)				MI #4	1163	6884	TX RC :DOM 35				TX RC ·DC	M 13				TX RC ·	DOM 10
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Site	5000	) sf		6250	sf			0 7124	sf			0	6679	to \$ 750, COMPARABLE SA 17 SW 4TH COUR Iallandale Beach, F .26 miles NE  336.85 sq.ft  ML#A11696234,TX. DYLAN VEGA DESCRIPTION  ArmLth Cash;0 12/24;c11/24 L;Res; ee Simple 679 sf L;Res; Total Bdrms Baths 6 3 2.0 1,232 sq.ft sf  DEQUATE ENTRAL YPICAL dw ENTRY PORCH LVG.EXTRAS IONE    COMPARAB   10/02/2024   \$370,000   TAX RECORD   08/08/2025			0
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Actual Age	71			75				0 72			ale price from \$ 320,500 to \$ 750,000						
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	Ь			Ь			Sale   Nelve   months   Ingling   In   Sale price   from \$ 320,500   to \$ 750,000										
Gross Living Area		1,410	sq.ft.		1,161	sq.ft.	+24,90	0	1,328	in sale price from \$ 320,500 to \$ 750,000 COMPARABLE SALE # 2 COMPARABLE SALE # 3  N 7TH AVENUE 617 SW 4TH COURT Hallandale Beach, FL 33009 illes N 0.26 miles NE \$ 440,000 \$ .336.85 \$ st.t.		+17,800					
Basement & Finished	0sf			0sf				0sf					0sf				
Rooms Below Grade														To \$ 750,000			
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-						Second   Description   Descr											
Heating/Cooling	WAL	L UNI	TS	CEN	TRAL		-5,00	OCEN	TRAL			-5,000	CEN	TRAL			-5,000
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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 user, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK:

The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and 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:

- 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 the 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.

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25-1389 File # 25-1389

APPRAISER'S CERTIFICATION: Th

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.

25-1389 File # 25-1389

	File# 25-1389
	oort to: the borrower; another lender at the request of the ortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal ding, but not limited to, the public through advertising, public
22. I am aware that any disclosure or distribution of this appra laws and regulations. Further, I am also subject to the provis that pertain to disclosure or distribution by me.	
23. The borrower, another lender at the request of the borrower insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or metals.	market participants may rely on this appraisal report as part
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig	record" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this nature, the appraisal report shall be as effective, enforceable and livered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or imprison Code, Section 1001, et seq., or similar state laws.	
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor	ory Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraiser	
I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
3. The appraiser identified in this appraisal report is either a suppraisal firm), is qualified to perform this appraisal, and is according to the control of the control o	ub-contractor or an employee of the supervisory appraiser (or the eptable to perform this appraisal under the applicable state law.
·······································	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sign:	cord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ature, the appraisal report shall be as effective, enforceable and livered containing my original hand written signature.
APPRAISER M. SCOTT DOOLEY	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name M. Scott Dooley	Name
Company Name R/E ANALYSTS-RESIDENTIAL, LLC.	Company Name
Company Address 1003 SE 17TH STREET #201	Company Address
FORT LAUDERDALE, FL 33316  Telephone Number (954) 760-7990	Telephone Number
(60.) 100.100	Email Address
Email Address MSDOOLEY@REANALYSTS.COM  Date of Signature and Report 08/13/2025	Date of Signature
Effective Date of Appraisal 06/02/2025	State Certification #
State Certification # Cert Res RD2464	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State FL Expiration Date of Certification or License 11/30/2026	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect subject property
725 SW 7TH TERRACE	Did inspect exterior of subject property from street
HALLANDALE BEACH, FL 33009	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 427,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	Date of Inspection
Name NO AMC.	COMPARABLE SALES
Company Name Estate of Irene Thoreson	OUNI ALIABLE SALLO

Freddie Mac Form 70 March 2005 UAD Version 9/2011 Page 6 of 6 Fannie Mae Form 1004 March 2005

Date of Inspection

☐ Did not inspect exterior of comparable sales from street
☐ Did inspect exterior of comparable sales from street

