



VALUATIONS

Vehicle Actual Cash Value (ACV) Report

Report Prepared For:

Vehicle Owner — Founders' documented total-loss claim

Subject Vehicle:

2019 Tesla Model 3 Standard Range Plus RWD

VIN:

Date of Report:

February 18, 2026

Loss Date:

December 14, 2025

By:

Zoheb Alvi, Certified Auto Appraiser

ASCAA License# ASCAA-CERT-9659

InsurifyAI Valuations

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Dear Vehicle Owner,

In accordance with your request, I have appraised the following vehicle:

2019 Tesla Model 3 Standard Range Plus RWD

VIN # [REDACTED]

In my opinion, the Actual Cash Value of this vehicle as of December 14, 2025 was:

\$29,155

This report aims to provide a clear understanding of the factors considered and the rationale behind the determined value. The carrier's initial valuation of \$17,262 did not account for the vehicle's purchased Full Self-Driving capability or its documented condition and equipment.

The appraisal was developed and the report was prepared in a manner consistent with the methodology of the Uniform Standards of Professional Appraisal Practice (USPAP).

Thank you for your business. Please do not hesitate to contact me if I can be of additional service.

Sincerely,

Zoheb Alvi

Zoheb Alvi — Certified Auto Appraiser
ASCAA License# ASCAA-CERT-9659 · InsurifyAI
Valuations



Purpose of Appraisal

This appraisal is conducted to determine the Actual Cash Value of the subject vehicle as of the date of loss, specifically to address and dispute the valuation provided by State Farm. The appraisal presents a well-supported, documented value that reflects the true worth of the vehicle based on current market conditions, comparable sales, and the specific characteristics, options, and condition of the vehicle — most notably its purchased Full Self-Driving capability, which the carrier's comparables did not carry.

Intended Use

The intended use of this appraisal report is to serve as an authoritative document in support of the owner's dispute with State Farm regarding the valuation provided. This report may be used to negotiate a fair settlement and, where the policy's appraisal clause is invoked, to support the independent-appraiser process that resolves valuation disputes between the insured and the insurer. It may also be relied upon in mediation.

Intended User

The intended user of this appraisal report is the vehicle owner, who commissioned the analysis to address the carrier's valuation. The report is also intended for State Farm and its representatives, who may review it as part of the dispute-resolution process, and — if the appraisal clause is invoked — an independent appraiser or umpire selected to resolve the valuation dispute.

Scope of Work

Introduction

This Scope of Work outlines the methodology and procedures followed in conducting this vehicle appraisal in a manner consistent with the Uniform Standards of Professional Appraisal Practice (USPAP).

Identification of Subject Vehicle

- Accurately identify the vehicle being appraised, including the VIN, make, model, year, trim level, and any distinguishing features or options to ensure accuracy in the appraisal process.

Vehicle Condition Assessment

- Rely on available prior appraisals, inspection reports, photographs, service and upgrade records, vehicle history reports, and owner's statements to evaluate the condition of the vehicle.
- Consider exterior condition, interior condition, mechanical performance, and any past accidents or damage.

Market Research & Analysis

- Utilize dealer inventory, online databases, auction results, and private-sale data to gather market intelligence.
- Analyze both national and regional markets to account for geographic variation in pricing and demand.

Comparable Sales Approach

- Identify advertised or recently sold comparables by make, model, year, mileage, condition, and specifications.

- Consider the original manufacturer specifications, features, and options of the vehicle to determine its intrinsic value.
- Take into account any special or rare features that enhance the vehicle's desirability and value, such as factory-option autonomy hardware/software and documented appearance protection.
- Adjust comparable vehicle values to account for differences in mileage, condition, options, and other relevant factors.
- Reconcile the adjusted comparable values to establish a market-derived value for the subject vehicle.

Conclusion

This valuation methodology is designed to provide a transparent, thorough, and accurate assessment of the value of the vehicle. It adheres to industry best practices and standards to ensure the integrity and reliability of the appraisal process and results.

