

# **APPRAISAL OF REAL PROPERTY**

# LOCATED AT:

515 Jenna Trl Dist 11; LL 20; Lot 20; Waterford S/D; Henry County McDonough, GA 30252

## FOR:

Wedgewood Inc 2015 Manhatten Beach Blvd Redondo Beach, CA 90278

## AS OF:

05/06/2022

# BY:

Sherry Pope

## LISPAP ADDENDUM

	OOI AI ADDENDON	File No. S22-0106
Wer Catamount Properties 2018	LLC	
rty Address 515 Jenna Trl		
McDonough	<sup>County</sup> Henry	State GA Zip Code 30252
Wedgewood Inc		
This report was prepared under the following US	OAR reporting antion:	
Appraisal Report T	nis report was prepared in accordance with USPAP Standards Rule 2-2(	(a).
Restricted Appraisal Report T	nis report was prepared in accordance with USPAP Standards Rule 2-2(	(b).
		. ,
Reasonable Exposure Time		
My opinion of a reasonable exposure time for the subjec	t property at the market value stated in this report is:	
A REASONABLE EXPOSURE TIME FO	OR THE SUBJECT PROPERTY AT THE OPINION	OF VALUE INDICATED IS ESTIMATED TO BE
)-90 DAYS AND WAS DERIVED BASE	D ON COMPARABLE SALES/LISTINGS WITHIN	THE SUBJECT'S MARKETING AREA.
Additional Certifications		
certify that, to the best of my knowledge and belief:		
I have NOT performed services, as an appraiser or	in any other capacity, regarding the property that is the subject of this re	eport within the
three-year period immediately preceding acceptant		
, , , , , , , , , , , , , , , , , , , ,	·	
I HAVE performed services, as an appraiser or in a	nother capacity, regarding the property that is the subject of this report v	within the three-year
period immediately preceding acceptance of this as	ssignment. Those services are described in the comments below.	
The statements of fact contained in this report a	re true and correct.	
·	s are limited only by the reported assumptions and limiting condi	itions and are my personal, impartial, and unbiased
rofessional analyses, opinions, and conclusions.		
	prospective interest in the property that is the subject of this repo	ort and no inersonal interest with respect to the parties
nvolved.	stoopoolite materials in the property that to the easyout of this tope	ore and no possessar microse man respect to the parties
	the subject of this report or the parties involved with this assign	nment
	ingent upon developing or reporting predetermined results.	inion.
		termined value or direction in value that favors the cause of
	t is not contingent upon the development or reporting of a predet	
	inment of a stipulated result, or the occurrence of a subsequent e	*
	veloped, and this report has been prepared, in conformity with th	ne uniform Standards of Professional Appraisal Practice that
were in effect at the time this report was prepared.		
	nal inspection of the property that is the subject of this report.	
	ifficant real property appraisal assistance to the person(s) signing	g this certification (if there are exceptions, the name of each
ndividual providing significant real property apprais	al assistance is stated elsewhere in this report).	
Additional Comments		
additional comments		
	<del></del>	
PRAISER:	SUPERVISORY APP	PRAISER: (only if required)
$\sim$	a de	
X O KY		
nature:	Signature:	
ne: Sherry Pope	Name:	
e Signed: 05/11/2022	Date Signed:	
e Certification #: CR241173	State Certification #:	
tate License #:	or State License #:	
	State:	
6: GA		ion or Lionnos
ration Date of Certification or License: 08/31/		
ctive Date of Appraisal: 05/06/2022	Supervisory Appraiser Insp	_
	Did Not	Exterior-only from Street Interior and Exterior

