SUBJECT: APPRAISAL GAP FINANCING

BID #: ESC-0472-18 **OPEN DATE: 8/8/18**

COMPETITIVE SEALED PROPOSAL EVALUATION COMMITTEE

KIND AND BASIS OF CONTRACT: Service Contract – Eighteen (18) months from contract execution

AGENCY: Neighborhoods

BASIS OF AWARD: Highest Scoring Bidder Based on Evaluation Criteria

NUMBER OF BIDS INVITED: 7 **NUMBER RECEIVED:** 3 **OTHER:** 0

SUMMARY OF BIDS AND RECOMMENDED ACTIONS:
Recommend approval to ratify the period of service from June 18, 2022 through date of award.

Recommend approval to extend the award with Metro North Community Development Corporation for twelve (12) months to allow the contractor to complete the projects. The request for the extension is due to unavoidable delays beyond the contractor's control and are outlined in the attached memo. Construction has started on all projects with one project at 80 percent completion and the other two are at the foundation stage of development. The extension period of service will be from date of award through June 17, 2023. Total not to exceed expenditure amount of $289,950.00 will remain unchanged.

Funding Source: 11601.174107.583010.000000.00001342.00000.0000000 *To be executed by formal contract amendment through the Office of General Counsel

Attachments: Recommendation Memo, Vendor Letter and Previous Awards

ANALYST: _____ **RESPECTFULLY SUBMITTED** _____
JACLYN STAMOS GREGORY PEASE, CHIEF
PROCUREMENT DIVISION

CONCURRENCE BY: Thomas J. Daly, II, Chief, Housing & Community Development Division

(ALL AWARD ACTIONS SUBJECT TO LAWFULLY APPROPRIATED FUNDS)
ACTION OF CSPEC COMMITTEE ON RECOMMENDATIONS ABOVE

MEMBERS APPROVING _____ MEMBERS DISAPPROVING _____ DATE: _____

_____ _____ OTHER: _____

_____ _____

_____ _____

_____ _____

_____ _____

ACTION OF AWARDING AUTHORITY DATE _____

APPROVED _____ DISAPPROVED _____

OTHER _____

SIGNATURE OF AUTHENTICATION _____

City of Jacksonville, Florida

Lenny Curry, Mayor

Neighborhoods Department
Ed Ball Building
214 N. Hogan Street, 7th Floor
Jacksonville, FL 32202
(904) 255-8200

ONE CITY. ONE JACKSONVILLE.

MEMORANDUM

DATE: **June 28, 2022**

TO: **Greg Pease, Chief, Procurement Division**
Finance and Administration Department

THRU: **Thomas J. Daly, II, Esq.**
Chief, Housing & Community Development Division

FROM: **Robert Ownby, Property Administrator**
Housing & Community Development Division

RE: **Appraisal GAP Financing ESC-0472-18 – Contract Extension**

Metro North Community Development Corporation ("Metro North") entered into three (3) contracts for the above referenced Procurement Approval # ESC-0472-18 on December 18, 2018. The contracts are for Appraisal GAP Financing to fund the development Gap of three (3) affordable single family homes in the amount of $148,860.00.

On May 16, 2022 Metro North requested a contract extension in order to give additional time to complete the on-going projects. This would be their 3rd contract extension. These are affordable housing projects and each parcel is currently in development with qualified homebuyers under contract. Construction has started on all parcels with one project at 80% completion and the other two are at the foundation stage of development.

On June 13, 2022 it was requested of Metro North to provide evidence as to the nature of the delays, if these delays were outside of their control and if a contract extension is the sole remedy for completing the project. By this request invoking Section 3.27 Force Majeure, Notice of Delay and No Damages for Delay clause of the RFP dated 6/27/2018.

On June 28, 2022 Metro North responded back providing details as to why these delays occurred and why they were outside of their control.

Attached are the following:

1. Letter from Metro North CDC outlining the project delays.

2. Supporting documentation for each of the project delays including permit information, court docket information for quiet title clean up, increased quotes from contractor for project cost and appraisal information.

The Accounting Code for this funding: 11601.174107.583010.000000.00001342.00000.0000000

I appreciate your time and consideration in your review of this request. Please let me know if you have any questions or need further documentation. I may be reached at 255-8283 or ROwnby@coj.net.

METRO NORTH

June 28, 2022

Robert Ownby
Housing Property Administrator
City Of Jacksonville
Neighborhood Department
214 Hogan St., 7th Floor
Jacksonville Florida 32202

Dear Robert,

Per our discussion, Metro North CDC and our builder Joseph Andrews Homes have had a few unavoidable delays beyond our control that has delayed completing construction on the properties with a GAP contract with the City of Jacksonville. Several factors beyond the control on Metro North CDC has delayed the new home projects and we are now on schedule to complete all projects by the end of the year provided the GAP contacts are extended. The factors that caused the delays are described below.

During the years, 2020 and 2021 the COVID-19 pandemic was raging and created the following conditions beyond our control:

1. The COJ's permitting process was changed to a new process that extended the process by several months. We made permit application on two (2) lots that took over six (6) months to approve. Permit applications and required documents were submitted online in 2020 and were not approved until June 2021. The permit numbers are:

   411 Birch Street - Building Permit - B-20-359581.000,
   4545 Lincrest Drive - Building Permit - B-21-411321.000

   In addition to the permit process being extended by the City of Jacksonville. 4545 Lincrest was a property donated to Metro North CDC by the City of Jacksonville's property surplus program and there was a title cleanup process that began in December 2019 and was not completed until October 2020 which also prohibited Metro North CDC from selling to a home buyer until title was clean and starting construction.

   Metro North CDC will complete 4545 Lincrest and 3945 Notter. Earlier this year I obtained my Certified Builders Contractors licensed to perform all construction for Metro North CDC going forward.

2. Material and labor cost increased to the point that the GAP on 411 Birch went from $49,000 to $84,000 exceeding the contract. We had to delay to allow prices to stabilize and get new appraisals. In 2022, appraisals increased on the property from $159,000 to $180,000 and material and labor prices stabilized reducing the gap to $38,000, which allowed us to proceed with construction.

3103 North Main Street • Jacksonville Florida 32206 • Tel. (904) 358-1224 • Fax. (904) 358-1225

4545 Lincrest gap during the same period went from $39,000 to $64,000 exceeding the contract. Again, we had to delay starting to get prices stabilized and get new appraisals. In 2022 appraisal increased on the property from $160,000 to $190,000 and material and labor prices stabilized reducing the gap to $26,000, which allowed us to proceed with construction.

3845 Notter Ave. Gap during the same period went from $49,000 to $84,000 exceeding the contract. Again, we had to delay starting to allow prices to stabilize and get new appraisals. In 2022 appraisal increased on the property from $159,000 to $180,000 and material and labor prices stabilized reducing the gap to $28,000, which allowed us to proceed with construction

3. Currently all homes are under construction and we have significant expenses on the projects and would loss significant if the projects gap is not extended. The current cost for 4545 Lincrest Dr., is **$15,000** spent with another **$20,000** in committed cost for foundation.

   The current cost for 3845 Notter Ave., is **$11,000** spent with another **$20,000** in committed cost for foundation.

   411 Birch is being built by Joseph Andrews Homes. Construction is 70% complete, with cost in excess of **$120,000** to date. Construction is scheduled to completed in August 2022.

   Total cost to date is for all projects to date is **$186,000**

   Both 4545 Lincrest and 3845 Notter Ave are having structural engineering completed for foundation, roof trusses completed and framing lumber package completed. Both 3845 Notter Ave and 4545 Lincrest construction will be completion before the end of the year.

We are requesting extensions on the contracts listed below:

GC-#1254494-v2-8463-67 – 4545 S LINCREST DRIVE

GC-#1254493-v2- 8463-68 – 411 BIRCH STREET

GC-#1254498-v2-8463-69 – 3845 NOTTER AVENUE

We are continuing our work to complete construction as soon as possible

Please advise me of any additional information and/or documentation needed to extend the contracts.

Sincerely,

Jerome Crawford
Executive Director

Jacksonville
Where Florida Begins.

CITY OF JACKSONVILLE, FLORIDA
BUILDING INSPECTION DIVISION

| B |

Permit Number

BUILDING PERMIT APPLICATION

Application must be typed or printed legibly in ink. Complete all relevant fields.

OFFICIAL USE ONLY

REAL ESTATE NUMBER _____ DATE ISSUED 5/24/2021
STREET NUMBER _____ STREET NAME _____
TYPE _____ DIRECTION _____ UNIT/SUITE _____ ZONING _____ ZONING APPROVAL _____
ZONING NOTES _____
FINAL APPROVAL Edward Jones TOTAL PERMIT FEE $ $948.44
NOTICE OF COMMENCEMENT REQUIRED? YES ☑ NO ☐ FIRE PLAN REVIEW FEE $ _____

PROJECT IDENTIFICATION

PROJECT NAME 411 Birch St
PROJECT CONTACT Andy Chambers
PROJECT CONTACT PHONE (904) 483 - 7933
PERMIT ASSOCIATIONS? NO ☑ YES ☐ If yes, list permit data:
☐ BASE PERMIT | B |
☐ SITE/TREE PERMIT | L |
TEMPORARY TAG NUMBER _____

PROPERTY OWNERSHIP DETAILS

TYPE INDIVIDUAL ☐ GOVERNMENT AGENCY ☐ BUSINESS ☑
FULL LEGAL NAME, AGENCY, OR BUSINESS
Joseph Andrew Homes, LLC
MAILING ADDRESS 108 Julington Plaza Dr St Johns, FL 32259
OWNER CONTACT PHONE (904) 483 - 7933
OWNER E-MAIL ADDRESS andy@josephandrewhomes.com

BUILDING PERMIT ADDRESS (This is the physical address of the actual work location.)