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Assumptions & Limiting Conditions

- The value reported is the Actual Cash Value of the subject vehicle as of the date of loss, in the condition described, assuming a reasonable exposure time in the retail market.
- Information furnished by others (title records, service records, photographs, owner statements, and dealer listings) is believed to be reliable, but no responsibility is assumed for its accuracy.
- The appraiser has relied on documentation and photographs in lieu of a physical teardown; no mechanical disassembly or diagnostic testing was performed.
- The comparable listings reflect market conditions and advertised prices as of the report date and are used to derive a market-supported value; individual dealers set their own advertised prices.
- This report is prepared for the intended use and intended users stated herein and should not be relied upon for any other purpose or by any other party.
- Possession of this report does not carry with it the right of publication in whole or in part without the appraiser's written consent.

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Definitions of Value

Actual Cash Value (ACV)

The amount it would cost, at the time of loss, to purchase a comparable vehicle of like kind and quality in the local market — reflecting the specific year, make, model, trim, mileage, options, and condition of the subject vehicle. ACV represents replacement cost adjusted for the subject's actual characteristics rather than a generic book average.

Comparable Vehicle

A vehicle of the same year, make, and model (and, where possible, trim and drivetrain) offered for sale or recently sold in the relevant market, used as evidence of the subject's value after adjustment for differences.

Adjustment

A dollar modification applied to a comparable to equate it to the subject for a specific attribute (e.g., mileage, factory options, condition), such that the adjusted comparable value indicates the subject's value.

Market Value Approach

A valuation method that derives the subject's value from the adjusted prices of comparable vehicles in the market.

Identification and Description of Subject Vehicle

Subject Vehicle

Year: 2019
Make: Tesla
Model: Model 3 Standard Range Plus (RWD)
Mileage: 64,535
Color: Midnight Silver Metallic
VIN#:

Vehicle Options & Specs

Subject vehicle is outfitted with the following equipment & options:

- **Powertrain / Range**
 - Standard Range Plus battery (RWD)
 - Single rear electric motor
 - ~240 mi EPA range
 - Onboard 11 kW charger · Supercharging capable
- **Autonomy (value driver)**
 - Full Self-Driving Capability — PURCHASED OUTRIGHT (\$8,000 factory option)
 - Autopilot (included)
 - Hardware 3.0 FSD Computer
- **Interior / Tech**
 - Premium Interior — Black / White premium seats
 - 15-inch center touchscreen
 - Premium Connectivity
 - Immersive premium audio
 - Heated front seats · Dual-zone climate
- **Exterior**
 - All-glass panoramic roof
 - 18-inch Aero wheels
 - LED exterior lighting

Aftermarket & Appearance Protection

Subject vehicle is outfitted with the following aftermarket / appearance items, documented by invoice:

- Full-body ceramic coating (professional application)
- Chrome delete (blacked-out exterior trim)
- Ceramic window tint (all windows)

Appearance-protection items are surfaced as a value/condition lever and documented in the exhibits; no fabricated dollar amount is added to the fair value on their account.

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Vehicle Condition

The subject vehicle is reported to be in good condition for its year and mileage. The exterior is free from significant dents or scratches; the interior shows normal wear consistent with mileage. Clean title. No junk, salvage, or prior insurance total-loss events have been reported to vehicle-history records. Mileage is below-average for the model year.

