



Appraisal report (Façade Appraisal)

**Dwelling House at Wayaca 365,
Oranjestad,
Aruba**

APPRAISAL REPORT (FACADE APPRAISAL)

Regarding : Dwelling House
Located at : Wayaca 365
Client : Banco di Caribe
Date : 21 January 2026
Date Inspection : 16 January 2026
Projectnumber : 26-005

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CLIENT	
Name	Banco di Caribe
Address	Wayaca 365
APPRAISER	
Name appraiser	Mr. Nelson E. Evertsz
Name Company	Ever Tech NV
Address Company	Stadionweg 11
Telephone	(+297) 583-6758
E-mail address	info@evertecharuba.com
DATE	
Inspection Date	16 January 2026
PROPERTY	
Type of plot and local description	Property Land located in Wayaca, Aruba. With concrete residential house known as Wayaca 365.
Land known as	Property known as Land Aruba, First Division, Section AT, Nummer 40. Index D4276. Property Area: 727 m ²
Property Land or Long Lease land	Property Land
Land value undeveloped	AWG. 472.550,-
Property of	(1/2 part) Mr. Marsan Sandy Laclé (1/2 part) Ms. Náomy Gail Tromp.

RESPONSIBILITY

As a valuer, the undersigned accepts no responsibility from anyone other than the client with regard to the content of this report.

The following information is worth noting in this valuation:

A. LOCATION

1. Close environment	The house is located in the neighborhood known as Wayaca Residence, Oranjestad. The area is quiet and easily accessible from the road leading from Camacuri to Mahuma. At the airport roundabout, take the asphalt road to your left towards Wayaca. At the next roundabout of Wayaca Residence, take a right. Then at the T-junction to your left, then first right then right again. It's the 3 rd house is on your right. Known as Wayaca 365.
2. Type of building / house	Dwelling house
3. Special circumstances current situation	None
4. Special circumstances that may influence the future value development with regard to noise pollution, air and soil pollution, surrounding buildings	None
5. Location	Good
6. Located on a public, paved road and connected to utilities, water and electricity lines	Located on public paved roads with water and electricity connections. Sewage water via septic tank.
7. Accessibility	Good
8. Parking options	On property, possible on the front of the house.

B. STRUCTURE

1. Year of construction / age	-
2. Protected monument	No
3. Quality of the materials used in relation to the age of the project	Good

4. A. Build and Construction		
Material Description		
Foundation		Strip Foundation
Floor		Concrete
Floor Finishing		Not Inspected
Walls / Structure		Masonry Concrete
Interior walls Finishing		Not Inspected
Exterior Walls Finishing		Plastered Painted
Roof Structure		Wood
Roof Cover		Asphalt Shingles
Ceiling		Not Inspected
Windows		Aluminum
Doors		Aluminum Wood
Material Description		
Bathroom / Toilet		Not Inspected
Kitchen Cabinets		Not Inspected
Kitchen Cabinets Finishing		Not Inspected
Kitchen top		Not Inspected
Kitchen Appliances		Not Inspected
Septic Tank		Septic Tank
Fence		Masonry Concrete columns Plastered Painted Metal gate
Landscaping		Palm trees
Hardscaping		Concrete

5. The spaces consist of the following:
House – Ground Floor:

1. Porch
2. Foyer / Staircase
3. Toilet
4. Living room / Diningroom
5. Kitchen
6. Storage
7. Studio
8. Patio 1
9. Patio 2

House – First Floor:

1. Staircase 1
2. Balcony
3. Bedroom 1 (Master)
4. Walk in closet
5. Staircase 2
6. Hallway
7. Bedroom 2 / Staircase 3
8. Bedroom 3
9. Bathroom

House – Second Floor:

1. Staircase
2. Sittingroom
3. Bedroom
4. Bedroom
5. Balcony
6. Attic / Staircase

Storage / Working area:

1. Covered Roof
2. Working area
3. Bathroom
4. Storage

	Area – House – Ground Floor	108.00 – 111.00 m ²
	Area – House – Ground Floor – Patio 1 & 2	54.00 – 56.00 m ²
	Total Area – Ground Floor (Estimate)	162.00 – 167.00 m²
	Area – House – Second Floor	105.00 – 107.00 m ²
	Area – House – Second Floor - Balcony	3.00 – 4.00 m ²
	Total Area – Second Floor (Estimate)	108.00 – 111.00 m²
	Area – House – Third Floor / Attic	45.00 – 48.00 m ²
	Area – House – Third Floor - Balcony	5.00 – 5.00 m ²
	Total Area – Third Floor / Attic (Estimate)	50.00 – 53.00 m²
	Area – Storage / Working shop	28.00 – 30.00 m ²
	Area – Covered Roof – Working shop	18.00 – 19.00 m ²
	Total Area – Storage / Working shop (Estimate)	46.00 – 49.00 m²
	Total Area Build (Estimate)	366.00 – 380.00 m²