STREET NUMBER 411 STREET NAME Birch TYPE (Ave/Blvd) Street DIRECTION _____
UNIT/SUITE _____ ZIP CODE 32206 INTERSECTING STREETS _____ AND _____
LOT NO. 3 BLOCK 3 SUBDIVISION 01491 OWENS DDN TO JAX CITY DEVELOPMENT NUMBER 086520-0000

LICENSED CONTRACTOR

COMPANY NAME Joseph Andrew Homes
NAME Joseph Andrew Chambers
LICENSE NUMBER CBC1250726 CITY O NUMBER 112686
ADDRESS 108 Julington Plaza Dr, St Johns, FL 32259
PHONE 904-483-7933 FAX _____
E-MAIL ADDRESS andy@josephandrewhomes.com

FLORIDA DESIGN PROFESSIONAL

COMPANY NAME MC Design+ Build
LICENSE NAME Bruce Amalfitano
LICENSE NUMBER AR9774
ADDRESS 5461 -SPRING BROOK ROAD JACKSONVILLE, FL 32277
PHONE _____ FAX _____
E-MAIL _____

FEE SIMPLE TITLEHOLDER (IF OTHER THAN OWNER)

NAME _____
ADDRESS _____

BONDING COMPANY

NAME _____
ADDRESS _____

MORTGAGE LENDER

NAME _____
ADDRESS _____

TYPE OF PLANS	JOB COST	PAYMENT METHOD
☐ Rolled ☐ Small ☑ Folded ☐ Other Master Plan # _____	Total costs to include MEP work $ 150,000	☑ Cash ☐ Escrow Acct ☐ Credit ☐ Exempt

BRIEF DESCRIPTION OF WORK

New residential single family home construction

Application is hereby made to obtain a permit to do the work and installations as indicated. I certify that no work or installation has commenced prior to the issuance of a permit and that all work will be performed to meet the standards of all laws regulating construction in this jurisdiction. I understand that a separate permit must be secured for ELECTRICAL WORK, PLUMBING, SIGNS, WELLS, POOLS, FURNACES, BOILERS, HEATERS, TANKS, AND AIR CONDITIONERS, etc.

OWNER'S AFFIDAVIT—I certify that all the foregoing information is accurate and that all work will be done in compliance with all applicable laws regulating construction and zoning. I will not occupy or use the referenced building, or any part thereof, until all inspections are finished and prior to obtaining a certificate of occupancy or completion issued by the building official, as required by law.

WARNING TO OWNER—YOUR FAILURE TO RECORD A NOTICE OF COMMENCEMENT MAY RESULT IN YOUR PAYING TWICE FOR IMPROVEMENTS TO YOUR PROPERTY. A NOTICE OF COMMENCEMENT MUST BE RECORDED AND POSTED ON THE JOB SITE BEFORE THE FIRST INSPECTION. IF YOU INTEND TO OBTAIN FINANCING, CONSULT WITH YOUR LENDER OR AN ATTORNEY BEFORE RECORDING YOUR NOTICE OF COMMENCEMENT.

WORKER'S COMPENSATION

☑ EXEMPT
☐ INSURER _____
☐ LEASE EMPLOYEES _____
EXPIRATION DATE _____

OWNER or AGENT
(If Agent, Power of Attorney or Agency Letter Required)

Signed _____ Date: 8, 24, 2020
Before me this 24 day of August 2020
in the County of Duval, State of Florida, has personally appeared _____ herein by himself/herself and affirms all statements and declarations herein are true and accurate.
Notary Public
Judith Dubelluit
My Commission GG 085612
06/18/2021
Notary Public at Large, State of Florida, County of St. Johns
Personally Known ☑ or Produced Identification ☐
ID Type _____

CONTRACTOR AFFIRMATION
(Qualifier only)

I attest the Worker's Compensation information provided on this permit application is true and correct and that the applicant is in full compliance with the State of Florida Worker's Compensation laws.

Signed: _____ Date 8/24/2020
Before me this 24th day of August, 2020
in the County of Duval, State of Florida, has personally appeared _____ herein by himself/herself and affirms all statements and declarations herein are true and accurate.
Notary
Judith Dubelluit
My Commission GG 085612
06/18/2021
Notary Public at Large, State of Florida, County of St. Johns
Personally Known ☑ or Produced Identification ☐
ID Type _____

Revised 06/13/08

6-20-359551,000
RCV. 3/3/2021 4:08 PM

TYPE OF IMPROVEMENT

- ☐ Accessory Building
- ☐ Addition
- ☐ Alterations and Repairs
- ☐ Converting Use
- ☐ Demolition
- ☐ Foundation Only
- ☐ Move Building into Duval County
- ☐ Move Building out of Duval County
- ☐ Move Building within Duval County
- ☐ Mobile Home Parks # of Units ____
- ☑ New Building
- ☐ Non-structural Siding (see box below)*
- ☐ Other Specify ____
- ☐ RV Parks & Camps
- ☐ Shell Building
- ☐ Swimming Pool (In ground) – Gallons ____
- ☐ Swimming Pool (Above Ground) – Gallons ____
- ☐ Tenant Build-out
- ☐ Windows / Door Replacement

* If you selected Non-structural Siding above, then check the type of siding material:
☐ Aluminum ☐ Cementuous ☐ Vinyl ☐ Wood ☐ Other: Specify ____

Nature of Work: ☐ Soffit ☐ Fascia ☐ Siding

Master Product Approval Number: ____

PROPOSED USE

RESIDENTIAL	Units	NON-RESIDENTIAL
☐ Apartments		☐ Amusement, Recreational
☐ Carport		☐ Business Condo
☐ Condominiums		☐ Church, Other Religious
☐ Duplex		☐ Daycare
☐ Garage		☐ Hospital, Institutional
☐ Other Specify		☐ Hotel, Motel, Dormitory
☑ Single Family		☐ Industrial
☐ Townhouse		☐ Office, Bank, Professional
☐ 3 or 4 Families		☐ Other Specify
		☐ Parking Garage
		☐ Restaurant
		☐ School, Library, Educational
		☐ Service Station, Repair Garage
		☐ Stores, Mercantile
		☐ Utilities

DIMENSIONS

Number of Stories: 1
Building Height: 17'8" feet
Total Floor Area (SF)
Enclosed: 1292
Unenclosed: 108
New Land Area: 9931
☑ square feet ☐ acres
Impervious Area Added For This Permit: 2725 ☑ sq ft ☐ acres
Altered Floor Area (SF)
Enclosed: ____
Unenclosed: ____

WATER SUPPLY

- ☑ Public-City
- ☐ Private Utility Company
- ☐ Private Well

SEWAGE DISPOSAL

- ☑ Public-City
- ☐ Private Utility Company
- ☐ Private Septic

PRINCIPLE TYPE OF FRAME

- ☐ Masonry (Load Bearing)
- ☑ Wood Frame
- ☐ Structural Steel
- ☐ Reinforced Concrete
- ☐ Other Specify

NEW RESIDENTIAL PERMIT INFO

Single Family
No. of Bedrooms: 3
Bathrooms
Full: 2
Partial: ____

Multi-Family
One-bedroom units: ____
Two-bedroom units: ____
Three-plus bedroom units: ____

S.I.C. CODE

____

WHICH BUILDING CODE WAS USED FOR PROJECT?

2017 FBC 6th edition

MECHANICAL

HVAC ☑ Yes ☐ No
Total Cooling Capacity: 3 (Tons)
Fire Sprinklers ☐ Yes ☑ No

For demolition / renovation projects involving a commercial, institutional or industrial structure or apartment building of more than four dwelling units, the following provisions are applicable:

1. Renovation: Is asbestos present? ☐ Yes ☐ No

Mandatory Action: If asbestos is subsequently discovered, then the applicant shall immediately provide notice to the DER and AQD and amend the application.

1. Demolition: All applicants must provide Notice to DER and AQD regardless of whether asbestos is present.

CERTIFICATE OF OCCUPANCY:

Occupancy Classification	Occupancy Load	Live Loads:	Florida Building Code Type of Construction
R-3	6	40 psf	V-B

MOVING A HOUSE OR BUILDING

Address Moving From
Number ____ Street ____ Type ____ Direction ____
Loaded Size of Building: Width ____ Height ____ Length ____
Travel Route ____
Notes ____

Address Moving To
Number ____ Street ____ Type ____ Direction ____
Loaded Size of Building: Width ____ Height ____ Length ____
Travel Route ____
Notes ____

OFFICIAL USE ONLY

PERMIT REQUIREMENTS

1. ☐ Submit two sets of shop drawings for ____ and secure approval prior to erection
2. ☐ No landscape required.
3. ☐ Initial and Final Elevation Certificates required—Submit to Development Services, Room 2100, 214 North Hogan Street
   - ✓ Submit Initial Certificate prior to inspection requests for work completed above the slab
   - ✓ Submit Final Certificate prior to request for building final inspection.
4. ☐ Call 630-4900 for NPDES inspection prior to commencement of site work
5. ____

FEE CALCULATIONS	AREA (SF)	FEES
Enclosed Divided Area 1st thru 4th Floors	1292	$82.94
Above 4th Floor		
Enclosed Undivided Area		
Unenclosed Area	108	$1.50
TOTAL FEE		$ $84.44
STATE SURCHARGE		$

APPROVAL NOTES & REQUIRED INSPECTIONS

DEVELOPMENT MANAGEMENT GROUP
☐ Interior Only

Office of the City Engineer
BFE ____ FZ ____ No ____
Date ___/___/___ Signed ____

FIRE MARSHALL
☐ No Exceptions
☐ Exceptions as Noted
Sheet # ____
Date ___/___/___ Signed ____
☐ 45

BUILDING

☐ 02 Op Fnd	☐ 22 Rbd Wl	☐ 58 Wl Shtg
☐ 08 Ftg	☐ 23 Rl Shtg	☐ 59 Fl Cell
☐ 09 Final	☐ 34 ADA	☐ 61 Scr Off
☐ 16 Tie Bm	☐ 46 Lathe	☐ 62 Elv Fil Wk
☐ 18 Frame	☐ 46 Crln Wl	☐ 63 RAW Sht
☐ 19 Insl	☐ 48 Thresh	☐ 64 Dry In
☐ 20 Slab	☐ 52 Pre Drno	
☐ 21 Swm Pl	☐ 57 Opn Fl Fr	