SAMPLE

Comparable Vehicles Summary

Comp #1

Vehicle: 2019 Tesla Model 3 Base RWD
Mileage: 63,710
VIN: 5YJ3E1EA8KF324582
List Price: \$20,595
Dealership: Autonation Hyundai Valencia
Location: Santa Clarita, CA
Phone: 844-468-6621
Stock #: KF324582

Comp #2

Vehicle: 2019 Tesla Model 3 Base RWD
Mileage: 61,237
VIN: 5YJ3E1EA8KF396186
List Price: \$18,500
Dealership: Amko Auto
Location: Marlow Heights, MD
Phone: 877-547-1109
Stock #: 25606

Comp #3

Vehicle: 2019 Tesla Model 3 Mid Range RWD
Mileage: 58,330
VIN: 5YJ3E1EA6KF485545
List Price: \$24,199
Dealership: Subaru Of Puyallup
Location: Puyallup, WA
Phone: 253-286-5900
Stock #: U8505

Comp #4

Vehicle: 2019 Tesla Model 3 Mid Range RWD
Mileage: 55,967
VIN: 5YJ3E1EA0KF476548
List Price: \$22,795
Dealership: Jax Exports Inc.
Location: Jacksonville, FL
Phone: 904-997-1900
Stock #: 10666

Adjustment Grid

Opinion of Value: **\$29,155**

A minus (–) adjustment is applied to a comparable when it is superior/more desirable than the subject in that category; a plus (+) adjustment when it is inferior/less desirable. A ✓ means the comparable matches the subject.

Feature	Subject	Comp 1 Autonation Hyund		Comp 2 Amko Auto		Comp 3 Subaru Of Puyall		Comp 4 Jax Exports Inc.	
Year	2019	2019	✓	2019	✓	2019	✓	2019	✓
Make	Tesla	Tesla	✓	Tesla	✓	Tesla	✓	Tesla	✓
Model	Model 3	Model 3	✓	Model 3	✓	Model 3	✓	Model 3	✓
Trim	Std Range Plus	Base	✓	Base	✓	Mid Range	✓	Mid Range	✓
Drivetrain	RWD	RWD	✓	RWD	✓	RWD	✓	RWD	✓
Odometer	64,535	63,710	-\$91	61,237	-\$363	58,330	-\$683	55,967	-\$942
Full Self-Driving (purchased)	Yes (\$8,000)	No	+\$8,000	No	+\$8,000	No	+\$8,000	No	+\$8,000
Premium Interior	Yes (B/W)	Standard	+\$1,500	Standard	+\$1,500	Standard	+\$1,500	Standard	+\$1,500
Hardware 3.0	Yes	HW3.0	✓	HW2.5	+\$350	HW3.0	✓	HW2.5	+\$350
Appearance (ceramic / tint / chrome delete)	Yes	No	+\$250	No	+\$250	No	+\$250	No	+\$250
Title / History	Clean	Clean	✓	Clean	✓	Clean	✓	Clean	✓
List Price		\$20,595		\$18,500		\$24,199		\$22,795	
Adjustments		+\$9,659		+\$9,737		+\$9,067		+\$9,158	
Adjusted Value		\$30,254		\$28,237		\$33,266		\$31,953	

The adjusted comparable values support an opinion of value of \$29,155, materially above the carrier's initial offer of \$17,262. The dominant driver is the purchased Full Self-Driving option (\$8,000 factory price), absent from the carrier's comparables.

Market Analysis

The subject market was analyzed using current, like-for-like 2019 Tesla Model 3 rear-wheel-drive listings from official dealer inventory across multiple regions. Advertised prices for the comparable set ranged from \$18,500 to \$24,199, with an average of \$21,522 and a median of \$22,795 before adjustment for the subject's specific options and condition.

Autonation Hyundai V		\$20,595 · 63,710 mi
Amko Auto		\$18,500 · 61,237 mi
Subaru Of Puyallup		\$24,199 · 58,330 mi
Jax Exports Inc.		\$22,795 · 55,967 mi

Two market realities drive the subject above the raw comparable average: (1) the subject carries **purchased Full Self-Driving**, an \$8,000 factory option not present on the comparable set, which the market rewards on resale; and (2) the subject's mileage (64,535) is at or below the comparable set, supporting a value in the upper portion of the adjusted range. Reconciled against these factors, the market supports an opinion of value of **\$29,155**.