Company Address

Email Address

725 SW 7TH TERRACE, HALLANDALE

BEACH, FL 33009

rrower perty Address			ene Thoreson H TERRACE					File No. 25-1389
orty riddrood			LE BEACH	<u>-                                    </u>		County	BROWARD	State FL Zip Code 33009
der/Client			ne Thoreson	1				
APPR	AISAL	AND	REPOR1	r ident	IFICAT	ION		
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Appr	aisal Report	. (A	writteri report	, prepareu u	inder Standard	us nuie	2 2(u) · ·	to the Scope of Work, as disclosed elsewhere in this report.)
1 1	ricted aisal Report	(A	written report stricted to the		under Standard led use only			to the Scope of Work, as disclosed elsewhere in this report, any other named intended user(s).)
Comn	nents	on St	andards	Rule 2	2-3			
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			ed in this report s, and conclusion			ported as	ssumptions and limiting o	conditions and are my personal, impartial, and unbiased professional
nalyses, o	pinions, an	d conclusio	ons.					
							· · · · · · · · · · · · · · · · · · ·	s report and no personal interest with respect to the parties involved.
			ceptance of this		ali appiaisei u	JI III aliy	other capacity, regarding	g the property that is the subject of this report within the three-year
I have no	bias with re	espect to t	ne property that	is the subject	of this report of	or the pa	rties involved with this a	ssignment.
		_					g predetermined results.	
		•						predetermined value or direction in value that favors the cause of the event directly related to the intended use of this appraisal.
				-			•	vith the Uniform Standards of Professional Appraisal Practice that
			ort was prepared		of the avene	والمصطلا بياس	a the cubicat of this year	-4
				-		-	s the subject of this repo tance to the person(s) si	ort. igning this certification (if there are exceptions, the name of each
			al property appra					· · · · · · · · · · · · · · · · · · ·
opraised w		en offered o	on the market prior	r to the hypothel	tical consumma	ition of a s	-	n of time that the property interest being effective date of the appraisal.) is: O-3 MONTHS.
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			opraisal				<b>fication</b> state mandated re	aquiramente:
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	PRAISAI			SED OR SC	JPPLIED AI	NT OT	HER SERVICES I	O THE SUBJECT IN THE THREE TEARS PRIOR TO
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ignature:	. Scott De	poley			1	7	Signature: Name:	
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gnature:  ane: M.  ate Certificat State Licens ate: FL ate of Signatt fective Date of	ion #: se #: Expirat ure and Report of Appraisal:	Cert Re	ertification or License 08/13/2025 /02/2 <u>02</u> 5	r and Exterior	1/30/2026	r-Only	Name:  State Certification : or State License # State:	#: Expiration Date of Certification or License:

# **Subject Photo Page**

Borrower	Estate of Irene Thoreson							
Property Address	725 SW 7TH TERRACE							
City	HALLANDALE BEACH	County	BROWARD	State	FL	Zip Code	33009	
Lender/Client	Estate of Irene Thoreson							



# **Subject Front**

725 SW 7TH TERRACE

Sales Price

 Gross Living Area
 1,410

 Total Rooms
 6

 Total Bedrooms
 3

 Total Bathrooms
 2.0

 Location
 N;Res;

 View
 N;Res;

 Site
 5000 sf

 Quality
 Q3

 Age
 71



# **Subject Rear**



# **Subject Street**

# **Subject Interior Photo Page**

Borrower	Estate of Irene Thoreson							
Property Address	725 SW 7TH TERRACE							
City	HALLANDALE BEACH	County	BROWARD	State	FL	Zip Code	33009	
Lender/Client	Estate of Irene Thoreson							



# **Subject BATHROOM**

725 SW 7TH TERRACE

Sales Price

 Gross Living Area
 1,410

 Total Rooms
 6

 Total Bedrooms
 3

 Total Bathrooms
 2.0

 Location
 N;Res;

 View
 N;Res;

 Site
 5000 sf

 Quality
 Q3

 Age
 71



# **Subject KITCHEN**



# **Subject DINING ROOM**

# **Subject Interior Photo Page**

Borrower	Estate of Irene Thoreson							
Property Address	725 SW 7TH TERRACE							
City	HALLANDALE BEACH	County	BROWARD	State	FL	Zip Code	33009	
Lender/Client	Estate of Irene Thoreson							



# **Subject LIVING ROOM** 725 SW 7TH TERRACE

Sales Price

Gross Living Area 1,410 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 N;Res; N;Res; 5000 sf Q3 Location View Site Quality 71 Age