LANDSCAPE ____ (Initials) ☐ 03 ☐ 17

ELEC Edward Jones (Initials)

MECH Edward Jones (Initials)

PLBG Edward Jones (Initials)

AIR QUALITY

HEALTH OFFICIAL

CONCURRENCY MANAGEMENT
Determine ____ By ____ Date ___/___/___
Fair Share Override ____ By ____ Date ___/___/___
Exempt ____ By ____ Date ___/___/___
VPAC / CRC NO ____

PLANNING

JEDC
Approval ____
JEDC Final Required ____

Revised 06/13/08

9-20-359581-000
RCV: 3/8/2021 1:08 PM

Jacksonville
Where Florida Begins

BUILDING INSPECTION DIVISION
CITY OF JACKSONVILLE, FLORIDA

BUILDING PERMIT B-20-359581.000
DATE ISSUED: 6/28/2021

PERMIT FEE: $850.34
DEMINIMS: $0.00
STATE FEE: $9.86
TOTAL FEE: $948.44

CONTRACTOR LICENSE: cbc1250726 - JOSEPH CHAMBERS
D.B.A: JOSEPH ANDREW
FOR: Joseph Andrew Homes, LLC Business
AT: 411 BIRCH Street
BASE PERMIT:
LOT E1/2 LOT 3 BLK 3
CITY INSPECTOR: Coulter, Robert Phone: 509-6356
SUBDIVISION: OWENS ADDN TO JAX
PROJECT NAME: 411 Birch
PROJECT CONTACT: Scott Sullivan
USE: Single Family
New Building **UNITS:** 1
FRAME TYPE: Wood Frame
JOB COST: $150,000.00
DESCRIPTION: New Residential Single Family Home Construction
PRIVATE PROVIDER: Above Slab CITY, Below Slab CITY, Elec CITY, Mech CITY, Plmb CITY
Dimensions - New Building
Stories 1, Enclosed Area 1292, Building Height 0, Unenclosed Area 108
Residential Single Family: Bedrooms 3, Full Baths 2, Half Baths 0
Codes FL Building Code - Year: FBC 7th Edition
Fl Bldg Code - Type Of Const. V-B
Violations:
Required Tree Live Oak = 0 inches, Shade = 2 inches, Non Shade = 2 inches

PERMIT REQUIREMENTSs

1. NO TREE REMOVAL PERMITTED

TO SCHEDULE AN INSPECTION CALL 630-1100 - OR - http://Buildinginspections.coj.net

THE WORK DESCRIBED HEREIN SHALL BE ACCOMPLISHED IN ACCORDANCE WITH THE FLORIDA BUILDING CODE, LOCAL ZONING CODE, AND OTHER APPLICABLE REGULATIONS OF THE CITY OF JACKSONVILLE, STATE OF FLORIDA, AND FEDERAL GOVERNMENT. IN ADDITION TO THE REQUIREMENTS OF THIS PERMIT, THERE MAY BE ADDITIONAL RESTRICTIONS APPLICABLE TO THE PROPERTY THAT MAY BE FOUND IN THE PUBLIC RECORD OF THE COUNTY (CITY), AND THERE MAY BE ADDITIONAL PERMITS REQUIRED. IF NO WORK IS DONE ON THE PERMIT DURING A SIX MONTH PERIOD, PERMIT MAY BECOME VOID. THE PERMIT HOLDER MUST CONTACT SUNSHINE ONE CALL (1-800-432-4770) PRIOR TO COMMENCING ANY EXCAVATION OR SITE CLEARING. A SEPARATE PERMIT IS REQUIRED TO WORK IN THE CITY'S RIGHT OF WAY OR EASEMENT, CONTACT DEVELOPMENT SERVICES AT 904-255-8310. THE PERMIT HOLDER SHALL DELIVER A COPY OF THIS PERMIT AND ALL FORMS RECEIVED WITH THIS PERMIT TO THE REAL PROPERTY OWNER. FOR A SILT FENCE INSPECTION CALL 904-255-7100.

WARNING TO OWNER: YOUR FAILURE TO RECORD A NOTICE OF COMMENCEMENT MAY RESULT IN YOUR PAYING TWICE FOR IMPROVEMENTS TO YOUR PROPERTY. IF YOU INTEND TO OBTAIN FINANCING, CONSULT WITH YOUR LENDER OR AN ATTORNEY BEFORE RECORDING YOUR NOTICE OF COMMENCEMENT.

COPIES OF THIS PERMIT, A SET OF APPROVED PLANS (IF ANY), AND THE RECORDED NOTICE OF COMMENCEMENT (OR A NOTARIZED STATEMENT THAT THE NOTICE OF COMMENCEMENT HAS BEEN FILED FOR RECORDING ALONG WITH A CERTIFIED COPY THEREOF) MUST BE POSTED IN A CONSPICUOUS PLACE ON THE JOB SITE FOR VERIFICATION BY OUR INSPECTORS.

BELOW IS A LIST OF THE MINIMUM REQUIRED INSPECTIONS FOR THIS PERMIT ONLY. THERE MAY BE OTHER INSPECTION REQUIRED. FAILURE OF THIS LIST TO INCLUDE A REQUIRED INSPECTION DOES NOT GRANT YOU PERMISSION TO PROCEED WITHOUT OBTAINING INSPECTIONS REQUIRED BY THE FLORIDA BUILDING CODE. THIS LIST DOES NOT INCLUDE REQUIRED INSPECTIONS FOR SUBCONTRACTOR'S ASSOCIATED PERMITS. IF THIS IS A BUILDING PERMIT, THE LIST WILL INCLUDE A LISTING OF OTHER REQUIRED PERMITS. REQUIRED INSPECTIONS FOR THOSE PERMITS WILL BE LISTED ON THOSE INDIVIDUAL PERMITS. THE ORDER IN WHICH THE INSPECTIONS ARE LISTED ARE NOT NECESSARILY THE ORDER THEY NEED TO BE REQUESTED.

REQUIRED INSPECTIONS ARE MARKED WITH AN 'X'

( ) 02 DEEP FOUNDATION	( ) 21 SWIM POOL	( ) 52 PRE-DEMO SAFETY	(X) 64 DRY IN
(X) 08 FOOTING	( ) 22 RATED WALL	( ) 57 OPEN FL FRAMING	(X) 09 FINAL
( ) 16 TIE BEAM	( ) 23 ROOF SHEATH	( ) 58 WALL SHEATH	( ) 45 FIRE SAFETY FINAL
(X) 17 LANDSCAPE	( ) 34 HANDICAP ACCESSIBLE	(X) 59 FILL CELL	( ) 15 CONSULTATION
(X) 18 FRAMING	( ) 46 LATHING	( ) 61 DRY WALL FASTENING	( ) 67 TCO/PCO OR PST
(X) 19 INSULATION	( ) 48 FINAL CURTAIN WALL	( ) 62 ELEVATED FLATWORK	( ) 03 TREE BARRICADE
(X) 20 SLAB	( ) 49 THRESHOLD INSP RPT	(X) 63 ROOF/WALL SHEATH	( ) 113 GRADING

OTHER REQUIRED PERMITS

1. ELECTRICAL PERMIT, 2. MECHANICAL PERMIT, 3. PLUMBING PERMIT

B-20-359581.000

Case 16-2019-CA-009120-XXXX-MA

Department	Circuit Civil	Division	FC-A
Case Status	CLOSED	File Date	12/26/2019 3:01:31 PM
Judge Name	FORECLOSURE JUDGE,	Officer	
Private Attorney	Miller, Carol Snyder		

Parties

Name / DOB / DL / ID #	Party Type Race / Sex	Address
METRO NORTH COMMUNITY DEVELOPMENT CORPORATION	PLAINTIFF / B	3103 N MAIN ST JACKSONVILLE, FL32206
VYSTAR CREDIT UNION	DEFENDANT / B	4949 BLANDING BLVD JACKSONVILLE, FL32210
STATE OF FLORIDA	DEFENDANT / B	PL-01 THE CAPITOL TALLAHASSEE, FL32399-1050
JACKSONVILLE HOUSING FINANCE AUTHORITY	DEFENDANT / B	214 NORTH HOGAN STREET, 7TH FLOOR JACKSONVILLE, FL32202
JOANN PRESTON	DEFENDANT / F	864 DETROIT STREET JACKSONVILLE, FL32254
PERNELL D Whitfield	DEFENDANT B / F	120 TELFAIR STREET CALHOUN, GA30701
TYRONE B WALKER	DEFENDANT B / M	20706 US HIGHWAY 90 W SANDERSON, FL32087
MAURICE W. WALKER	DEFENDANT B / M	20706 US HIGHWAY 90 W SANDERSON, FL32087
WILLIE J WALKER JR	DEFENDANT B / M	1651 11TH STREET EAST JACKSONVILLE, FL32208
THERESA HARRELL	DEFENDANT /	14074 SUMMER BREEZE DRIVE E JACKSONVILLE, FL32218
CLAUDIA WALKER	DEFENDANT / F	1153 MCDUFF AVENUE S APT 1 JACKSONVILLE, FL32205

Attorneys

Attorney	Address	For Parties
Miller, Carol Snyder Private Attorney (304050)	126 W Adams St Jacksonville, FL32202-3849	METRO NORTH COMMUNITY DEVELOPMENT CORPORATION (PLAINTIFF)

Fees

Date	Description	Assessed	Paid	Balance
02/12/2020	SUMMONS($10/ea) 6/17/2017	$10.00	$10.00	$0.00
03/30/2020	NOTICE OF ACTION ($10/ea)	$10.00	$10.00	$0.00
02/12/2020	SUMMONS($10/ea) 6/17/2017	$10.00	$10.00	$0.00
12/27/2019	CIR/OTHER REAL PROP 0-50K 3/6/2018	$401.00	$401.00	$0.00
12/27/2019	CIR/ADDL DEFENDANT FEE @$2.50ea	$12.50	$12.50	$0.00