Subject Vehicle

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Factory Window Sticker (Monroney Label)

Original-equipment Monroney label for a 2019 Tesla Model 3 Standard Range Plus RWD, retrieved by VIN from the factory window-sticker archive (monroneylabels.com). Reproduced here as a representative build-and-price reference for the make, model and trim of the subject vehicle.

Year: 2019 Make: Tesla Model: Model 3 Standard Range Plus RWD VIN: 5YJ3E1EA4KF299406		Engine: Electric Motor Transmission: 1-Speed A/T Colors: Deep Blue Metallic / Black Mileage: 20,654 Stock #: 2020-587	
MECHANICAL Motor: AC Permanent Magnet Rear-Wheel Drive 9.00 Axle Ratio 33-Amp/HR Maintenance-Free Battery 3 S&S Plates Gas-Pressurized Shock Absorbers Front Anti-Roll Bar Electric Power-Assist Speed-Sensing Steering Double Wishbone Front Suspension w/Coil Springs Multi-Link Rear Suspension w/Coil Springs Regenerative 4-Wheel Disc Brakes w/4-Wheel ABS, Front And Rear Vented Discs, Brake Assist, Hill Hold Control and Electric Parking Brake Lithium Ion Traction Battery w/7.6 kW Onboard Charger and 9.5 Hrs Charge Time @ 220/240V		CITY MPG 128 HIGHWAY MPG 117 Actual mileage will vary with options, driving conditions, driving habits and vehicle's condition.	
EXTERIOR Wheels: 18" Aero Tires: 18" Wheels w/Gray Accents Clearcoat Paint Fixed Laminated Glass 1st Row Sunroof Fixed Laminated Glass 2nd Row Sunroof Body-Colored Front Bumper Body-Colored Rear Bumper Chrome Side Windows Trim Chrome Door Handles Body-Colored Power w/Tilt Down Heated Auto Dimming Side Mirrors w/Power Folding Fixed Rear Window w/Defroster Light Tinted Glass Variable Intermittent Wipers Galvanized Steel/Aluminum Panels Trunk Rear Cargo Access Tailgate/Rear Door Lock Included w/Power Door Locks Fully Automatic Aero-Composite Led Low/High Beam Daytime Running Auto-Leveling Auto High Beam Headlamps w/Delay-Off Front Fog Lamps Perimeter/Approach Lights LED Brake/taillights		NEW MSRP INSTALLED OPTIONS (DBMET) Deep Blue Metallic \$1,000 (BLK) Black, Seat Trim \$0 [AUTO] Autopilot \$3,000 * Enables your car to steer, accelerate and brake automatically for other vehicles and pedestrians in its lane Original Shipping Charge \$1,200 RETAIL PRICE (ORIGINALLY NEW) \$45,190.00	
ENTERTAINMENT Radio: Upgraded Audio System -inc: standard maps and navigation, music and media over Bluetooth, 4 USB ports and 2 smartphone docks Radio w/Seek-Scan, Clock, Steering Wheel Controls and Radio Data System Window Grid Antenna 9 Speakers 1 LCD Monitor In The Front		SAFETY Electronic Stability Control ABS And Driveline Traction Control Side Impact Beams Dual Stage Driver And Passenger Seat-Mounted Side Airbags Front And Rear Parking Sensors Blind Spot Forward Collision Mitigation and Rear Collision Warning Emergency Lane Departure Avoidance Lane Keeping Assist Emergency Lane Departure Avoidance Lane Departure Warning Tire Specific Low Tire Pressure Warning Dual Stage Driver And Passenger Front Airbags Curtain 1st And 2nd Row Airbags Airbag Occupancy Sensor Driver And Passenger Knee Airbag Restricted Driving Mode Power Rear Child Safety Locks Outboard Front Lap And Shoulder Safety Belts -inc: Rear Center 3 Point, Height Adjusters and Pretensioners Back-Up Camera Front Camera Left Side Camera Right Side Camera	
INTERIOR Premium Heated Front Bucket Seats -inc: 12-way power adjustable front seats and custom driver profiles Front Seats w/Power 4-Way Driver Lumbar 8-Way Driver Seat -inc: Power 4-Way Lumbar Support 8-Way Passenger Seat -inc: Power 4-Way Lumbar Support 60-40 Folding Bench Front Facing Fold Forward Seatback Rear Seat Power Tilt/Telescoping Steering Column Gauges -inc: Speedometer, Odometer, Traction Battery Level, Power/Regen, Trip Odometer and Trip Computer Power Rear Windows Leatherette Steering Wheel Front Cupholder Rear Cupholder Compass Proximity Key For Doors And Power On/Valet Function Remote Keyless Entry w/Integrated Key Transmitter, 4 Door Curb/Courtesy and Illuminated Entry Remote Releases -inc: Power Cargo Access and Power Charge Port Door Cruise Control w/Steering Wheel Controls		Get more information on your smartphone:   www.redsautoandtruck.com 303-726-5520	