# **BEDROOM**



# **BEDROOM**

# **Subject Interior Photo Page**

Borrower	Estate of Irene Thoreson							
Property Address	725 SW 7TH TERRACE							
City	HALLANDALE BEACH	County	BROWARD	State	FL	Zip Code	33009	
Lender/Client	Estate of Irene Thoreson							



# **Subject BATHROOM**

725 SW 7TH TERRACE

Sales Price

Gross Living Area 1,410 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 N;Res; N;Res; 5000 sf Location View Site Quality Q3 71 Age

# **Comparable Photo Page**

Borrower	Estate of Irene Thoreson							
Property Address	725 SW 7TH TERRACE							
City	HALLANDALE BEACH	County	BROWARD	State	FL	Zip Code	33009	
Lender/Client	Estate of Irene Thoreson							



# Comparable 1

204 SW 2ND AVENUE

Prox. to Subject 0.60 miles NE Sale Price 399,000 Gross Living Area 1,161 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 1.0 Location N;Res; View N;Res; 6250 sf Site Q3 Quality Age 75



# Comparable 2

104 SW 7TH AVENUE

0.50 miles N Prox. to Subject Sale Price 440,000 Gross Living Area 1,328 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 7124 sf Quality Q3 Age 72



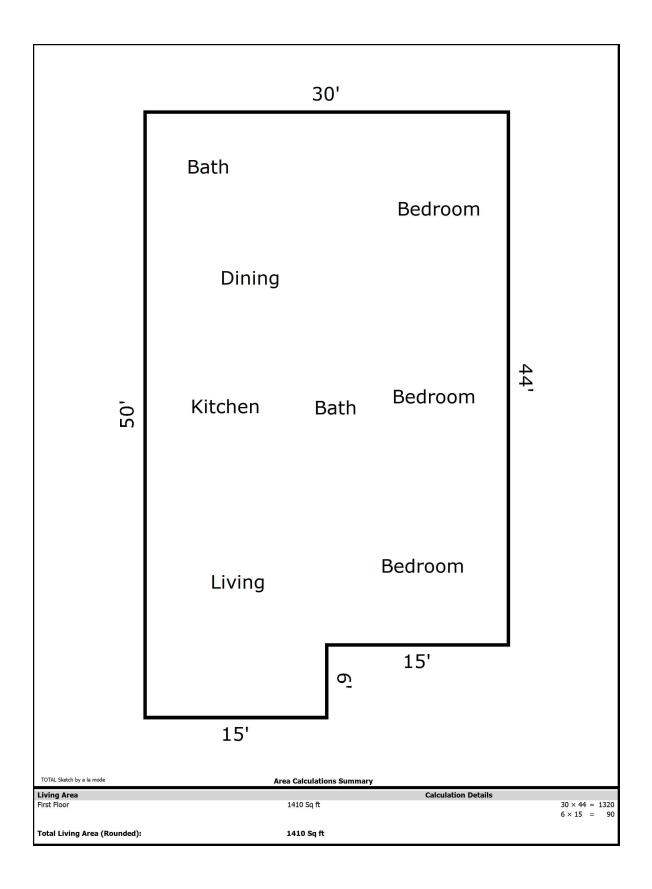
# Comparable 3

617 SW 4TH COURT

Prox. to Subject 0.26 miles NE Sale Price 415,000 Gross Living Area 1,232 Total Rooms 6 Total Bedrooms 3 Total Bathrooms 2.0 Location N;Res; N;Res; View Site 6679 sf Quality Q3 Age 64

# **Building Sketch**

Borrower	Estate of Irene Thoreson							
Property Address	725 SW 7TH TERRACE							
City	HALLANDALE BEACH	County	BROWARD	State	FL	Zip Code	33009	
Lender/Client	Estate of Irene Thoreson							



# **Location Map**

Borrower	Estate of Irene Thoreson							
Property Address	725 SW 7TH TERRACE							
City	HALLANDALE BEACH	County	BROWARD	State	FL	Zip Code	33009	
Lender/Client	Estate of Irene Thoreson							



#### License

Borrower	Estate of Irene Thoreson							
Property Address	725 SW 7TH TERRACE							
City	HALLANDALE BEACH	County	BROWARD	Stat	e FL	Zip Code	33009	
Lender/Client	Estate of Irene Thoreson							