# **Exterior-Only Inspection Residential Appraisal Report**

File # S22-0106

			h an accurate,	and adequate								
Property Address 515 Jenna Trl			City	McDonou	igh			State	GA	Zip Code	30252	
Borrower Catamount Properties 201	8 LLC	Owner of Public Re	cord Aa	ron Colema	an			County	Henry	•		
Legal Description Dist 11; LL 20; Lot	20; Waterford S/	D; Henry Count	У									
Assessor's Parcel # 135G01020000			Tax Y	ear 2021				R.E. Tax	es \$ 7	,765		
Neighborhood Name Waterford			Map I	Reference	889-l	B-04		Census	Tract O	702.07		
Occupant Owner Tenant Va	acant	Special Assessmer	its \$ 0			X PUD	HOA	\$ 25	X	per year	per mor	nth
Property Rights Appraised Fee Simple	Leasehold	Other (describe)							-			
Assignment Type Purchase Transaction	Refinance Tr	ransaction	Other (describe)	Servicino	a							
Lender/Client Wedgewood Inc		Address	2015 Manha			Suite 100	Redo	ndo Be	each CA	90278	3	
Is the subject property currently offered for sale or has it	been offered for sale in the				2	.,	,	20			No	
Report data source(s) used, offering price(s), and date(s)	). <b>N</b>	No listings for the	subject with	in the last	12 m	onths as n	er FMI	S and/	or MLS			
	•	to nounge for the	o cabject with	iiii tiio idot	12 111	ionino do p	01 1 1112	.c ana,	OI WILO.			
I did did not analyze the contract for sale	for the subject purchase to	ransaction. Explain the res	ults of the analysis of	of the contract for	sale or	why the analysis	was not					
performed.	, ,					,,						
Contract Price \$ Date of Con	ıtract	Is the property se	eller the owner of pul	olic record?		Yes	No	Data Sour	ce(s)			
Is there any financial assistance (loan charges, sale conc					rrower?			Duta Court	00(0)	Г	Yes 🗆	No
If Yes, report the total dollar amount and describe the iter		ioni assistance, etc., to be	, paid by any party o	ii beliali di tile bo	niowei:					L	103	140
ii Yes, report the total dollar amount and describe the iter	ns to be paid.											
Note: Race and the racial composition of the neighbo	rhood are not appraisal f	actors.										
Neighborhood Characteristics			One-Unit Housing	Trends			One	-Unit Hous	sing	Pres	sent Land Use %	•
Location Urban Suburban	Rural Prop	erty Values 🔀 Inc	creasing	Stable	D	Declining	PRICE		AGE	One-Unit	7	70 %
Built-Up Over 75%  25-75%	Under 25% Dem	and/Supply Sh	ortage	In Balance	0	Over Supply	\$ (000)		(yrs)	2-4 Unit		0 %
Growth Rapid Stable	Slow Mark	eting Time 🔀 Un	der 3 mths	3-6 mths	По	Over 6 mths	400	Low	5	Multi-Fami	ily	0 %
	glesby Bridge Ro			wav (201: \^			650	High	35	Commerci	al	5 %
Highway (155).	g.Joby Dridge MC	, Last and O	Saur to riigili	(20 <i>)</i> , V	. 001		613	Pred.	20	Other	-	25 %
	t property is loca	ated in a suburb	an recidentie	l area know	vn ac	Modonous						
1 The Subject							•					
access to shopping, schools and w	orsnip tacilities v	па підпwаў (20)	. ічагкет арр	eai is aver	age a	anu consis	terit Wit	ıı otnei	сотра	i abie n	omes in	
this marketing area.	uniona)											
Market Conditions (including support for the above concl			ditions withir									
good financing rates available. Bas	ed on the sales l	history of the su	bject's marke	eting area, e	estim	nated mark	eting/ex	kposur	e time is	consid	dered to be	!
0 to 3 months.												
Dimensions See Plat Map		Area 2.47		Shap	<sup>pe</sup> Ir	rregular			View N;	Woods	,	
Specific Zoning Classification R1		Zoning Descripti	on Single	Family Res	sider	ntial						
Zoning Compliance Legal Nor	nconforming (Grandfathere	ed Use)	No Zoning	Illegal (describe)	)							
Is the highest and best use of subject property as improv	ed (or as proposed per pla	ans and specifications) the	present use?			X	Yes	No	lf No, descri	be		
								_				
Utilities Public Other (describe)		Public	Other (describe)			Off-site Improvem	nents - Type	)		Publi	c Private	
	Water	Public	Other (describe)			Charak		)				
		×	Other (describe)			Street Asph	alt	)		Publi		
Electricity	Sanitar	y Sewer 🔀	Other (describe)	Nap # 13:	,	Street Asph Alley None	alt		EMA Map Da	X		
Electricity 🔀 🗌	Sanitar No FEMA Flo	y Sewer X	FEMA N	Map # 13	,	Street Asph	alt		EMA Map Da	X		
Electricity	Sanitar  No FEMA Flot market area?	y Sewer X ood Zone X Yes	FEMA N	. 10	,	Street Asph Alley None	alt	FE		X	0/06/2016	
Electricity Gas Great Gr	Sanitar  No FEMA Flo  market area?  (easements, encroachment	y Sewer X  ood Zone X  Yes ts, environmental condition	FEMA M No If N ns, land uses, etc.)?	o, describe	151C	Street Asph Alley None C0115D	alt	FE		te 10	0/06/2016	
Electricity Gas Grand Gr	Sanitar  No FEMA Flo  market area?  (easements, encroachment	y Sewer X  ood Zone X  Yes ts, environmental condition	FEMA M No If N ns, land uses, etc.)?	o, describe	151C	Street Asph Alley None C0115D	alt	FE		te 10	0/06/2016	