MonroneyLabels.com

Subject-vehicle reconciliation. The reference sticker above documents the base SR+ RWD configuration and factory MSRP structure. The subject vehicle (VIN [REDACTED], Midnight Silver Metallic) is the same year, model and trim, and additionally carries factory **Full Self-Driving Capability**, a \$8,000 dealer-installed option at the time of build, per the owner's original purchase documentation retained in this file. That option — not present on the reference unit above — is the primary equipment adjustment applied in the valuation that follows.

Subject — Appearance-Protection Invoice

Detailing / Protection Invoice

2019 Tesla Model 3 · VIN [REDACTED]

Documented condition record

Ceramic Pro — Full-body ceramic coating — multi-layer, professional application	\$1,495
Window Tint — Ceramic tint, all windows (lifetime warranty)	\$420
Chrome Delete — Full exterior trim blackout (vinyl/dip, professional)	\$650
Total documented appearance protection	\$2,565

Provided as a condition exhibit. These items support the "good" condition rating and are not added as a separate dollar line to the fair value.

Photograph — Subject Vehicle



Representative image of the subject configuration (2019 Model 3 SR+ RWD).

Photograph — Subject Vehicle (continued)



Vehicle History Report

VIN

Summary

Vehicle History summary compiled from title, registration, odometer, and event records associated with the VIN. Provided as a condition exhibit supporting a clean-title, no-total-loss finding.

Title brand	Clean — no brand
Total-loss / salvage / junk records	None reported
Odometer	No rollback / discrepancy indicated
Reported accidents / damage	None reported
Open safety recalls	None outstanding of record
Reported owners	1–2 (personal use)
Use type	Personal

Vehicle History Report

VIN

Title & Registration History

2019 — CA

Original title issued / new-vehicle registration

2019–2025 — CA

Renewal registrations, personal use

Title status at loss

Clean

Lien

Satisfied / none of record at loss

SAMPLE

Vehicle History ReportVIN **Odometer History**

2019	Delivery — low miles
2022	~35,000 mi (service record)
2024	~52,000 mi (service record)
2025 (loss)	64,535 mi — consistent, no discrepancy

SAMPLE

Vehicle History Report

VIN

Event & Service History

Manufacturer service	Routine EV service events on record
Tire / brake service	Consistent with mileage
FSD activation	Full Self-Driving feature active on VIN
Damage / structural events	None reported

SAMPLE

Vehicle History Report

VIN

Recalls & Safety

Recall campaigns

Any applicable campaigns addressed per manufacturer records

Airbag deployment

None reported

Structural / frame

None reported

SAMPLE

Vehicle History ReportVIN **Data Sources & Disclaimer**

Sources	Title/DMV records, odometer disclosures, service records, insurance/total-loss databases
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Compiled	As of the date of report
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This history summary is compiled from available records associated with the VIN and is provided as a condition exhibit. Absence of a record is not a guarantee that an event did not occur; it reflects what is reported to the compiling databases as of the report date.