Dockets

Line / Document	Count	Effective Entered	Description	Pages	Image
1 D1	--	12/26/2019 12/27/2019	COVER SHEET	2	Request View on request

Line / Document	Count	Effective Entered	Description	Pages	Image
2 D2	--	12/26/2019 12/27/2019	NOTICE OF LIS PENDENS BOOK 19052 PAGE 1715-1715	1	Available Public access
3 D3	--	12/26/2019 12/27/2019	COMPLAINT TO QUIET TAX TITLE	39	Available View. Ready to view
4 D4	--	12/26/2019 12/27/2019	VALUE OF REAL PROPERTY OR MORTGAGE FORECLOSURE CLAIM	2	Available Public access
5	--	12/26/2019 12/27/2019	OTHER REAL PROPERTY ACTIONS $0 - $50,000		
6 D6	--	12/26/2019 12/27/2019	CASE FEES PAID: $413.50 ON RECEIPT NUMBER 3584991	1	Available Public access
7	--	12/27/2019 12/27/2019	TRANSFER TO DIV. FC-A (CIRCUIT COURT)		
8 D8	--	2/10/2020 2/12/2020	SUMMONS ISSUED ; VYSTAR CREDIT UNION	1	Request View on request
9 D9	--	2/10/2020 2/12/2020	SUMMONS ISSUED ; STATE OF FLORIDA	1	Request View on request
10 D10	--	2/12/2020 2/12/2020	CASE FEES PAID: $20.00 ON RECEIPT NUMBER 3613327	1	Available Public access
11 D11	--	2/20/2020 2/20/2020	ANSWER TO QUIET TITLE COMPLAINT (STATE OF FLORIDA'S)	4	Available View. Ready to view
12 D12	--	2/20/2020 2/20/2020	NOTICE OF DESIGNATION OF PRIMARY EMAIL ADDRESS	2	Request View on request
13 D13	--	3/26/2020 3/30/2020	AMENDED COMPLAINT TO QUIET TAX TITLE	27	Available View. Ready to view
14 D14	--	3/26/2020 3/30/2020	NOTICE OF ACTION TO BE ISSUED	1	Request View on request
15 D15	--	3/26/2020 3/30/2020	CASE FEES PAID: $10.00 ON RECEIPT NUMBER 3645515	1	Available Public access

Line / Document	Count	Effective Entered	Description	Pages	Image
16 D17	--	3/26/2020 3/30/2020	NOTICE OF DROPPING PARTY JACKSONVILLE HOUSING FINANCE AUTHORITY	1	Available Public access
17 D18	--	3/26/2020 3/30/2020	AFFIDAVIT OF CONSENT TO WAIVE CLAIM TO REAL PROPERTY AND WAIVE SERVICE OF PROCESS AND FURTHER NOTICE BY VYSTAR CREDIT UNION	2	Available VCR Ready to view
18 D16	--	3/30/2020 3/30/2020	NOTICE OF ACTION - ISSUED TO NCO PORTFOLIO MANAGEMENT INC, J OANN PRESTON, PERNELL D. WHITFIELD; WILLIE J. WALKER; TYRONE WALKER; MAURICE WALKER; THERESA HARRELL AND CLAUDIA WALKER; AND ANY UNKNOWN HEIRS AND ANY OTHER PERSON CLAIMING UNDER OR AGAINST MINNIE LEE WALKER, DECD	1	Available Public access
19 D19	--	4/23/2020 4/27/2020	PROOF OF PUBLICATION - NOTICE OF ACTION	1	Available Public access
20 D20	--	6/5/2020 6/9/2020	MOTION FOR SUMMARY JUDGMENT (PLAINTIFF'S)	4	Request View on request
21 D21	--	6/5/2020 6/10/2020	MOTION FOR DEFAULT ; NCO PORTFOLIO MANAGEMENT INC.; JOANN PRESTON; PERNELL D. WHITFIELD; TYRONE WALKER; WILLIE J. WALKER; THERESA HARRELL; MAURICE WALKER AND CLAUDIA WALKER MODIFICATION	4	Available Public access
22 D24	--	7/6/2020 7/6/2020	PROOF OF PUBLICATION - NOTICE OF ACTION	1	Available Public access
23 D25	--	7/20/2020 7/20/2020	DEFAULT AGAINST JOANN PRESTON	2	Available Public access
24 D26	--	7/24/2020 7/27/2020	NOTICE OF HEARING SET FOR 08-27-2020 @ 1:40 PM VIA TELEPHONE	2	Request View on request
25 D27	--	8/26/2020 8/27/2020	NOTICE OF CANCELLATION OF HEARING SCHEDULED FOR: 08/27/2020 @ 01:40 P.M.	2	Request View on request
26 D28	--	9/10/2020 9/10/2020	AFFIDAVIT IN SUPPORT OF PLAINTIFF'S MOTION FOR SUMMARY FINAL JUDGMENT TO QUIET TAX TITLE	3	Request View on request
27 D29	--	9/17/2020 9/18/2020	ORDER SETTING CASE SATATUS HEARING - 09/24/20 1:30PM - VIA ZOOM	2	Request View on request
28 D30	--	9/23/2020 9/23/2020	MOTION FOR SUMMARY JUDGMENT (PLAINTIFF'S AMENDED) ON THE PLEADINGS OR, IN THE ALTERNATIVE, FOR SUMMARY JUDGMENT	3	Available VCR Ready to view

Line / Document	Count	Effective Entered	Description	Pages	Image
29 031	--	10/5/2020 10/6/2020	FINAL JUDGMENT QUIETING TITLE BOOK 19400 PAGE 2286-2287	2	Available VOR, Ready to view

Customer Name	Metro North			
Customer Name				
Property Address	4545 Lincrest			
Plan Living SF	1,492			
Plan Total SF	1,972			
Description	**Trade**	**Base Budget**	**Cost by Living SF**	**Cost by Total SF**
Design		1,500	1.01	0.76
Printing	Southside Blueprints	250	0.17	0.13
ARB App	Community	0	0.00	0.00
Engineering	TBD	1,200	0.80	0.61
Design Appointment	FHS	500	0.34	0.25
Permits/Impacts	COJ	3,000	2.01	1.52
Builders Risk Insurance	TBD	1,500	1.01	0.76
Soil Testing	TBD	350	0.23	0.18
Survey	Compass Surveying	1,000	0.67	0.51
Survey Lot & Stake	Compass Surveying	0	0.00	0.00
Survey Foundation	Compass Surveying	0	0.00	0.00
Survey Final	Compass Surveying	0	0.00	0.00
Lot Grading Certificate	Compass Surveying	0	0.00	0.00
Site Prep/Fill	TBD	5,000	3.35	2.54
Water and Sewer	COJ	7,000	4.69	3.55
Flatwork Grade	TBD	500	0.34	0.25
Pavers	United Landscape	0	0.00	0.00
Final Grade	TBD	500	0.34	0.25
Termite	Rivers Pest	300	0.20	0.15
Footer/Stemwall	McKnight Concrete	15,000	10.05	7.61
Slab	McKnight Concrete	0	0.00	0.00
Flatwork	McKnight Concrete	2,500	1.68	1.27
Plumbing Rough	TBD	5,000	3.35	2.54
Plumbing Top out	TBD	0	0.00	0.00
Plumbing Trim	TBD	150	0.10	0.08
Trusses	True Truss	7,800	5.23	3.96
Lumber	BFS	18,000	12.06	9.13
Frame Labor		7,500	5.03	3.80
Structural Tie Downs	BC Metals	1,600	1.07	0.81
Zip Tape	FHS	900	0.60	0.46
Vinyl Soffit and Facia	Construction Specialties	1,500	1.01	0.76
1x6 Ceilings	FHS	0	0.00	0.00
Gutters	Construction Specialties	0	0.00	0.00
House Wrap L&M	Construction Specialties	0	0.00	0.00
Windows L&M	BFS	5,000	3.35	2.54
HVAC Rough	AC Design	5,500	3.69	2.79
HVAC Trim	AC Design	0	0.00	0.00
Electric Underground	Hunter Electric	700	0.47	0.35

Customer Name	Metro North			
Customer Name				
Property Address	4545 Lincrest			
Plan Living SF	1,492			
Plan Total SF	1,972			

Description	Trade	Base Budget	Cost by Living SF	Cost by Total SF
Electric Rough	Hunter Electric	8,000	5.36	4.06
Electric Trim	Hunter Electric	3,500	2.35	1.77
Electric Fixtures	River City Lighting	0	0.00	0.00
Gas Rough and Final	Construction Solutions	0	0.00	0.00
Roof Material	Sunniland Supply	7,500	5.03	3.80
Roof Labor	Coastal Roofing	1,500	1.01	0.76
Alarm - Prewire	Sound Ideas	0	0.00	0.00
Structured Wiring	Sound Ideas	0	0.00	0.00
Insulation Batt	IBP	1,500	1.01	0.76
Insulation Blown	IBP	500	0.34	0.25
Stucco Stemwall		1,500	1.01	0.76
Stone		0	0.00	0.00
Brick	Cash Building Materials	0	0.00	0.00
Siding Wall Board	Construction Specialties	5,000	3.35	2.54
Shutters and Railing	FHS	0	0.00	0.00
Drywall L&M	Jaguar Drywall	5,500	3.69	2.79
Drywall Material	Jaguar Drywall	0	0.00	0.00
Drywall Labor	Jaguar Drywall	0	0.00	0.00
Garage Door	IBP	1,500	1.01	0.76
Garage Door Opener	IBP	250	0.17	0.13
Interior Trim L&M		5,000	3.35	2.54
Interior Trim Material	Gator Door/ BFS	0	0.00	0.00
Interior Trim Labor	RH Precision Trim	0	0.00	0.00
Int. Trim Bump Material		500	0.34	0.25
Int. Trim Bump Labor		500	0.34	0.25
Ext. Door L&M		1,500	1.01	0.76
Paint Int. & Ext. L&M		5,000	3.35	2.54
Cabinets	Empire State	13,000	8.71	6.59
Kitchen Countertops	Empire State	0	0.00	0.00
Bathroom Countertops	Empire State	0	0.00	0.00
Flooring - Tile	Empire State	0	0.00	0.00
Flooring - Carpet	Empire State	0	0.00	0.00
Wood Flooring	Empire State	0	0.00	0.00
Wall Tile	Empire State	0	0.00	0.00
Marble Tub		0	0.00	0.00
Specialties Mirrors	IBP	300	0.20	0.15
Specialties Medicine Cab	IBP	200	0.13	0.10
Specialties Shelving	IBP	500	0.34	0.25