# **E&O INSURANCE**





Aspen Specialty Insurance Company Insurer (Referred to below as the "Company") 499 Washington Boulevard, 8th Floor Jersey City, NJ 07310

# **LIA Administrators & Insurance Services**

Company's Program Administrator: LIA Administrators & Insurance Services 1600 Anacapa Street Santa Barbara, CA 93108

800-334-0652

# APPRAISAL, VALUATION AND PROPERTY SERVICES PROFESSIONAL LIABILITY INSURANCE POLICY

-	LARATIONS	SURANCE P	OLICY					
Date Iss	CHARLEST PARTY THE	Policy Number:	ASI000354-11		ASI000354-10			
WRITIN EXTEN	IS A CLAIMS MADE AND REPORTED FIRST MADE AGAINST THE INSURE. NG NO LATER THAN SIXTY (60) D NDED REPORTING PERIOD, IF DACTIVE DATE AND BEFORE THE END	D DURING THE PAYS AFTER EX APPLICABLE, F	POLICY PERIOD PIRATION OR TER FOR A WRONGF	AND THEN REPORTED TO T. RMINATION OF THIS POLICY, O UL ACT COMMITTED ON O	HE COMPANY IN			
1.	Customer ID: 140494 Named Insured: R.E. ANALYSTS - RESIDENTIAL, LLC M. Scott Dooley 1003 SE 17th Street #201 Fort Lauderdale, FL 33316		PURSU/ SURPLI INSURE CARRIE PROTE/ INSURA EXTEN FOR TH	SURANCE IS ISSUED  NOT TO THE FLORIDA IS LINES LAW. PERSONS ID BY SURPLUS LINES IRS DO NOT HAVE THE CTION OF THE FLORIDA INCE GUARANTY ACT TO THE IT OF ANY RIGHT OF RECOVERY IE OBLICATION OF AN				
2.	Policy Period: From: 05/03/2025	Го: 05/03/2026		ENT UNLICENSED INSURER.				
	12:01 A.M. Standard Time at the address sta	ted in 1 above.		. Wiley, Producing & Surplus Lines Agent No.P163531				
3.	Deductible: \$1000 Eac	h Claim	1600 An	1600 Anacapa Street, Santa Barbara, CA 93102 Tel: (800) 334-0652				
4.	Retroactive Date: 05/03/2007							
5.	Inception Date: 05/03/2015		POLICY	US LINES INSURERS' ' RATES AND FORMS				
6.	Limits of Liability: A. \$1,000,000 B. \$2,000,000	Each <b>Clai</b> Aggregate	m ANY F	OT APPROVED BY LORIDA REGULATORY AGENCY				
7.	Covered Professional Services (as define Real Estate Appraisal and Valuation: Residential Property: Commercial Property: Bodily Injury and Property Dan During Appraisal Inspection (\$1 Right of Way Agent and Relocation: Machinery and Equipment Valuation: Personal Property Appraisal: Real Estate Sales/Brokerage:	nage Caused	Yes	:     X    No	rsement)			
8.	Report Claims to: LIA Administrators & Insurar	ace Services, 800-334-0	0652, P.O. Box 1319, 1600	Anacapa Street, Santa Barbara, CA 93102-13	19			
9.		urplus Lines Tax SLSO Service Fees						
10.		4/19) ASPCO002 0 /21) LIA173 (01/24		A020 (02/22) LIA122 (05/19) LIA164 (0	05/19)			
	arations page, together with the completed and the contract between the Named Insured and				П			
	03/28/2025	Bv _		wie				
	Date	БУ _	A	authorized Representative	<del></del>			
LIA001A	A (05/22)		Page 1 of 1					

#### Supplemental Addendum

		Supplementa	I Addendum			File No. 25-138	9	
Borrower	Estate of Irene Thoreson							
Property Address	725 SW 7TH TERRACE							
City	HALLANDALE BEACH	County	BROWARD	State	FL	Zip Code	33009	
Lender/Client	Estate of Irene Thoreson							

This report is intended for the use by this client for estate purposes only. Thus, the appraisal is dated as of the date of passing, 6/2/2025. This report is no intended for any other use. The intended user of this appraisal report is the Client. The intended use is to evaluate the property that is the subject of this appraisal for estate, subject to the stated scope of work, purpose of the appraisal, reporting requirements of this appraisal report form, and definition of market value. No additional intended users are identified by the appraiser.