Electricity  Gas  FEMA Special Flood Hazard Area  Yes  Are the utilities and off-site improvements typical for the  Are there any adverse site conditions or external factors	Sanitar  No FEMA Flo  market area?  (easements, encroachment	y Sewer X  ood Zone X  Yes ts, environmental condition	FEMA M No If N ns, land uses, etc.)?	o, describe	151C	Street Asph Alley None C0115D	alt	FE		te 10	0/06/2016	
Electricity Gas	Sanitar  No FEMA Fice market area? (easements, encroachment ns, easements, e	y Sewer X  ood Zone X  X Yes ts, environmental condition	FEMA M No If N	o, describe	151C	Street Asph Alley None C0115D	nalt	FE Yes	No No	te 10	D/06/2016	
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Electricity	Sanitar  No FEMA Fic market area?  (easements, encroachment ns, easements, e	y Sewer X on X o	FEMA No If No. I	uses were I	151C	Asph Alley None CO115D	Prior Ins	FE Yes	No No	te 10	D/06/2016  Dribe	
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Electricity  Gas  FEMA Special Flood Hazard Area  Yes  Are the utilities and off-site improvements typical for the  Are there any adverse site conditions or external factors in  No adverse environmental condition  Source(s) Used for Physical Characteristics of Property  Other (describe)  CompFlo  General Description  Units  One  One with Accessory Unit	Sanitar  No FEMA Fid market area?  (easements, encroachment ns, easements, e  A  Genee	y Sewer	FEMA No If N  Is, land uses, etc.)?  and/or land to  MLS Ass  Data So  He  FWA	o, describe  USES WERE I  SESSMENT AND TAXABLE  SESSMENT AND TAXABLE  GROWN AND TAXABLE  HWBB	151C	Street Asph Alley None C0115D  d.  ds C Air Fireplace	Prior Insy OmpFlomenities	FE PECTON	No None	te 10 If Yes, desc	D/06/2016  Dribe  ner	
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Electricity  Gas  FEMA Special Flood Hazard Area  Yes  Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors in the Area and the analysis of the Area (Compared to A	Sanitar  No FEMA Fic  reasements, encroachment  ns, easements, e  Genee  Concrete Slab  Full Basement  Partial Basement  Exterior Walls  Roof Surface  Gutters & Downspout  Window Type  Dishwasher  9 Rooms	y Sewer	FEMA No If No. If No. Is, land uses, etc.)?  and/or land Is and/or	o, describe  LISES WERE I  SESSMENT AND TAXABLE  LISES WERE I  SESSMENT AND TAXABLE  LISES WERE I  GAS  Air Conditioning  Air Conditioning  Washer/Dry  3.1 Bath(s)	notec	Street Asph Alley None C0115D  d.  ds a	Prior Ins ompFlo menities 2(s) # ck Bo Covere Ingrour Iron None scribe) Square	FE FEEt of Grod	None None Driveway Su Garage Carport Attache Built-in	te 10  If Yes, desc  roperty Owr  Car Si  ay #  frace  # # # # # # # # # # # # # # # # # # #	D/O6/2016  Dribe  Dribe	te 2 0
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Electricity  Gas  FEMA Special Flood Hazard Area  Yes  Are the utilities and off-site improvements typical for the lare there any adverse site conditions or external factors in the lare there any adverse environmental conditions.  No adverse environmental conditions  Source(s) Used for Physical Characteristics of Property  Other (describe)  CompFlo  General Description  Units  One One with Accessory Unit  of Stories  Type  Det. Att. S-Det/End Unit  Existing Proposed Under Const.  Design (Style)  Colonial  Year Built  2003  Effective Age (Yrs)  Appliances Refrigerator Range/Oven  Finished area above grade contains:  Additional features (special energy efficient items, etc.)	Sanitar  No FEMA Fic market area?  (easements, encroachment ns, easements, e  Gene Concrete Slab Full Basement Partial Basement Exterior Walls Roof Surface Gutters & Downspout Window Type Dishwasher 9 Rooms The	y Sewer	FEMA No If No If No Is, land uses, etc.)?  and/or land Is and/or l	o, describe  LISES WERE I  SESSMENT AND TAX  SESSMENT AND TAX  LIVE FOR TAX  GAS  Air Conditioning and  Washer/Dry  3.1 Bath(s)  7 efficient its	notec	Street Asph Alley None C0115D  d.  ds a	Prior Ins ompFlo menities 2(s) # ck Bo Covere Ingrour Iron None scribe) Square	Peet of Groceiling	None None Driveway Su Garage Carporl Attache Built-in	te 10  If Yes, description of the second of	D/O6/2016  Dribe  Dribe	te 2 0