Customer Name	Metro North			
Customer Name				
Property Address	4545 Lincrest			
Plan Living SF	1,492			
Plan Total SF	1,972			
Description	**Trade**	**Base Budget**	**Cost by Living SF**	**Cost by Total SF**
Specialties Shower	IBP	0	0.00	0.00
Specialties Other	FHS	0	0.00	0.00
Fireplace	Construction Solutions	0	0.00	0.00
Appliances Range	Setzers	2,500	1.68	1.27
Appliances Cooktop	Setzers	0	0.00	0.00
Appliances Range Hood	Setzers	0	0.00	0.00
Appliances Dishwasher	Setzers	0	0.00	0.00
Appliances Refrigerator	Setzers	0	0.00	0.00
Appliances Other	Setzers	0	0.00	0.00
Built-ins	FHS	0	0.00	0.00
Mailbox		50	0.03	0.03
Landscape Sod	United Landscapes	5,000	3.35	2.54
Landscape Plants	United Landscapes	0	0.00	0.00
Landscape Trees	United Landscapes	0	0.00	0.00
Irrigation	United Landscapes	0	0.00	0.00
Dumpster	Advanced Disposal	1,000	0.67	0.51
Port-O-Let	Advanced Disposal	600	0.40	0.30
Temp. Utilities	JEA	500	0.34	0.25
Cleaning		1,500	1.01	0.76
Blinds		0	0.00	0.00
Bonded Builders	Bonded Builders	300	0.20	0.15
Contingency		2,500	1.68	1.27
Construction		2,500	1.68	1.27
Sub-Total		172,950	115.92	87.70
Overhead & Profit		17,295		
TOTAL		**$190,245**		
Factor	0.1			

Customer Name	Metro North			
Customer Name				
Property Address	411 Birch St			
Plan Living SF	1,292			
Plan Total SF	1,400			
Description	**Trade**	**Base Budget**	**Cost by Living SF**	**Cost by Total SF**
Design		3,500	2.71	2.50
Printing	Mandarin Blueprinting	150	0.12	0.11
ARB App	Community	0	0.00	0.00
Engineering	Hulsberg Engineering	400	0.31	0.29
Design Appointment	FHS	300	0.23	0.21
Permits/Impacts	County	1,500	1.16	1.07
Builders Risk Insurance	Insuramerica	1,000	0.77	0.71
Soil Testing	Legacy Engineering	350	0.27	0.25
Survey	Bartram Trail Surveying	350	0.27	0.25
Survey Lot & Stake	Bartram Trail Surveying	350	0.27	0.25
Survey Foundation	Bartram Trail Surveying	350	0.27	0.25
Survey Final	Bartram Trail Surveying	350	0.27	0.25
Lot Grading Certificate	Bartram Trail Surveying	350	0.27	0.25
Site Prep/Fill		4,500	3.48	3.21
Water and Sewer		8,000	6.19	5.71
Flatwork Grade		500	0.39	0.36
Pavers		0	0.00	0.00
Final Grade		500	0.39	0.36
Termite	Turner Pest	250	0.19	0.18
Footer/Stemwall	Capital Concrete	9,350	7.24	6.68
Slab	Capital Concrete	4,500	3.48	3.21
Flatwork	Capital Concrete	2,400	1.86	1.71
Plumbing Rough	Duncan Plumbing	6,500	5.03	4.64
Plumbing Top out	Duncan Plumbing	0	0.00	0.00
Plumbing Trim	Duncan Plumbing	2,760	2.14	1.97
Trusses		$5,600.00	4.33	4.00
Lumber		14,000	10.84	10.00
Frame Labor		9,000	6.97	6.43
Structural Tie Downs		1,200	0.93	0.86
Zip Tape	Sims Aluminum	600	0.46	0.43
Vinyl Soffit and Facia	Sims Aluminum	2,000	1.55	1.43
1x6 Ceilings	FHS	0	0.00	0.00
Gutters	Sims Aluminum	0	0.00	0.00
House Wrap L&M	Sims Aluminum	0	0.00	0.00
Windows L&M	Construction Solutions	2,800	2.17	2.00
HVAC Rough	AC Design	6,000	4.64	4.29
HVAC Trim	AC Design	0	0.00	0.00
Electric Underground	Hunter Electric	900	0.70	0.64

Customer Name	Metro North			
Customer Name				
Property Address	411 Birch St			
Plan Living SF	1,292			
Plan Total SF	1,400			

Description	**Trade**	**Base Budget**	**Cost by Living SF**	**Cost by Total SF**
Electric Rough	Hunter Electric	6,500	5.03	4.64
Electric Trim	Hunter Electric	0	0.00	0.00
Electric Fixtures	Avenues	2,000	1.55	1.43
Gas Rough and Final	Southern Propane	0	0.00	0.00
Roof Material	RSG	3,450	2.67	2.46
Roof Labor	Coastal	1,150	0.89	0.82
Alarm - Prewire	Fultec	500	0.39	0.36
Structured Wiring	Fultec	500	0.39	0.36
Insulation Batt	TCI	800	0.62	0.57
Insulation Blown	TCI	800	0.62	0.57
Stucco	Strange Lathing & Stucco	800	0.62	0.57
Stone	Atlantic Coast Stucco	0	0.00	0.00
Brick	Strange Lathing & Stucco	0	0.00	0.00
Siding	Sims Aluminum	3,000	2.32	2.14
Shutters and Railing		1,000	0.77	0.71
Drywall L&M	Jaguar Drywall	6,500	5.03	4.64
Drywall Material	Jaguar Drywall	0	0.00	0.00
Drywall Labor	Jaguar Drywall	0	0.00	0.00
Garage Door	TCI	0	0.00	0.00
Garage Door Opener	TCI	0	0.00	0.00
Interior Trim L&M	FHS	5,000	3.87	3.57
Interior Trim Material		0	0.00	0.00
Interior Trim Labor		0	0.00	0.00
Int. Trim Bump Material		0	0.00	0.00
Int. Trim Bump Labor		500	0.39	0.36
Ext. Door L&M		2,500	1.93	1.79
Paint Int. & Ext. L&M		5,500	4.26	3.93
Cabinets	FHS	5,500	4.26	3.93
Kitchen Countertops	FHS	1,800	1.39	1.29
Bathroom Countertops	FHS	0	0.00	0.00
Flooring - Tile	FHS	0	0.00	0.00
Flooring - Carpet	FHS	2,500	1.93	1.79
Wood Flooring	FHS	2,200	1.70	1.57
Wall Tile	FHS	2,200	1.70	1.57
Marble Tub	Florida Custom Marble	0	0.00	0.00
Specialties Mirrors	Atlantic Finishing	400	0.31	0.29
Specialties Medicine Cab	Atlantic Finishing	0	0.00	0.00
Specialties Shelving	Atlantic Finishing	500	0.39	0.36

Customer Name	Metro North			
Customer Name				
Property Address	411 Birch St			
Plan Living SF	1,292			
Plan Total SF	1,400			
Description	**Trade**	**Base Budget**	**Cost by Living SF**	**Cost by Total SF**
Specialties Shower	Atlantic Finishing	0	0.00	0.00
Specialties Other	Atlantic Finishing	0	0.00	0.00
Fireplace	Construction Solutions	0	0.00	0.00
Appliances Range	Setzers	800	0.62	0.57
Appliances Cooktop	Setzers	0	0.00	0.00
Appliances Range Hood	Setzers	350	0.27	0.25
Appliances Dishwasher	Setzers	450	0.35	0.32
Appliances Refrigerator	Setzers	1,100	0.85	0.79
Appliances Other	Setzers	0	0.00	0.00
Built-Ins	FHS	0	0.00	0.00
Mailbox		350	0.27	0.25
Landscape Sod	United Landscapes	5,000	3.87	3.57
Landscape Plants	United Landscapes	0	0.00	0.00
Landscape Trees	United Landscapes	0	0.00	0.00
Irrigation	United Landscapes	0	0.00	0.00
Dumpster	Advanced Disposal	1,500	1.16	1.07
Port-O-Let	Advanced Disposal	250	0.19	0.18
Temp. Utilities	JEA	500	0.39	0.36
Cleaning		1,200	0.93	0.86
Blinds		600	0.46	0.43
Bonded Builders	Bonded Builders	450	0.35	0.32
Contingency		3,000	2.32	2.14
Construction		3,000	2.32	2.14
Sub-Total		164,460	127.29	117.47
Overhead & Profit		34,537		
TOTAL		**$198,997**		
Factor	21%			

Uniform Residential Appraisal Report

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address 411 BIRCH ST | City JACKSONVILLE | State FL | Zip Code 32206
Borrower Racquel Tagene Moncrieffe & Jerome Cr Owner of Public Record Metro North CDC | County Duval
Legal Description 3-4 Owens Addn To Jax E1/2 Lot 3 Blk 3
Assessor's Parcel # 088520 0000 | Tax Year 2018 | R.E. Taxes $ 0
Neighborhood Name Owens Addition | Map Reference 27260 | Census Tract 0014.00
Occupant ☐ Owner ☐ Tenant ☒ Vacant | Special Assessments $ 0 | ☐ PUD | HOA $ 0 ☐ per year ☐ per month
Property Rights Appraised ☒ Fee Simple ☐ Leasehold ☐ Other (describe)
Assignment Type ☒ Purchase Transaction ☐ Refinance Transaction ☐ Other (describe)
Lender/Client Regions Bank | Address 5214 Lincoln Road Ext , Hattiesburg, MS 39402
Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? ☒ Yes ☐ No
Report data source(s) used, offering price(s), and date(s).
DOM 0;No evidence of the subject being listed for sale in MLS in the past 12 months. The subject was contracted through the builder pre-construction on 8/13/2019 for $152,000.