*** Measurement are from third party plans received by client.**

C. USE AND RENTAL	
1. The object:	
a. Is in own use	Yes
b. Is (partially) rented	Yes
c. Is (partially) unrented	No
d. Is empty	No
2. Manner of habitation / use	In use as habitation
D. MARKETABILITY	
1. Marketability	Good
2. Special usage and/or sales-prohibiting provisions and/or establishments	No
E. NEW CONSTRUCTION, RENOVATION or IMPROVEMENT	
There is:	
a. a building under construction	No
b. renovation or improvement	No
Amount to spend	N/A

MAINTENANCE CONDITIONS

An indication of the maintenance condition of the object is then given, based on visual inspection and in relation to the age of the object. It is not an indication of the structural condition of the object. The condition of maintenance of parts not mentioned is generally included in the given value judgment.

The terms excellent, good, fair, moderate, bad used hereafter mean the following:

Excellent = As good as new

Good = Up to date

Fair = Not up to standard, but maintenance will not be necessary in the short term

Moderate = Short-term maintenance required

Bad = Overdue maintenance

General maintenance condition of the objects (Façade) is in Good condition. Interior not inspected.

Maintenance Indication	Excellent	Good	Fair	Moderate	Bad	Remarks
General	☐	☒	☐	☐	☐	
Roof	☐	☒	☐	☐	☐	
Façade	☐	☒	☒	☐	☐	
Window and Doors	☐	☒	☐	☐	☐	
Painting	☐	☒	☐	☐	☐	
Interior	☐	☐	☐	☐	☐	Not Inspected.
Exterior / Structure	☐	☒	☐	☐	☐	
Floor	☐	☐	☐	☐	☐	Not Inspected.
Ceiling	☐	☐	☐	☐	☐	Not Inspected.
Landscape / Fence	☐	☒	☐	☐	☐	

PURPOSE	
1. Obtaining insight into the value of the real estate for the purpose of	Determine market value, foreclosure value and rebuild value in current state.

Appreciation

The current free market value:

1 House	AWG	575,190.00
2 Storage / Working shop / Covered Roof	AWG	62,550.00
3 Landscaping	AWG	450.00
4 Hardscaping	AWG	6,750.00
5 Fence	AWG	57,780.00
6 Land	AWG	472,550.00
	AWG	1,175,270.00

The reconstruction value:

1 House	AWG	639,100.00
2 Storage / Working shop / Covered Roof	AWG	69,500.00
3 Landscaping	AWG	500.00
4 Hardscaping	AWG	7,500.00
5 Fence	AWG	64,200.00
	AWG	780,800.00

The value under foreclosure:

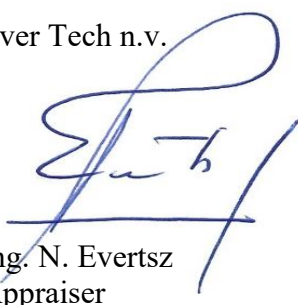
1 House	AWG	460,152.00
2 Storage / Working shop / Covered Roof	AWG	50,040.00
3 Landscaping	AWG	360.00
4 Hardscaping	AWG	5,400.00
5 Fence	AWG	46,224.00
6 Land	AWG	378,040.00
	AWG	940,216.00

Undersigned.

The undersigned declares to have no interest, directly or indirectly, in the above property.