Electricity  Gas  FEMA Special Flood Hazard Area  Yes  Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors in the Area and the Area an	Sanitar  No FEMA Fic market area?  reasements, encroachment ns, easements, e  Gene Concrete Slab Full Basement Partial Basement Exterior Walls Roof Surface Gutters & Downspout Window Type Dishwasher 9 Rooms The	y Sewer	FEMA No If No If No Is, land uses, etc.)?  and/or land Is and/or l	o, describe  LISES WERE I  SESSMENT AND TAX  SESSMENT AND TAX  LIVE FOR GROSS LIVE  ATTICON TAX  GAS  Air Conditioning  AIR Washer/Dry  3.1 Bath(s)  7 efficient its  10, etc.).	notec	ds Collision Woodsto Proch Other (de: 4,101. The subjection of the collision of the collisi	Prior Ins ompFlommenities e(s) # ck Bo Covere Ingrour Iron None scribe) Square	Peet of Gracelling	None None Driveway Su Garage Carport Attache Built-in pass Living Ar fans for	te 10  If Yes, description of the second of	D/06/2016  D/06/2016  Dribe  For Cars  Concret  For Cars  Concret  For Cars  Detached  Circulation	te 2 0
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Electricity  Gas  FEMA Special Flood Hazard Area  Yes  Are the utilities and off-site improvements typical for the Are there any adverse site conditions or external factors (  No adverse environmental conditions)  Source(s) Used for Physical Characteristics of Property  Other (describe)  CompFlo  General Description  Units  One with Accessory Unit  of Stories  Type  Det.  Att.  S-Det/Find Unit  Existing  Proposed  Under Const.  Design (Style)  Colonial  Year Built  2003  Effective Age (Yrs)  Appliances  Refrigerator  Range/Oven  Finished area above grade contains:  Additional features (special energy efficient items, etc.)	Sanitar  No FEMA Fictor  market area?  [easements, encroachment  ns, easements, e  Gene  Concrete Stab  Full Basement  Exterior Walls  Roof Surface  Gutters & Downspout  Window Type  Dishwasher  9 Rooms  The  (including apparent neede	y Sewer X  yod Zone X  Yes is, environmental condition encroachments,  ppraisal Files X  ral Description Crawl Space Finished t Finished Brick Comp. Shir s Aluminum Wood Disposal D 5 Bedroor subject has stal ed repairs, deterioration, re and no physical	FEMA N  FEMA N  IN No IT N  IN	o, describe  LISES WERE I  SESSMENT AND TAX  JURES TO GROSS LIVE  ATTICON TO GROSS LIVE  GAS  Air Conditioning  AIR Conditioning  AIR Conditioning  AIR Conditioning  AIR Conditioning  AIR Conditioning  AIR CONDITION  AIR CONDITION	noted Record ring Area  ems.	Street Asph Alley None C0115D  d.  ds aa C Woodstc Pool	Prior Ins. ompFlc menities e(s) # ove(s) # ck Bc Covere Ingrour Iron None Square ect has	Peet of Grand	None None Driveway Su Garage Carport Attache Built-in  pupdate at the ti	te 1(if Yes, description of in the ime of i	D/06/2016  D/06/2016  Dribe  For Cars  Concret  For Cars  Concret  For Cars  Detached  Circulation	te 2 0
Electricity	Sanitar  No FEMA Fictor  market area?  [easements, encroachment  ns, easements, e  Gene  Concrete Stab  Full Basement  Exterior Walls  Roof Surface  Gutters & Downspout  Window Type  Dishwasher  9 Rooms  The  (including apparent neede	y Sewer X  yod Zone X  Yes is, environmental condition encroachments,  ppraisal Files X  ral Description Crawl Space Finished t Finished Brick Comp. Shir s Aluminum Wood Disposal D 5 Bedroor subject has stal ed repairs, deterioration, re and no physical	FEMA N  FEMA N  IN No IT N  IN	o, describe  LISES WERE I  SESSMENT AND TAX  JURES TO GROSS LIVE  ATTICON TO GROSS LIVE  GAS  Air Conditioning  AIR Conditioning  AIR Conditioning  AIR Conditioning  AIR Conditioning  AIR Conditioning  AIR CONDITION  AIR CONDITION	noted Record ring Area  ems.	Street Asph Alley None C0115D  d.  ds aa C Woodstc Pool	Prior Ins. ompFlc menities e(s) # ove(s) # ck Bc Covere Ingrour Iron None Square ect has	Peet of Grand	None None Driveway Su Garage Carport Attache Built-in  pupdate at the ti	te 1(if Yes, description of in the ime of i	D/06/2016  D/06/2016  Dribe  For Cars  Concret  For Cars  Concret  For Cars  Detached  Circulation	te 2 0
Electricity	Sanitar  No FEMA Fictor  market area?  [easements, encroachment  ns, easements, e  Gene  Concrete Stab  Full Basement  Exterior Walls  Roof Surface  Gutters & Downspout  Window Type  Dishwasher  9 Rooms  The  (including apparent neede	y Sewer X  yod Zone X  Yes is, environmental condition encroachments,  ppraisal Files X  ral Description Crawl Space Finished t Finished Brick Comp. Shir s Aluminum Wood Disposal D 5 Bedroor subject has stal ed repairs, deterioration, re and no physical	FEMA N  FEMA N  IN No IT N  IN	o, describe  LISES WERE I  SESSMENT AND TAX  JURES TO GROSS LIVE  ATTICON TO GROSS LIVE  GAS  Air Conditioning  AIR Conditioning  AIR Conditioning  AIR Conditioning  AIR Conditioning  AIR Conditioning  AIR CONDITION  AIR CONDITION	noted Record ring Area  ems.	Street Asph Alley None C0115D  d.  ds aa C Woodstc Pool	Prior Ins. ompFlc menities e(s) # ove(s) # ck Bc Covere Ingrour Iron None Square ect has	Peet of Grand	None None Driveway Su Garage Carport Attache Built-in  pupdate at the ti	te 1(if Yes, description of in the ime of i	D/06/2016  D/06/2016  Dribe  For Cars  Concret  For Cars  Concret  For Cars  Detached  Circulation	te 2 0