CONTRACT

I ☒ did ☐ did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed
Arms length sale,Standard sales agreement with no unusual terms or conditions.

Contract Price $ 152,000 | Date of Contract 08/13/2019 | Is the property seller the owner of public record? ☒ Yes ☐ No | Data Source(s) Public Records
Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? ☐ Yes ☒ No
If Yes, report the total dollar amount and describe the items to be paid.
$0;No mention of closing costs in contract supplied.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics			One-Unit Housing Trends			One-Unit Housing			Present Land Use %	
Location	☐ Urban	☒ Suburban	☐ Rural	Property Values	☒ Increasing	☐ Stable	☐ Declining	PRICE	AGE	One-Unit	90 %
Built-Up	☒ Over 75%	☐ 25-75%	☐ Under 25%	Demand/Supply	☒ Shortage	☐ In Balance	☐ Over Supply	$(000)	(yrs)	2-4 Unit	%
Growth	☐ Rapid	☒ Stable	☐ Slow	Marketing Time	☒ Under 3 mths	☐ 3-6 mths	☐ Over 6 mths	25 Low	0	Multi-Family	%
								400 High	80	Commercial	5 %
								140 Pred.	45	Other	5 %

Neighborhood Boundaries
The subject is east of the Moncrief Rd, north of W 20th Expressway, south of the Lake Forest Manor and west of the St Johns River.
Neighborhood Description
See Attached Addendum

Market Conditions (including support for the above conclusions)
See Attached Addendum

SITE

Dimensions 50 x 100 | Area 5000 sf | Shape Rectangular | View N;Res;
Specific Zoning Classification RLD-60 | Zoning Description Residential Low Density
Zoning Compliance ☒ Legal ☐ Legal Nonconforming (Grandfathered Use) ☐ No Zoning ☐ Illegal (describe)
Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? ☒ Yes ☐ No If No, describe.
The new structure adds value to the site as if vacant; therefore dictating a continuation of its current use. The Highest and Best Use of the subject property as improved is in it's curren

Utilities	Public	Other (describe)		Public	Other (describe)	Off-site Improvements-Type		Public	Private
Electricity	☒	☐	Water	☒	☐	Street	Asphalt	☒	☐
Gas	☐	☐ None	Sanitary Sewer	☒	☐	Alley	None	☐	☐

FEMA Special Flood Hazard Area ☐ Yes ☒ No | FEMA Flood Zone X | FEMA Map # 12031C0356H | FEMA Map Date 06/03/2013
Are the utilities and off-site improvements typical for the market area? ☒ Yes ☐ No If No, describe.
Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? ☐ Yes ☒ No If Yes, describe.
No adverse easements or encroachments were noted at the time of inspection. * Exact Lot dimensions and flood zone are subject to current survey.* Highest & best use is as zoned for SFR and being appraised same. * Subject to survey.

IMPROVEMENTS

General Description		Foundation		Exterior Description	materials/condition	Interior	materials/condition
Units	☒ One ☐ One with Accessory Unit	☒ Concrete Slab	☐ Crawl Space	Foundation Walls	Slab,Block/Good	Floors	Cpt,Lam/Good
# of Stories	1	☐ Full Basement	☐ Partial Basement	Exterior Walls	Frm/Hardi,Brk/Good	Walls	Drywall/Good
Type	☒ Det. ☐ Att. ☐ S-Det./End Unit	Basement Area	0 sq. ft.	Roof Surface	CompShing-Good	Trim/Finish	Wd/Good
☐ Existing	☒ Proposed ☐ Under Const.	Basement Finish	0 %	Gutters & Downspouts	None	Bath Floor	Lam/Good
Design (Style)	Contemp	☐ Outside Entry/Exit	☐ Sump Pump	Window Type	Alum/Ins/Good	Bath Wainscot	Prefab/Good
Year Built	2019	Evidence of	☐ Infestation	Storm Sash/Insulated	Insulated/Good	Car Storage	☐ None
Effective Age (Yrs)	0	☐ Dampness	☐ Settlement	Screens	Mesh/Good	☒ Driveway	# of Cars 1
Attic	☐ None	Heating	☒ FWA ☐ HWBB ☐ Radiant	Amenities	☐ WoodStove(s) # 0	Driveway Surface	Concrete
☐ Drop Stair	☐ Stairs	☐ Other	Fuel Electric	☐ Fireplace(s) # 0	☐ Fence None	☐ Garage	# of Cars 0
☐ Floor	☒ Scuttle	Cooling	☒ Central Air Conditioning	☒ Patio/Deck Open	☒ Porch CovEnt	☒ Carport	# of Cars 1
☐ Finished	☐ Heated	☐ Individual	☐ Other	☐ Pool None	☐ Other None	☒ Att.	☐ Det. ☐ Built-in

Appliances ☒ Refrigerator ☒ Range/Oven ☐ Dishwasher ☐ Disposal ☐ Microwave ☐ Washer/Dryer ☐ Other (describe)
Finished area above grade contains: 6 Rooms | 3 Bedrooms | 2.0 Bath(s) | 1,292 Square Feet of Gross Living Area Above Grade
Additional features (special energy efficient items, etc.)
Subject is a 3 bed, 2.1 bath frame/hardi with brick accent dwelling under construction. Features will include: carpet & laminate flooring, CH/AC, insulated windows and a 1 car carport.

Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.).
C1;No updates in the prior 15 years;The subject is a proposed new dwelling to be built of good quality materials and workmanship. The subject has a good builder floorplan and spec sheet and will have no physical, functional or external obsolescence upon completion. The utilities were off and unable to be inspected. This appraisal is subject to completion of the builders plans and specs and final inspection.

Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? ☐ Yes ☒ No If Yes, describe
No visual items noted. However, your appraiser is not qualified as a home inspector, contractor, structural engineer or termite/WDO inspector and makes no claims as such. The borrower/client have the right and are encourage to get any additional inspections they deem necessary before purchasing the property.

Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? ☒ Yes ☐ No If No, describe

Uniform Residential Appraisal Report

There are 10 comparable properties currently offered for sale in the subject neighborhood ranging in price from $ 75,000 to $ 233,100

There are 26 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from $ 28,500 to $ 237,493

FEATURE	SUBJECT	COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address	411 BIRCH ST JACKSONVILLE, FL 32206	950 ARDOON ST JACKSONVILLE, FL 32208		733 FERNWAY ST JACKSONVILLE, FL 32208		228 E 43RD ST JACKSONVILLE, FL 32208	
Proximity to Subject		1.11 MILES NW		1.21 MILES NW		0.92 MILES NE	
Sale Price	$ 152,000		$ 152,000		$ 150,000		$ 152,000
Sale Price/Gross Liv. Area	$ 117.65 sq.ft.	$ 123.68 sq.ft.		$ 122.05 sq.ft.		$ 123.68 sq.ft.	
Data Source(s)		MLS#980392;DOM 0		MLS#982675;DOM 0		MLS#983220;DOM 0	
Verification Source(s)		Tax Records		Tax Records		Tax Records	
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) $ Adjustment	DESCRIPTION	+ (-) $ Adjustment	DESCRIPTION	+ (-) $ Adjustment
Sale or Financing		ArmLth		ArmLth		ArmLth	
Concessions		Conv;0		Conv;0		Conv;0	
Date of Sale/Time		s04/19;c02/19		s04/19;c03/19		s11/18;c10/18	
Location	N;Res;	N;Res;		N;Res;		N;Res;	
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple		Fee Simple	
Site	5000 sf	4792 sf	0	4792 sf	0	4792 sf	0
View	N;Res;	N;Res;		N;Res;		N;Res;	
Design (Style)	DT1;Contemp	DT1;Contemp		DT1;Contemp		DT1;Contemp	
Quality of Construction	Q4	Q4		Q4		Q4	
Actual Age	0	0		1	0	1	0
Condition	C1	C1		C1		C1	
Above Grade Room Count (Total / Bdrms / Baths)	6 / 3 / 2.0	6 / 3 / 2.0		6 / 3 / 2.0		6 / 3 / 2.0	
Gross Living Area	1,292 sq.ft.	1,229 sq.ft.	+1,575	1,229 sq.ft.	+1,575	1,229 sq.ft.	+1,575
Basement & Finished Rooms Below Grade	0sf	0sf		0sf		0sf	
Functional Utility	Good	Good		Good		Good	
Heating/Cooling	CH/A	CH/A		CH/A		CH/A	
Energy Efficient Items	Standard	Standard		Standard		Standard	
Garage/Carport	1cp1dw	1ga1dw	-1,500	1ga1dw	-1,500	1ga2dw	-1,500
Porch/Patio/Deck	CvdEnt/Open	CvdEnt/Open		CvdEnt/Open		CvdEnt/Open	
Appliances/Kitchen	Good	Good		Good		Good	
Upgrades, Amenities, Etc	Avg/Good	Avg/Good		Avg/Good		Avg/Good	
Net Adjustment (Total)		☒ + ☐ -	$ 75	☒ + ☐ -	$ 75	☒ + ☐ -	$ 75
Adjusted Sale Price of Comparables		Net Adj. 0.0 % Gross Adj. 2.0 %	$ 152,075	Net Adj. 0.1 % Gross Adj. 2.1 %	$ 150,075	Net Adj. 0.0 % Gross Adj. 2.0 %	$ 152,075

I ☒ did ☐ did not research the sale or transfer history of the subject property and comparable sales. If not, explain

My research ☐ did ☒ did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data source(s) MLS,Public Records

My research ☐ did ☒ did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data source(s) MLS,Public Records

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1	COMPARABLE SALE #2	COMPARABLE SALE #3
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Public Records	Public Records	Public Records	Public Records
Effective Date of Data Source(s)	10/25/2019	10/25/2019	10/25/2019	10/25/2019

Analysis of prior sale or transfer history of the subject property and comparable sales

3 year prior sales of the subject and comparables listed above.