#### APPRAISAL DEVELOPMENT AND REPORTING PROCESS

This is an appraisal report, which is intended to comply with the reporting requirements set forth under Standards Rule 2-2(b) of the Uniform Standards of Professional Appraisal Practice for an Appraisal Report. As Such, it presents discussions of the data, resoning and analyses that were used in the appraisal process to develop the appraiser's opinion of value. Supporting documentation that is not provided with the report concerning the data, reasoning, and analyses is retained in the appraiser's files. The depth of the discussions contained in this report is specific to the needs of the client and for the intended use stated in the report. The appraiser is not responsible for unauthorized use of this report.

#### SALES COMPARISON APPROACH

The Sales Comparison Approach is the process of analyzing relatively recent sales of similar or comparable properties for an indication of the subject's market value. This approach directly reflects the actions of current buyers and sellers and is usually considered to be the most accurate and reliable of the three approaches for single-family residential properties.

The property sasles used in this report have been compared to the subject and adjusted for differences in location, improvements and lot size, financing, condition, appeal, pool and patio areas, extras, and other important factors.

Sales of similar properties in the subject neighborhood and similar areas have been investigated and analyzed. Those considered to be most comparable were used in this report.

#### COST APPROACH

The Cost Approach is based on the proposition that an informed purchaser would pay no more than the cost of producing a substitute property with the same utility as the subject. It is particularly applicable when the property being appraised involves new improvements, which represent the highest and best use of the land. The Cost Approach is comprised of estimated site value, the contribution value of the site improvements, and the depreciated value of the building improvements

Value of the site improvements is estimated based on their contributions to the overall property. This estimate considers their estimated cost new, observed physical condition, and typical demand with this type of property.

Depreciated value of the property's building improvements is estimated by deducting its accrued depreciation of diminished utility from its costs of construction or current prices. Cost of construction is estimated based on various conversations with builders and a comparison with the Marshall Valuation Service.

Physical depreciation is based on the straight-line method. Depreciation is based not only on construction quality, physical condition, and observed deferred maintenance, but also on general neighborhood and locational trends. Demand is average for properties in the subject's area.

#### INCOME APPROACH

The Income Approach is based on the defination of value as the present worth of the future income. This approach has its greatest application when appraising properties in areas where tenant occupancy predominates.

#### • URAR : Neighborhood - Description

THE SUBJECT IS LOCATED WITHIN HALLANDALE BEACH LOCATED IN SOUTHEASTERN BROWARD COUNTY. TYPICAL AMENITIES SUCH A SCHOOLS, SHOPPING, AND OTHER SUPPORT SERVICES ARE ALL WITHIN CONVENIENT DISTANCES. THE SUBJECT HAS ADEQUATE ACCESS TO MAJOR ARTERIES OF TRANSPORTATION SUCH AS HALLANDALE BEACH BOULEVARD PROVIDES EAST-WEST ACCESS AND I-95 WHICH ALSO PROVIDES NORTH-SOUTH **ACCESS** 

#### **URAR: Neighborhood - Market Conditions**

GENERAL MARKET VALUES APPEAR TO BE STABLE WITH SUPPLY EQUAL TO THE CURRENT DEMAND FORCES. FHA, VA AND CONVENTIONAL FINANCING AT COMPETITIVE RATES IS PREDOMINANT IN THIS AREA. NO ADVERSE NEIGHBORHOOD INFLUENCES NOTED THAT WOULD ADVERSELY AFFECT THE SUBJECT'S MARKETABILITY.

#### • URAR : Improvements - Condition of the Property

THE SUBJECT IS IN OVERALL AVERAGE CONDITION FOR THE AREA. NO FUNCTIONAL OR EXTERNAL OBSOLECENCE WAS NOTED UPON INSPECTION. ESTIMATED REMAINING ECOMONIC LIFE =30 YEARS.

THE UTILITIES WERE ON AND FUNCTIONAL AT THE TIME OF INSPECTION.

THE APPRAISER HAS NOT APPRAISED THE SUBJECT HOME IN THE PAST THREE YEARS.