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Electricity	Sanitar  No FEMA Fic market area?  reasements, encroachment ns, easements, e  Gener Concrete Slab Full Basement Partial Basement Exterior Walls Roof Surface Gutters & Downspout Window Type Dishwasher 9 Rooms The (including apparent neede ately maintained al with other hom	y Sewer	FEMA No If No. If No. If No. Is, land uses, etc.)?  and/or land of the land of	Gas Air Conditioning  Washer/Dry 3.1 Bath(s)  etc.).  ind/or exter borhood.	noted Record ring Area  ems.	Street Asph Alley None C0115D  d.  ds aa C Woodstc Pool	Prior Ins. ompFlc menities e(s) # ove(s) # ck Bc Covere Ingrour Iron None Square ect has	Peet of Grand	None None Driveway Su Garage Carport Attache Built-in poss Living Ar fans for	te 1(if Yes, description of in the ime of i	D/06/2016  D/06/2016  Dribe  For Cars  Concret  For Cars  Concret  For Cars  Detached  Circulation	te 2 0
Electricity	Sanitar  No FEMA Fic market area?  reasements, encroachment ns, easements, e  Gener Concrete Slab Full Basement Partial Basement Exterior Walls Roof Surface Gutters & Downspout Window Type Dishwasher 9 Rooms The (including apparent neede ately maintained al with other hom	y Sewer	FEMA No If No. If No. If No. Is, land uses, etc.)?  and/or land of the land of	Gas Air Conditioning  Washer/Dry 3.1 Bath(s)  etc.).  ind/or exter borhood.	noted Record ring Area  ems.	Street Asph Alley None C0115D  d.  ds aa C Woodstc Pool	Prior Ins. ompFlc menities e(s) # ove(s) # ck Bc Covere Ingrour Iron None Square ect has	Peet of Grand	None None Driveway Su Garage Carport Attache Built-in poss Living Ar fans for	te 10  If Yes, descroperty Owr  Car St  ay #  If ace  # add [  added sin the ime of i on.	D/06/2016  D/06/2016  Dribe  For Cars  Concret  For Cars  Concret  For Cars  Detached  Circulation	te 2 0
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Electricity	Sanitar  No FEMA Fic market area?  [easements, encroachment ns, easements, e  Concrete Slab Full Basement Partial Basement Exterior Walls Roof Surface Gutters & Downspout Window Type Dishwasher 9 Rooms The  (including apparent neede at elly maintained al with other hom	y Sewer X 200 Zone X Yes is, environmental condition encroachments, ppraisal Files X Finished it Finished Brick Comp. Shir Aluminum Wood X Disposal 5 Bedroor subject has stalled repairs, deterioration, reand no physical nes within the surposition in the surpos	FEMA No It N Ins, land uses, etc.)?  and/or land it Individual ind	Gas Air Conditioning  Washer/Dry 3.1 Bath(s)  refficient ite ing, etc.).	noted Record ring Area  ems.	Street Asph Alley None C0115D  d.  ds C A Fireplace Woodstc Porch Pool Fence Other Other (de: 4,101 The subject is in	Prior Insponsible Prior Inspon	pection  O  The second of the	None None Drivews Drivews Attache Built-in Dupdate at the ti condition	te 10  If Yes, descroperty Owr  Car St  ay #  If ace  # add [  added sin the ime of i on.	D/06/2016  D/06/2016  Dribe  For Cars  Concret For Cars  Concret For Cars  Detached  Circulation	te 2 0
Electricity	Sanitar  No FEMA Fic market area?  [easements, encroachment ns, easements, e  Concrete Slab Full Basement Partial Basement Exterior Walls Roof Surface Gutters & Downspout Window Type Dishwasher 9 Rooms The  (including apparent neede at elly maintained al with other hom	y Sewer X 200 Zone X Yes is, environmental condition encroachments, ppraisal Files X Finished it Finished Brick Comp. Shir Aluminum Wood X Disposal 5 Bedroor subject has stalled repairs, deterioration, reand no physical nes within the surposition in the surpos	FEMA No It N Ins, land uses, etc.)?  and/or land it Individual ind	Gas Air Conditioning  Washer/Dry 3.1 Bath(s)  refficient ite ing, etc.).	noted Record ring Area  ems.	Street Asph Alley None C0115D  d.  ds aa C Woodstc Pool	Prior Insponsible Prior Inspon	pection  O  The second of the	None None Driveway Su Garage Carport Attache Built-in poss Living Ar fans for	te 10  If Yes, descroperty Owr  Car St  ay #  If ace  # add [  added sin the ime of i on.	D/06/2016  D/06/2016  Dribe  For Cars  Concret For Cars  Concret For Cars  Detached  Circulation	te 2 0
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# **Exterior-Only Inspection Residential Appraisal Report**