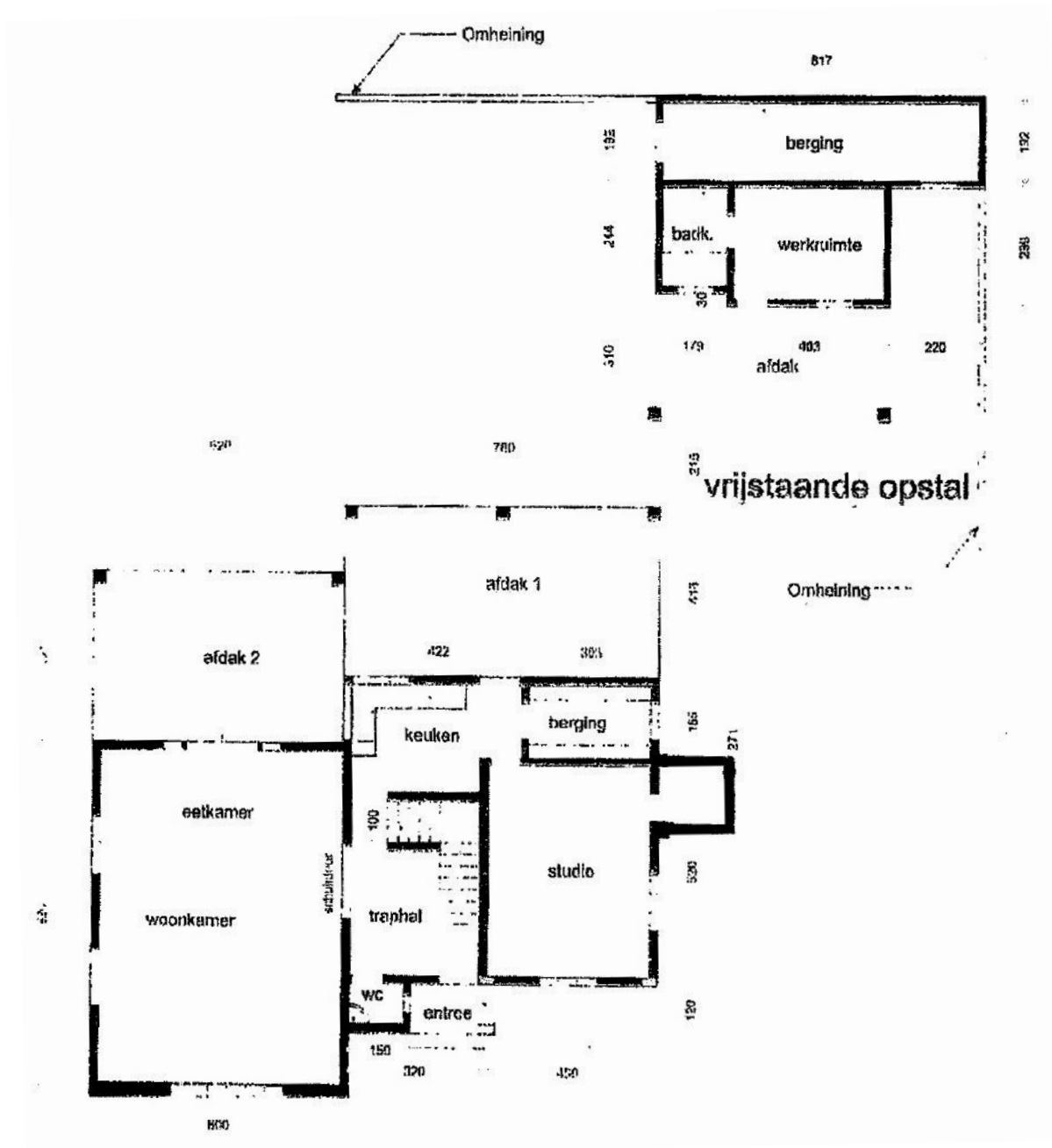
Drawn in Oranjestad, Aruba

Ever Tech n.v.



Ing. N. Evertsz
Appraiser

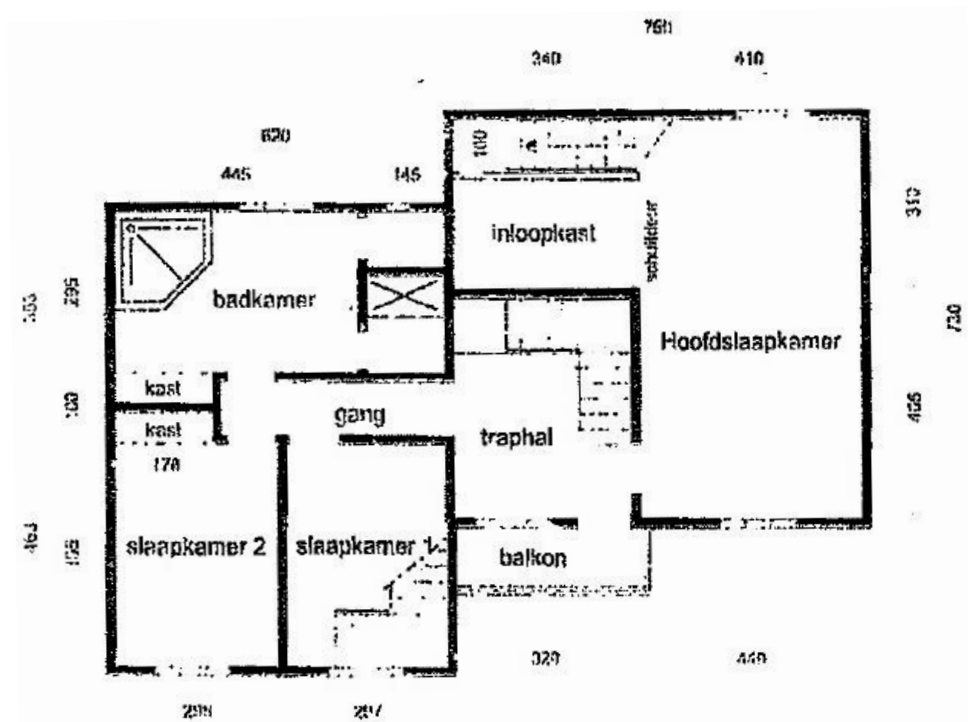
Floorplan:



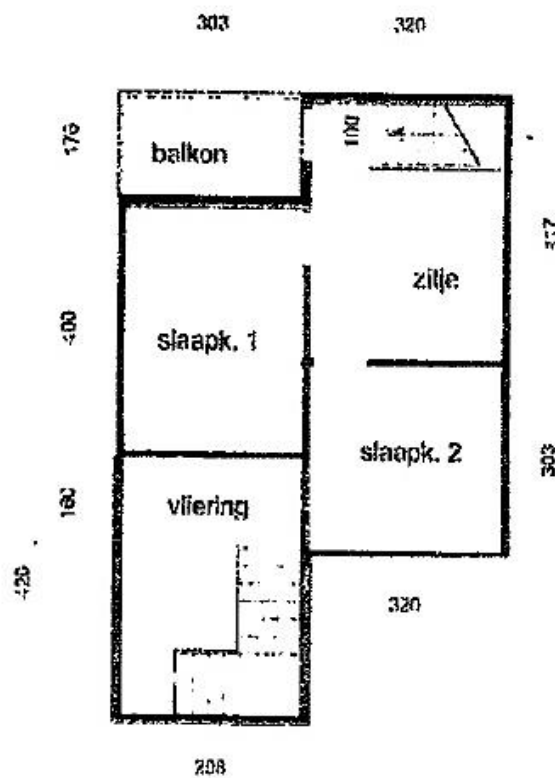
Ground Floor

* Floorplan are from third party plans received by client.

Floorplan:



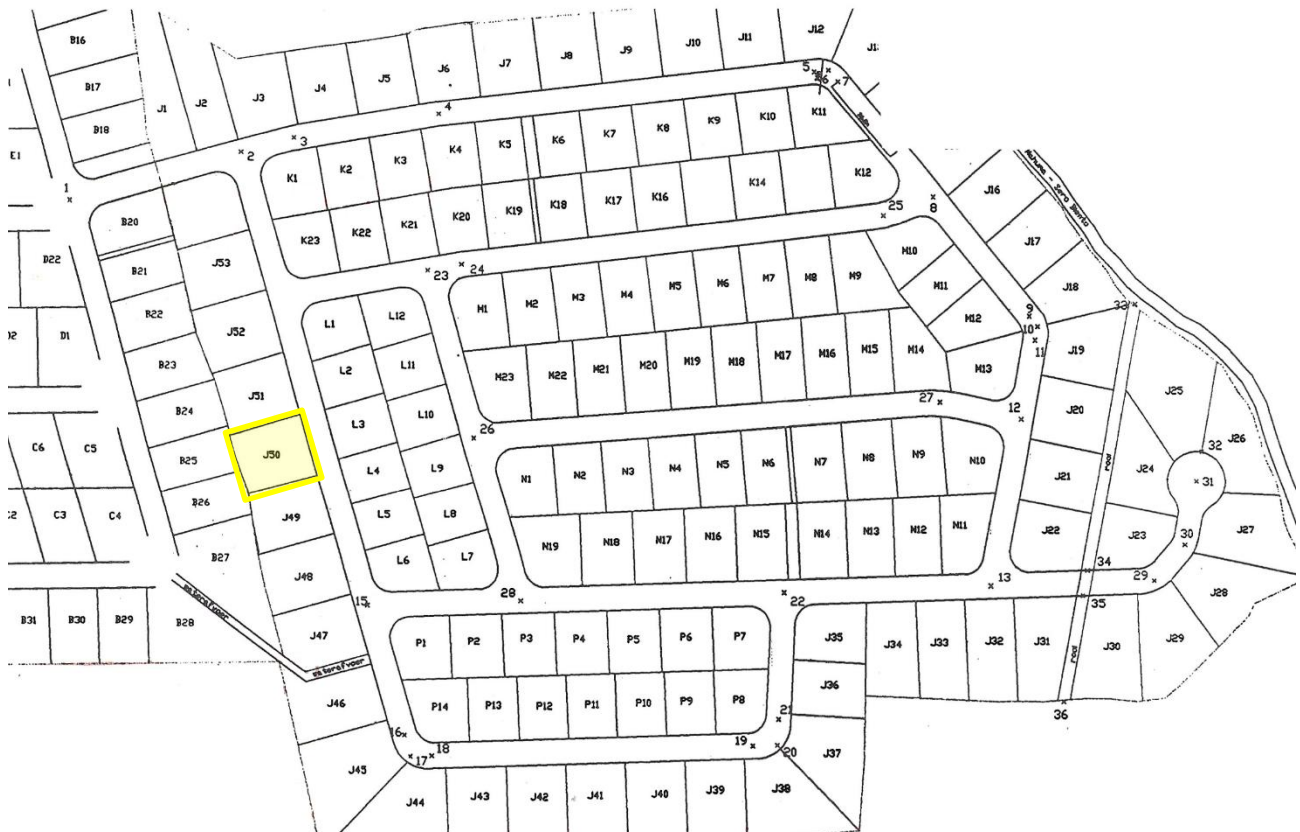
Second Floor



Third Floor / Attic

*** Floorplan are from third party plans received by client.**

Siteplan:



Pictures of the Dwelling House:



Pictures of the Dwelling House:



Cadastral Extract:**Dienst Landmeetkunde en
Vastgoedregistratie Aruba**Pagina 1 van 2
Datum 16-1-2026
Tijd 9:10**Kadastraal uittreksel (object) beperkt**

Registratie bijgewerkt t/m	14-1-2026
Inzage per	16-1-2026
Referentie	2026-0441
Prijs uittreksel	AWG 16,00

Kadastrale aanduiding object

Kadastrale aanduiding	1 T 40
Index	D4276

Objectgegevens

Grootte	Woonhuis en erf, ong. 727 m ²
Omschrijving	Kadastraal perceel
Herkomst	1-T-1
Bladnummer	Wayaca 365
Locatie	Aruba

Objectaantekening	Bijzonderheid
Datum ingang	
Geldig tot	
Omschrijving	C 375/39; C 485/74

Gerechtigde 1/2 Eigendom

Naam	MARSAN SANDY LACLÉ
Persoonsnummer	5048462
Geboren	15-7-1993
Geslacht	Man
Burgerlijke staat	Ongehuwd en nimmer gehuwd geweest
Beroep	Zakenman
Geboorteland	Aruba
Woonadres	Sero Lopez 5 B Aruba

Rechten

Recht verkregen bij	C register deel/nummer 1248/17
Type akte	Verkoop en koop koopprijs AWG 690.000,00 ingeschreven op 1-8-2023 14:45:00 verleden op 31-7-2023 voor mr. C.A. Tromp van NewLeaf Notary

Gerechtigde 1/2 Eigendom

Naam	NÁOMY GAIL TROMP
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Dienst Landmeetkunde en Vastgoedregistratie te Aruba
Sabana Blanco 68 Oranjestad Aruba
tel: (+297) 5 288 388, email: inzages@dlv.aw

Bali



Cadastral Extract:**Dienst Landmeetkunde en
Vastgoedregistratie Aruba**Pagina 2 van 2
Datum 16-1-2026
Tijd 9:10

Kadastraal uittreksel (object) beperkt

Persoonsnummer	5057188
Geboren	12-11-1995
Geslacht	Vrouw
Burgerlijke staat	Ongehuwd en nimmer gehuwd geweest
Beroep	Groepsleider
Geboorteplaats	Groningen
Geboorteland	Nederland
Woonadres	Moko 268 Aruba

Rechten

Recht verkregen bij	C register deel/nummer 1248/17
Type akte	Verkoop en koop koopprijs AWG 690.000,00 ingeschreven op 1-8-2023 14:45:00 verleden op 31-7-2023 voor mr. C.A. Tromp van NewLeaf Notary

In dit uittreksel zijn eventuele hypotheeken en beslagen buiten beschouwing gelaten.

Dienst Landmeetkunde en Vastgoedregistratie te Aruba
Sabana Blanco 68 Oranjestad Aruba
tel: (+297) 5 288 388, email: inzages@dlv.aw

Bali