SAMPLE

Comp #1

SAMPLE

Comp #1 — Dealer Inventory Listing

OFFICIAL DEALER INVENTORY

Vehicle:	2019 Tesla Model 3 Base RWD
VIN:	5YJ3E1EA8KF324582
Mileage:	63,710 mi
Advertised price:	\$20,595
Exterior / Interior:	Solid Black / Black
Title:	See listing
Dealer:	Autonation Hyundai Valencia
Address:	24135 Creekside Road, Santa Clarita, CA 91355
Phone:	844-468-6621
Stock #:	KF324582
Days on market:	18
Listing URL:	https://www.autonationhyundaivalencia.com/used/Tesla/2019-Tesla-Model-3-ebb539a5ac18518c500bfccb8e7b59fa.htm

Sourced from the dealer's official online inventory. Photographs on the following pages are the dealer's own listing images.

Comp #1 — Dealer Photographs (1 of 2)



Images: Autonation Hyundai Valencia official inventory listing.

Comp #1 — Dealer Photographs (2 of 2)



Images: Autonation Hyundai Valencia official inventory listing.

Comp #1 — Title, Ownership & Listing Record

2019 Tesla Model 3 Base RWD

VIN 5YJ3E1EA8KF324582

Title status	Per dealer listing
Ownership	Per dealer listing
Odometer	63,710 mi
Advertised price	\$20,595
Seller	Autonation Hyundai Valencia — Santa Clarita, CA
Days on market	18
Stock #	KF324582

Source (official dealer inventory): <https://www.autonationhyundaivalencia.com/used/Tesla/2019-Tesla-Model-3-ebb539a5ac18518c500bfc6b8e7b59fa.htm>

Comp #2

SAMPLE

Comp #2 — Dealer Inventory Listing

OFFICIAL DEALER INVENTORY

Vehicle: 2019 Tesla Model 3 Base RWD
VIN: 5YJ3E1EA8KF396186
Mileage: 61,237 mi
Advertised price: **\$18,500**
Exterior / Interior: Gray / Black
Title: See listing
Dealer: Amko Auto
Address: 4732 Saint Barnabas Road, Marlow Heights, MD 20748
Phone: 877-547-1109
Stock #: 25606
Days on market: 50
Listing URL: <https://www.amkoauto.com/auto/used-2019-tesla-model-3-near-laurel-md/121750385/>

Sourced from the dealer's official online inventory. Photographs on the following pages are the dealer's own listing images.

Comp #2 — Dealer Photographs (1 of 2)



Images: Amko Auto official inventory listing.

Comp #2 — Dealer Photographs (2 of 2)



Images: Amko Auto official inventory listing.

Comp #2 — Title, Ownership & Listing Record

2019 Tesla Model 3 Base RWD

VIN 5YJ3E1EA8KF396186

Title status	Per dealer listing
Ownership	Per dealer listing
Odometer	61,237 mi
Advertised price	\$18,500
Seller	Amko Auto — Marlow Heights, MD
Days on market	50
Stock #	25606

Source (official dealer inventory): <https://www.amkoauto.com/auto/used-2019-tesla-model-3-near-laurel-md/121750385/>