File # S22-0106

There are 3 comparable		ffered for sale		the subject neighborhoo	d rangi			from \$ 590,000		to \$	2,8	54,000	
There are 31 comparable	sales in the subject			the past twelve months	rangin	-		ce from \$ 419,00	0			35,000	
FEATURE	SUBJECT	-		BLE SALE # 1				E SALE # 2				E SALE # 3	
Address 515 Jenna Trl		815 Stream						r Pkwy	1	Natkins			
McDonough, GA Proximity to Subject	30252	McDonoug		30252				30252		onough		30252	
Sale Price	\$	1.33 miles	VV	\$ 587.000	0.74	miles \	VV	\$ 550,000	2.75	miles N		\$ 63	F 000
Sale Price/Gross Liv. Area	\$ 96.58 sq.ft.	\$ 172.5	5 sa.ft.	307,000	\$	165.26	sa.ft.	330,000	s	162.74		* 03	5,000
Data Source(s)	90.50			318;DOM 3				03;DOM 5				53;DOM 4	
Verification Source(s)				oc #19061-79				#19021-319				#18799-252	2
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTI		+(-) \$ Adjustment		SCRIPTIO		+(-) \$ Adjustment		ESCRIPTION		+ (-) \$ Adjustn	
Sales or Financing		ArmLth			ArmL	.th			ArmL	_th			
Concessions		Conv;0			Cash	;0			VA;0				
Date of Sale/Time		s04/22;c03	3/22		s03/2	2;c02/	/22		s01/2	22;c11/2	21	+2	5,500
Location	N;Res;	N;Res;			N;Re				N;Re				
Leasehold/Fee Simple	Fee Simple	Fee Simple	e			Simple	:			Simple			
Site View	2.47 ac	1.65 ac		0	1.28			0	1.45				0
Design (Style)	N;Woods;	N;Woods;		0	N;Wc		ام			oods;	0 - 1		0
Quality of Construction	DT2;Colonial Q3	DT1.5;Ran Q3	ICH	0	Q3	Coloni	aı		Q3	5;Cape (	Coa		
Actual Age	19	21		0	23			0	18				0
Condition	C3	C3			C3				C3				
Above Grade	Total Bdrms. Baths	Total Bdrms.	Baths		Total	Bdrms.	Baths		Total	Bdrms.	Baths		
Room Count	9 5 3.1	9 4	3.1	0	9	4	3.1	0	10	5	3.1		0
Gross Living Area	4,101 sq.ft.	3,402		+19,600		3,328		+21,600		3,902	sq.ft.	+;	5,600
Basement & Finished	2646sf1270sfwo			-4,300				+14,300					8,400
Rooms Below Grade	0rr1br1.0ba2o	1rr2br1.0b	a3o	+10,800			110	0		r1.0ba4	4o	-2	8,200
Functional Utility	Average	Average			Avera				Avera				
Heating/Cooling Energy Efficient Items	Fwa/Cac	Fwa/Cac			Fwa/				Fwa/				
Energy Efficient Items Garage/Carport	DPW; WH	DPW; WH				<u>'; WH</u>		0		/; WH			
	2ga2dw Pch/Deck/Pat	2ga2dw Stoop/Pati		0	3ga3	aw :h/Dck/	/Dot		2ga2	aw 2-Dcks/	/Dot		0
Fireplace	1-Fireplace	2-Fireplace				eplace				eplaces			0
Pool	Inground Pool	Inground P			None		3	+25,000				-10	0,000
Original List Price	N/A	\$569,900		0	\$549				\$625		-		0,000
Net Adjustment (Total)		<b>X</b> + [	-	\$ 26,100		+ [	-	\$ 60,900		+ 🔀	] -	\$ -1:	5,500
Adjusted Sale Price		Net Adj.	4.4 %		Net Adj.		11.1 %		Net Adj.	,	2.4 %		
Aujustau oata FIICE					· '		11.1 "				2.4 ~		
of Comparables		Gross Adj.	5.9 %		· '	dj	11.1 %	\$ 610,900		dj. 12	2.4 <sup>%</sup>	\$ 619	9,500
or comparable	ale or transfer history of the		5.9 %		· '	dj	11.1 %	\$ 610,900		dj. 12	2.2 %	\$ 619	9,500
or comparable	ale or transfer history of the		5.9 %		· '	dj	11.1 %	\$ 610,900		dj. 12	2.2 %	\$ 61	9,500
I did did not research the s		subject property a	5.9 % and comp	arable sales. If not, explain	Gross A	dj	11.1 %			dj. 12	2.2 %	\$ 61	9,500
I  did  did not research the s	ot reveal any prior sales or tr	subject property a	5.9 % and compa		Gross A	dj	11.1 %			dj. 12	2.2 %	\$ 61	9,500
My research  My research  Mata Source(s)  TAX RCDS	ot reveal any prior sales or tr	ransfers of the subj	5.9 % and compa	arable sales. If not, explain	Gross A	dj	11.1 <sup>%</sup>	oraisal.		dj. 12	2.2 %	\$ 61	9,500