Note: The information at the top of page was taken from a CMA created by the NEFMLS of the active and sold detached listings within a 2 mile radius of the subject built after 2000 under 250K over the past 12 months. The CMA does not include FSBO's, expired or withdrawn listings.

Summary of Sales Comparison Approach

All comparables are from the subject's immediate surrounding market area and are considered to be good indicators of value. It is not adverse that 6 month sales guidelines were exceeded as the market is stable and all sales are located within the immediate market area. There are many other sales and listings in the area although the ones included are the most similar in age and condition to the subject. Sales were adjusted for GLA, parking, bath count, upgrades and minor amenity differences as required to equate to the subject property. All sales were considered in the final opinion of value. Value was placed in the upper middle of the value range as supported by listing.

Indicated Value by Sales Comparison Approach $ 152,000

RECONCILIATION

Indicated Value by: Sales Comparison Approach $ 152,000 Cost Approach (if developed) $ 152,685 Income Approach (if developed) $

The market approach to value is given the most weight in the final estimate of value as it reflects the actions and reactions in the marketplace. The cost approach typically sets the upper limit of value and is utilized as additional support for the market value estimate. Income approach not applied due to limited reliable rental and income data for single family homes in the area.

This appraisal is made ☐ "as is," ☒ subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, ☐ subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or ☐ subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair.

* SEE ATTACHED USPAP ADDENDUM * This appraisal is subject to completion of the builder's plans & specs and final inspection by the appraiser.

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is $ 152,000 as of 10/21/2019 , which is the date of inspection and the effective date of this appraisal.

Uniform Residential Appraisal Report

XXXX357685
File # XXXX357685

ADDITIONAL COMMENTS

. URAR : Neighborhood - Description
The subject is in the Owens Addition to Jax area. The area is well established and built up with a variety of single family homes and a few multi family dwellings. The area is conveniently located to necessary amenities, schools, shopping and places of worship. The area is also convenient to expressways leading to downtown business districts. No adverse factors know or noted for the area.

URAR : Neighborhood - Market Conditions The general area has seen an increase in activity due to lower interest rates over the past 12-18 months. The market is expected to be good over the next 5 years due to the relocation of numerous companies to the North Florida area. Conventional, FHA, and VA programs are readily available to qualified individuals. Discounts, rebates, and adjustable rate financing have little or no effect on the value estimate of this appraisal. Most recently in the subject's immediate market area conditions have improved and there is no longer an over supply of homes on the market.

The property is free from damage from recent storms which had no adverse effect on the value or marketability of the subject property or neighborhood.

********I have performed previous appraisal services on the subject within the past 3 years as this is a revised report with new plans and specs added after submitting the original report.

Exposure Time vs. Marketing TimeExposure Time: Based on historical market conditions, a reasonable exposure time for the subject property at the opinion of fair market value extended in this appraisal report is 1 to 3 months. It is a retrospective estimate based on an analysis of past events assuming a competitive and open market. This includes not only adequate, sufficient and reasonable time, but also the same attributes in effort. It is influenced by buyers and sellers, property type, equity requirements and financing terms. It also assumes proper, professional marketing by reputable local Real Estate

FIRREA Certification Statement:
The appraiser certifies and agrees that this appraisal was prepared in accordance with the requirements of Title XI of the Financial Institutions, Reform, Recovery, and Enforcement Act (FIRREA) of 1989, as amended (12 U.S.C. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

NOTE- The 5% other land use is vacant undeveloped land and is not adverse to marketability or value.

COST APPROACH

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)

Land value estimate based on recent land sales in the area as well as from total land to value ratios typical in the area.

ESTIMATED ☐ REPRODUCTION OR ☒ REPLACEMENT COST NEW

Source of cost data Experience/Local Builders Costs

Quality rating from cost service Avg Effective date of cost data 10/19

Comments on Cost Approach (gross living area calculations, depreciation, etc.)

Cost estimates based on local contractor costs as well as experience. Land value estimate based on recent land sales in the area as well as from total land to value ratios typical in the area. Square footage per exterior dimensions of the subject dwelling. Minor deviations are of little or no consequence.

Estimated Remaining Economic Life (HUD and VA only) 100 Years

OPINION OF SITE VALUE			=$	7,000
Dwelling 1,292	Sq. Ft. @ $ 105.00		=$	135,660
0	Sq. Ft. @ $		=$	
			=$	
Garage/Carport 1	Sq. Ft. @ $ 25.00		=$	25
Total Estimate of Cost-New			=$	135,685
Less	Physical	Functional	External	
Depreciation			=$ (	)
Depreciated Cost of Improvements			=$	135,685
"As-is" Value of Site Improvements			=$	10,000
Indicated Value by Cost Approach			=$	152,685

INCOME

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent $ X Gross Rent Multiplier = $ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PUD INFORMATION

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? ☐ Yes ☐ No Unit type(s) ☐ Detached ☐ Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? ☐ Yes ☐ No If Yes, date of conversion

Does the project contain any multi-dwelling units? ☐ Yes ☐ No Data source(s)

Are the units, common elements, and recreation facilities complete? ☐ Yes ☐ No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? ☐ Yes ☐ No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities

Uniform Residential Appraisal Report

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

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

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

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

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

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or 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 this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

XXXX357685

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

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

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

Uniform Residential Appraisal Report

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 media).

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

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

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

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

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

4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

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

APPRAISER

Signature

Name: Arthur R Porcelli, III

Company Name: Porcelli Appraisals Inc

Company Address: 918 22nd Street North
Jacksonville Beach, FL 32250

Telephone Number: (904) 662-2344

Email Address: arlporcelli@gmail.com

Date of Signature and Report: 10/25/2019

Effective Date of Appraisal: 10/21/2019

State Certification #: RD5293

or State License #: _____

or Other (describe): _____ State #: _____

State: FL

Expiration Date of Certification or License: 11/30/2020

ADDRESS OF PROPERTY APPRAISED

411 BIRCH ST
JACKSONVILLE, FL 32206

APPRAISED VALUE OF SUBJECT PROPERTY $ 152,000

LENDER/CLIENT

Name: No AMC

Company Name: Regions Bank

Company Address: 5214 Lincoln Road Ext
Hattiesburg, MS 39402

Email Address: _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature

Name: _____

Company Name: _____

Company Address: _____

Telephone Number: _____

Email Address: _____

Date of Signature: _____

State Certification #: _____

or State License #: _____

State: _____

Expiration Date of Certification or License: _____

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: _____

Uniform Residential Appraisal Report

SALES COMPARISON APPROACH

FEATURE	SUBJECT	COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address	411 BIRCH ST JACKSONVILLE, FL 32206	1024 W 23RD ST JACKSONVILLE, FL 32209		1009 KENMORE ST JACKSONVILLE FL 32208			
Proximity to Subject		0.73 MILES SW		1.24 MILES NW			
Sale Price	$ 152,000		$ 144,000		$ 156,000		$
Sale Price/Gross Liv. Area	$ 117.65 sq.ft.	$ 91.08 sq.ft.		$ 129.03 sq.ft.		$ sq.ft.	
Data Source(s)		MLS#954917;DOM 213		MLS#1017545;DOM 0			
Verification Source(s)		Tax Records		Tax Records			
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+ (-) $ Adjustment	DESCRIPTION	+ (-) $ Adjustment	DESCRIPTION	+ (-) $ Adjustment
Sale or Financing		ArmLth		Listing			
Concessions		FHA;3000					
Date of Sale/Time		s05/19;c04/19		c09/19			
Location	N;Res;	N;Res;		N;Res;			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple			
Site	5000 sf	4792 sf	0	5227 sf	0		
View	N;Res;	N;Res;		N;Res;			
Design (Style)	DT1;Contemp	DT1;Contemp		DT1;Contemp			
Quality of Construction	Q4	Q4		Q4			
Actual Age	0	0		0			
Condition	C1	C1		C1			
Above Grade Room Count (Total / Bdrms. / Baths)	6 / 3 / 2.0	7 / 4 / 2.1	-2,000	6 / 3 / 2.0		Total / Bdrms. / Baths	
Gross Living Area	1,292 sq.ft.	1,581 sq.ft.	-7,225	1,209 sq.ft.	+2,075	sq.ft.	
Basement & Finished	0sf	0sf		0sf			
Rooms Below Grade							
Functional Utility	Good	Good		Good			
Heating/Cooling	CH/A	CH/A		CH/A			
Energy Efficient Items	Standard	Standard		Standard			
Garage/Carport	1cp1dw	2dw	+1,000	1ga1dw	-1,500		
Porch/Patio/Deck	CvdEnt/Open	CvdEnt/Open		CvdEnt/Open			
Appliances/Kitchen	Good	Good		Good			
Upgrades, Amenities, Etc	Avg/Good	Average	+15,000	Avg/Good			
Net Adjustment (Total)		☒ + ☐ -	$ 6,775	☒ + ☐ -	$ 575	☐ + ☐ -	$
Adjusted Sale Price of Comparables		Net Adj. 4.7 % Gross Adj. 17.5 %	$ 150,775	Net Adj. 0.4 % Gross Adj. 2.3 %	$ 156,575	Net Adj. % Gross Adj. %	$

Summary of Sales Comparison Approach

* OVERFLOW - SEE "ADDITIONAL FIELD TEXT ADDENDA" *

ANALYSIS/COMMENTS

ITEM	SUBJECT	COMPARABLE SALE #4	COMPARABLE SALE #5	COMPARABLE SALE #6
Date of Prior Sale/Transfer				
Price of Prior Sale/Transfer				
Data Source(s)	Public Records	Public Records	Public Records	
Effective Date of Data Source(s)	10/25/2019	10/25/2019	10/25/2019	

Analysis of prior sale or transfer history of the subject property and comparable sales

ADDITIONAL FIELD TEXT

File # XXXX357685

Borrower/Client	Racquel Tagene Moncrieffe & Jerome Crawford
Property Address	411 BIRCH ST
City	JACKSONVILLE
County	Duval
State	FL
Zip Code	32206
Lender	Regions Bank

COMMENT SALES COMPARE COMPS 4-6

Additional sale 4 was included to further support the estimate of value and were given similar adjustments as Sales 1-3. Listing 5 is a reasonable purchase alternative to the subject; similar adjustments made to listing as were made to sales 1-4. Per the CMA, the average list to sale percentage for the past 12 months is 100% and no adjustments were made.