THE APPRAISER WORKED ALONE IN THE DEVELOPMENT OF THIS APPRAISAL WITHOUT ANY OUTSIDE INFLUENCES FROM THE LENDER, BORROWER OR AGENT. THE APPRAISER HAS RECONCILED HIS VALUE FREE FROM ANY EXTERNAL INFLUENCES.

#### Supplemental Addendum

		ouppicincina	n Audendum			"° "° ZO-138	9	
Borrower	Estate of Irene Thoreson							
Property Address	725 SW 7TH TERRACE							
City	HALLANDALE BEACH	County	BROWARD	State	FL	Zip Code	33009	
Lender/Client	Estate of Irene Thoreson							

File No. 25 1200

• URAR: Cost Approach Comments

SEE ATTACHED SKETCH FOR AREA
CALCULATIONS. LAND TO VALUE RATIO IS
TYPICAL FOR THE AREA AND DOES NOT HAVE AN
ADVERSE AFFECT. DUE TO THE LACK OF VACANT
LAND SALES IN THE SUBJECT'S MARKET AREA,
LAND VALUE HAS BEEN DETERMINED THROUGH
MARKET ABSTRACTION COST FIGURES WERE MARKET ABSTRACTION. COST FIGURES WERE OBTAINED FROM MARSHALL & SWIFT COST GUIDE AND MODIFIED FOR LOCAL CONDITIONS. CV=CONTRIBUTORY VALUE

EXPOSURE TIME IS A RETROSPECTIVE OPINION BASED ON AN ANALYSIS OF PAST EVENTS ASSUMING A COMPETITIVE AND OPEN MARKET. THE APPRAISAL IS BASED ON AN EXPOSURE/MARKETING TIME OF ZERO TO THREE MONTHS.

THE APPRAISER HAS UTILIZED THE BEST AND MOST RECENT SALES THAT THIS MARKET HAS TO OFFER.

THE HIGHEST AND BEST USE OF THE SUBJECT IS AS IMPROVED WITH A DETACHED SINGLE FAMILY HOME WHICH IS PERMITTED IN THE SUBJECT'S ZONING CLASSIFICATION AND IS TYPICAL FOR THIS MARKET AREA.

25-1389 File No. 25-1389

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

#### **Quality Ratings and Definitions**

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high-level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

#### UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Quality Ratings and Definitions (continued)

03

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Ω4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

#### Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

#### Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

#### Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

#### Example:

3.2 indicates three full baths and two half baths.

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Abbreviations Used in Data Standardization Text

Abbreviation	Full Name	Fields Where This Abbreviation May Appear
A	Adverse	Location & View
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
ArmLth	Arms Length Sale	Sale or Financing Concessions
AT	Attached Structure	Design (Style)
В	Beneficial	Location & View
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
BsyRd	Busy Road	Location
Cook	Contracted Date Cash	Date of Sale/Time
Cash	Commercial Influence	Sale or Financing Concessions Location
Conv	Conventional	Sale or Financing Concessions
СОПУ	Carport	Garage/Carport
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
CV	Covered	Garage/Carport
DOM	Days On Market	Data Sources
DT	Detached Structure	Design (Style)
dw	Driveway	Garage/Carport
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
g	Garage	Garage/Carport
ga	Attached Garage	Garage/Carport
gbi	Built-in Garage	Garage/Carport
gd	Detached Garage	Garage/Carport
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
GR	Garden	Design (Style)
HR	High Rise	Design (Style)
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Ind	Industrial	Location & View
Listing	Listing	Sale or Financing Concessions
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
MR	Mid-rise	Design (Style)
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
0	Other	Basement & Finished Rooms Below Grade
0	Other	Design (Style)
ор	Open	Garage/Carport
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location Consocione
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
rr RT	Recreational (Rec) Room  Row or Townhouse	Basement & Finished Rooms Below Grade  Design (Style)
	Settlement Date	Date of Sale/Time
SD SD	Semi-detached Structure	Design (Style)
Short	Short Sale	Sale or Financing Concessions
sf	Square Feet	Area, Site, Basement
sqm	Square Meters	Area, Site
Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
w	Withdrawn Date	Date of Sale/Time
WO	Walk Out Basement	Basement & Finished Rooms Below Grade
Woods	Woods View	View
Wtr	Water View	View
WtrFr	Water Frontage	Location
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
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