My research  Data Source(s)  My research  did did not research the s  My research  Add did not research the s  My research  did did not research the s	ot reveal any prior sales or tr S/MLS/FMLS/RED ot reveal any prior sales or tr	ransfers of the subj	5.9 % and composite proper proper CCA parable s	arable sales. If not, explain	Gross A	dj	11.1 <sup>%</sup>	oraisal.		dj. 12	2.2 %	\$ 61!	9,500
My research  Data Source(s)  My research  did did not research the s  My research  Add did not research the s  My research  did did not research the s	ot reveal any prior sales or tr S/MLS/FMLS/RED ot reveal any prior sales or tr S/MLS/FMLS/RED	ransfers of the subj DLINK/GSC	5.9 % and compared to the comp	arable sales. If not, explain  arty for the three years prior to  tales for the year prior to the o	the effect	tive date o	11.1 <sup>%</sup> of this app	oraisal. e sale.		dj. 12	2.2 %	\$ 61!	9,500
My research  Data Source(s)  My research  Data Source(s)  My research  Data Source(s)  My research  Data Source(s)  TAX RCDS  My research  Data Source(s)  TAX RCDS	ot reveal any prior sales or tr S/MLS/FMLS/RED ot reveal any prior sales or tr S/MLS/FMLS/RED ysis of the prior sale or trans	ransfers of the subj DLINK/GSC	5.9 % and compared to the comp	arable sales. If not, explain  arty for the three years prior to  tales for the year prior to the o	Gross Ai	tive date o	11.1 <sup>%</sup> of this app	oraisal. e sale.		dj. 12	2.2 %	\$ 61!	9,500
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My research  did  did not research the s  My research  did  did not research the s  My research  did  did not research the s  My research  did  did not research and and research and	ot reveal any prior sales or tr S/MLS/FMLS/RED treveal any prior sales or tr S/MLS/FMLS/RED treveal any prior sales or tr S/MLS/FMLS/RED ysis of the prior sale or trans  \$11/24/2020 \$525,000 Tax Records 05/06/2022 the subject property and cor nths for the subject See at  \$2 acach \$ 6 pproach \$ 6 pproach \$ dupon the marketemed applicable.  \$1,	subject property a subject property a ransfers of the subj DLINK/GSC ansfers of the com DLINK/GSC sfer history of the s UBJECT  stached adde  13,000 613,000 t approach a The income completion pe alterations on assumption	5.9 % and compilet proper comparation of the compilet proper comparation of the compilet proper compilet prope	arable sales. If not, explain  arty for the three years prior to  ales for the year prior to the o  operty and comparable sales  COMPARABLE SA  Tax Records  05/06/2022  The  s or transfers within  Cost Approach (if developes  c considered to be  roach was not app  and specifications on  sis of a hypothetical  c condition or deficien	Gross And the effect the effect of salate of s	tive date c e of the co ditional pr sale fr 12 mo  ost ac e due that is	of this appropriate of this appropriate of this appropriate of the analysis of this appropriate of the couracter of the analysis of the couracter of the analysis of the couracter of the analysis of the couracter of the couracte	Income Approxe reflection of typic neighborhood be alteration or repair:	r mark s as p	Tax Re 05/06/.et sale. er MLS	compa ecord 2022. No c , FMI	RABLE SALE #3  IS  Other sales c S and/or  lers. The proccupied.  In subject to the subject to t	DI