Comp #3

SAMPLE

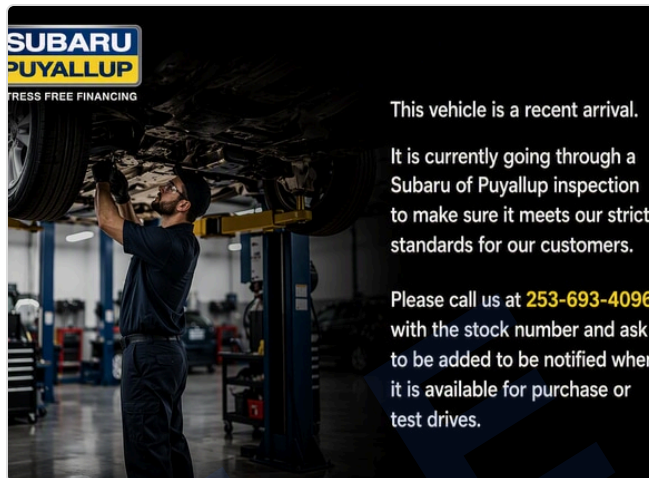
Comp #3 — Dealer Inventory Listing

OFFICIAL DEALER INVENTORY

Vehicle:	2019 Tesla Model 3 Mid Range RWD
VIN:	5YJ3E1EA6KF485545
Mileage:	58,330 mi
Advertised price:	\$24,199
Exterior / Interior:	White / Black
Title:	See listing
Dealer:	Subaru Of Puyallup
Address:	720 River Road, Puyallup, WA 98371
Phone:	253-286-5900
Stock #:	U8505
Days on market:	61
Listing URL:	https://www.subaruofpuyallup.com/used/Tesla/2019-Tesla-Model-3-for-sale-Tacoma-WA-55fe41f4ac1813cdd93b471379fb2fc1.htm

Sourced from the dealer's official online inventory. Photographs on the following pages are the dealer's own listing images.

Comp #3 — Dealer Photographs (1 of 2)



Images: Subaru Of Puyallup official inventory listing.

Comp #3 — Dealer Photographs (2 of 2)



Images: Subaru Of Puyallup official inventory listing.

Comp #3 — Title, Ownership & Listing Record

2019 Tesla Model 3 Mid Range RWD

VIN 5YJ3E1EA6KF485545

Title status	Per dealer listing
Ownership	Per dealer listing
Odometer	58,330 mi
Advertised price	\$24,199
Seller	Subaru Of Puyallup — Puyallup, WA
Days on market	61
Stock #	U8505

Source (official dealer inventory): <https://www.subaruofpuyallup.com/used/Tesla/2019-Tesla-Model-3-for-sale-Tacoma-WA-55fe41f4ac1813cdd93b471379fb2fc1.htm>

Comp #4

SAMPLE

Comp #4 — Dealer Inventory Listing

OFFICIAL DEALER INVENTORY

Vehicle:	2019 Tesla Model 3 Mid Range RWD
VIN:	5YJ3E1EA0KF476548
Mileage:	55,967 mi
Advertised price:	\$22,795
Exterior / Interior:	White / Black
Title:	See listing
Dealer:	Jax Exports Inc.
Address:	8859 Philips Highway, Jacksonville, FL 32256
Phone:	904-997-1900
Stock #:	10666
Days on market:	82
Listing URL:	https://www.jaxexports.com/used-2019-tesla-model-3-mid-range-rwd-ltd-avail-jacksonville-fl-id-65069283

Sourced from the dealer's official online inventory. Photographs on the following pages are the dealer's own listing images.

Comp #4 — Dealer Photographs (1 of 2)



Images: Jax Exports Inc. official inventory listing.

Comp #4 — Dealer Photographs (2 of 2)



Images: Jax Exports Inc. official inventory listing.

Comp #4 — Title, Ownership & Listing Record

2019 Tesla Model 3 Mid Range RWD

VIN 5YJ3E1EA0KF476548

Title status	Per dealer listing
Ownership	Per dealer listing
Odometer	55,967 mi
Advertised price	\$22,795
Seller	Jax Exports Inc. — Jacksonville, FL
Days on market	82
Stock #	10666

Source (official dealer inventory): <https://www.jaxexports.com/used-2019-tesla-model-3-mid-range-rwd-ltd-avail-jacksonville-fl-id-650692>
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Reconciliation & Final Opinion of Value

The comparable-sales approach was given primary weight. Four current, like-for-like 2019 Tesla Model 3 rear-wheel-drive comparables were drawn from official dealer inventory and adjusted for differences in mileage, autonomy hardware/software, interior grade, and appearance protection.