The adjustments made by the appraiser are market derived, and based upon match paired sales analysis. The quality and condition ratings for the subject and comparable sales are based upon my personal inspection of the subject, and my interpretation of the photos and comments for comparable sales from the MLS, and how they compare to the subject. The appraiser is not privy to and does not have access or knowledge of quality and condition ratings from other appraiser's peers for the same comparable sales utilized. Additionally, the appraiser does not have knowledge or information regarding the adjustment methods utilized by other appraiser's peers.

SUBJECT: APPRAISAL GAP FINANCING

BID #: ESC-0472-18 **OPEN DATE: 8/8/18**

COMPETITIVE SEALED PROPOSAL EVALUATION COMMITTEE

KIND AND BASIS OF CONTRACT: Service Contract – Eighteen (18) months from contract execution

AGENCY: Neighborhoods

BASIS OF AWARD: Highest Scoring Bidder Based on Evaluation Criteria

NUMBER OF BIDS INVITED: 7 **NUMBER RECEIVED:** 3 **OTHER:** 0

SUMMARY OF BIDS AND RECOMMENDED ACTIONS:
Recommend approval to extend the award with Northwest Jacksonville Community Development Corporation and Metro North Community Development Corporation for twelve (12) months to allow the contractors to complete the projects, and to amend the award for Northwest Jacksonville Community Development Corporation to move the project funding from 2033 Payne Ave. to 1066 W. 12th Street due to delays at the Payne Street location and no potential buyers for the property. Both projects are comparable in size and scope and will not change the contractor's expenditure amount. The extension period of service will be from date of award through June 18, 2021 through June 17, 2022. Total not to exceed expenditure amount of $289,950.00 will remain unchanged.

*To be executed by formal contract amendment through the Office of General Counsel

Attachments: Recommendation Memo, Vendor Letters and Previous Awards

ANALYST: _____ Annette Burney **RESPECTFULLY SUBMITTED** _____ GREGORY PEASE, CHIEF PROCUREMENT DIVISION

CONCURRENCE BY: Thomas J. Daly, II, Chief, Housing & Community Development Division

(ALL AWARD ACTIONS SUBJECT TO LAWFULLY APPROPRIATED FUNDS)
ACTION OF CSPEC COMMITTEE ON RECOMMENDATIONS ABOVE

MEMBERS APPROVING 5 MEMBERS DISAPPROVING 0 DATE: 5/27/2021

_____ _____ OTHER _____

Teresa R. Eichorn _____

Michael Reed _____

_____ _____

_____ _____

ACTION OF AWARDING AUTHORITY DATE 6/1/21

MR APPROVED ✓ BH DISAPPROVED _____

OTHER _____

SIGNATURE OF AUTHENTICATION _____

SUBJECT: APPRAISAL GAP FINANCING

BID #: ESC-0472-18

OPEN DATE: 8/8/18

COMPETITIVE SEALED PROPOSAL EVALUATION COMMITTEE

KIND AND BASIS OF CONTRACT: Service Contract – Eighteen (18) months from contract execution

AGENCY: Neighborhoods

BASIS OF AWARD: Highest Scoring Bidder Based on Evaluation Criteria

NUMBER OF BIDS INVITED: 7 **NUMBER RECEIVED:** 3 **OTHER:** 0

SUMMARY OF BIDS AND RECOMMENDED ACTIONS:
Recommend approval to ratify the period of service from June 17, 2020 to date of award.
Recommend approval to extend the award with Northwest Jacksonville Community Development Corporation and Metro North Community Development Corporation for twelve (12) months to allow the contractors to complete the projects, and to amend the award for Metro North CDC to change the lot location from 3843 Perry Street to 4545 Lincrest Drive due to delays at the Perry Street location and no potential buyers for the property. Both projects are comparable in size and scope and will not change the contractor's expenditure amount. The extension period of service will be from date of award through June 17, 2021. Total not to exceed expenditure amount of $289,950.00 will remain unchanged.

*To be executed by formal contract amendment through the Office of General Counsel

Attachments: Recommendation Memo, Vendor Quote and Previous Awards

ANALYST: _____ Annette Burney **RESPECTFULLY SUBMITTED** _____ GREGORY PEASE, CHIEF PROCUREMENT DIVISION

CONCURRENCE BY: Thomas J. Daly, II, Chief, Housing & Community Development Division

(ALL AWARD ACTIONS SUBJECT TO LAWFULLY APPROPRIATED FUNDS)
ACTION OF CSPEC COMMITTEE ON RECOMMENDATIONS ABOVE

MEMBERS APPROVING 5 MEMBERS DISAPPROVING 0 DATE: 6/18/20

OTHER: _____

ACTION OF AWARDING AUTHORITY DATE 6/23/20

APPROVED ✓ BH DISAPPROVED _____

OTHER _____

SIGNATURE OF AUTHENTICATION _____

Brian Hughes
Chief Administrative Officer
For: Mayor Lenny Curry
Under Authority of:
Executive Order No. 2019-02

SUBJECT: APPRAISAL GAP FINANCING

BID #: ESC-0472-18

OPEN DATE: 8/8/18

COMPETITIVE SEALED PROPOSAL EVALUATION COMMITTEE

KIND AND BASIS OF CONTRACT: Service Contract – Eighteen (18) months from contract execution

AGENCY: Neighborhoods

BASIS OF AWARD: Highest Scoring Bidder Based on Evaluation Criteria

NUMBER OF BIDS INVITED: 7 NUMBER RECEIVED: 3 OTHER: 0

SUMMARY OF BIDS AND RECOMMENDED ACTIONS:
Recommend approval to amend the award with Northwest Jacksonville Community Development Corporation to change the lot location from 2023 Payne Avenue to 1062 W. 12th Street due to the proposed house plan not fitting on the lot without zoning deviation or plan modification. Total not to exceed expenditure amount of $289,950.00 will remain unchanged.

*To be executed by formal contract amendment through the Office of General Counsel

Attachments: Recommendation Memo, Site Plan and Previous Award

ANALYST: Annette Burney

RESPECTFULLY SUBMITTED GREGORY PEASE, CHIEF PROCUREMENT DIVISION

CONCURRENCE BY: Stephanie Burch, Director, Neighborhood Department

(ALL AWARD ACTIONS SUBJECT TO LAWFULLY APPROPRIATED FUNDS)
ACTION OF CSPEC COMMITTEE ON RECOMMENDATIONS ABOVE

MEMBERS APPROVING 5 MEMBERS DISAPPROVING Ø DATE: 5/02/19

OTHER:

ACTION OF AWARDING AUTHORITY DATE 5/2/19

APPROVED DISAPPROVED

OTHER

SIGNATURE OF AUTHENTICATION

Sam E. Mousa
Chief Administrative Officer
For: Mayor Lenny Curry
Under Authority of
Executive Order No. 2015-05

SUBJECT: APPRAISAL GAP FINANCING

BID #: ESC-0472-18

OPEN DATE: 8/8/18

COMPETITIVE SEALED PROPOSAL EVALUATION COMMITTEE

KIND AND BASIS OF CONTRACT: Service Contract – Eighteen (18) months from contract execution

AGENCY: Neighborhoods

BASIS OF AWARD: Highest Scoring Bidder Based on Evaluation Criteria

NUMBER OF BIDS INVITED: 7 **NUMBER RECEIVED:** 3 **OTHER:** 0

SUMMARY OF BIDS AND RECOMMENDED ACTIONS:
Recommend approval of award to the two (2) highest scoring bidders, Metro North Community Development Corporation and Northwest Jacksonville Community Development Corporation as outlined below. Recommend approval to waive as a minor irregularity missing addendum #2 for Northwest Jacksonville CDC. The addendum has since been received. A third bidder, Revitalize Arlington, Inc., will not be funded due to low score. Period of service is for eighteen (18) months from date of contract execution. Total expenditure amount not to exceed $289,950.00.

Metro North CDC. – $148,860.00
Northwest Jacksonville CDC - $141,090.00

Funding Source: ERCD1N1FR-08301-HC9999-HCO999 – To be executed by formal contract through the Office of General Counsel

Attachments: Recommendation Memo. Tabulation and Scoring Sheets and Evaluation Criteria

ANALYST: _____ Annette Burney

RESPECTFULLY SUBMITTED _____ GREGORY PEASE, CHIEF PROCUREMENT DIVISION

CONCURRENCE BY: Julie Adamson, Operation Direction, Neighborhood Department

(ALL AWARD ACTIONS SUBJECT TO LAWFULLY APPROPRIATED FUNDS)
ACTION OF CSPEC COMMITTEE ON RECOMMENDATIONS ABOVE

MEMBERS APPROVING 5 MEMBERS DISAPPROVING Ø DATE: 10/18/18

OTHER: _____

ACTION OF AWARDING AUTHORITY DATE 10/18/18

APPROVED _____ DISAPPROVED _____

OTHER _____

SIGNATURE OF AUTHENTICATION _____

Sam E. Mousa
Chief Administrative Officer
For Mayor Lenny Curry
Under Authority of:
Executive Order No. 2015-05