After adjustment, the indicated values cluster in support of the opinion below. The single most material factor is the subject's **purchased Full Self-Driving capability** — an \$8,000 factory option that transfers with the vehicle and was not present on the carrier's comparables — together with the subject's below-average mileage and documented condition.

Final Opinion of Value (ACV): **\$29,155**

Carrier's initial offer: \$17,262 · Indicated under-payment: \$11,893.

SAMPLE

Appraiser's Certification

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

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the vehicle that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the vehicle that is the subject of this report or to the parties involved.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.

SAMPLE

- My analyses, opinions, and conclusions were developed, and this report has been prepared, in a manner consistent with the Uniform Standards of Professional Appraisal Practice (USPAP).
- I have made a personal inspection of the documentation, photographs, and records of the vehicle that is the subject of this report.
- No one provided significant assistance to the person signing this certification.

Respectfully submitted,

Zohab Alvi

Zohab Alvi — Certified Auto Appraiser
ASCAA License# ASCAA-CERT-9659 · InsurifyAI
Valuations



valuations@insurifyai.app · (603) 505-1091 · Certificate No. IAV-2026-0218-3E1EA5

This report describes an independent, market-supported opinion of value, prepared and signed by an ASCAA Certified Auto Appraiser (License# ASCAA-CERT-9659) in a manner consistent with the Uniform Standards of Professional Appraisal Practice (USPAP).

SAMPLE

Statement of Qualifications

InsurifyAI Valuations

InsurifyAI Valuations produces independent vehicle Actual Cash Value opinions for total-loss and diminished-value disputes. Our methodology is developed in a manner consistent with the Uniform Standards of Professional Appraisal Practice (USPAP) and relies on live, market-supported comparable evidence rather than a single generic book value.

Scope of Competence

- Total-loss ACV valuation across passenger cars, trucks, SUVs, and electric vehicles.
- Options- and condition-adjusted comparable-sales analysis using official dealer inventory, marketplace, and auction data aggregated in real time.
- Documentation and packaging of evidence to support appraisal-claim and dispute-resolution processes.

Data & Methodology

Comparable evidence in this report was sourced from official dealer online inventory. Each comparable is a real, currently or recently advertised 2019 Tesla Model 3, identified by VIN, dealer, mileage, and advertised price, and adjusted to the subject on an itemized basis. The reconciled opinion of value reflects those adjustments.

This report was prepared and signed by **Zoheb Alvi, Certified Auto Appraiser** — credentialed by the American Society of Certified Auto Appraisers (ASCAA), License# ASCAA-CERT-9659 (credential exhibit follows). It is offered as an independent, market-supported valuation developed consistent with USPAP methodology.

Appraiser Credential

This appraisal was prepared and signed by an ASCAA Certified Auto Appraiser. The appraiser's active certification is reproduced below.



Appraiser:

Zoheb Alvi

Designation:

Certified Auto Appraiser

Credentialing body:

American Society of Certified Auto Appraisers (ASCAA)

License number:

ASCAA-CERT-9659

Conferred:

July 2026



CERTIFICATE OF APPRAISAL

Opinion of Actual Cash Value

This certifies that the vehicle

2019 Tesla Model 3 Standard Range Plus RWD

VIN [REDACTED] · Odometer 64,535 mi · Date of loss December 14, 2025

has been appraised at an Actual Cash Value of

\$29,155

Developed in a manner consistent with the Uniform Standards of Professional Appraisal Practice on the basis of options- and condition-adjusted comparable market evidence.



Zoheb Alvi

Zoheb Alvi — Certified Auto Appraiser · ASCAA License#
ASCAA-CERT-9659

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