Exterior-Unity Inspection Re	sidentiai Appraisai Report <sub>F</sub>	ile # S22-0106
COOT ADDROAGUTO VALUE	(red are the day French Mar)	
COST APPROACH TO VALUE  Provide adequate information for the lender/client to replicate the below cost figures and calculations.	(not required by Fannie Mae)	
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value)	The site value wa	s based on estimate of current
market value of similar lots within the subject's marketing area.	THE SILE VALUE WA	
ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$ 40,000
Source of cost data	DWELLING Sq.Ft. @ \$	=\$ 40,000 =\$
Quality rating from cost service Effective date of cost data	Sq.Ft. @ \$	=\$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)		=\$
	Garage/Carport Sq.Ft. @ \$	=\$
	Total Estimate of Cost-New	=\$
	Less Physical Functional Ext Depreciation	ternal =\$(
	Depreciated Cost of Improvements	=\$
	"As-is" Value of Site Improvements	=\$
	INDICATED VALUE BY COST APPROACH	=\$
INCOME APPROACH TO VALUE  Entirected Monthly Morket Don't C  V. Croop Don't Multiplier		Indicated Value by January A.
Estimated Monthly Market Rent \$ X Gross Rent Multiplier  Summary of Income Approach (including support for market rent and GRM) Income	= \$	Indicated Value by Income Approach
approach is neither applicable nor necessary. (USPAP 2006, Standards ru	is not a motivation for purchase in this not	ыўньотноса апа іне іпсоте
PROJECT INFORMATION		
Is the developer/builder in control of the Homeowners' Association (HOA)?	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 propert		
Legal Name of Project		
Total number of phases	r is an attached dwelling unit.	
Total number of units  Total number of units rented  Total number of units for sale	y is an attached dwelling unit.  Total number of units sold	
Total number of units rented Total number of units for sale	r is an attached dwelling unit.	
Total number of units rented Total number of units for sale	r is an attached dwelling unit.  Total number of units sold  Data source(s)	
Total number of units rented  Total number of units for sale  Was the project created by the conversion of existing building(s) into a PUD?  Does the project contain any multi-dwelling units?  Yes No Data Source(s)	r is an attached dwelling unit.  Total number of units sold  Data source(s)	
Total number of units rented  Total number of units for sale  Was the project created by the conversion of existing building(s) into a PUD?  Does the project contain any multi-dwelling units?  Yes No Data Source(s)	vis an attached dwelling unit.  Total number of units sold  Data source(s)  No If Yes, date of conversion	
Total number of units rented  Was the project created by the conversion of existing building(s) into a PUD?  Does the project contain any multi-dwelling units?  Yes No Data Source(s)  Are the units, common elements, and recreation facilities complete?  Yes No	r is an attached dwelling unit.  Total number of units sold  Data source(s)  No If Yes, date of conversion  If No, describe the status of completion.	
Total number of units rented  Was the project created by the conversion of existing building(s) into a PUD?  Does the project contain any multi-dwelling units?  Yes No Data Source(s)  Are the units, common elements, and recreation facilities complete?  Yes No	vis an attached dwelling unit.  Total number of units sold  Data source(s)  No If Yes, date of conversion	
Total number of units rented  Was the project created by the conversion of existing building(s) into a PUD?  Does the project contain any multi-dwelling units?  Yes No Data Source(s)  Are the units, common elements, and recreation facilities complete?  Yes No	r is an attached dwelling unit.  Total number of units sold  Data source(s)  No If Yes, date of conversion  If No, describe the status of completion.	

**Exterior-Only Inspection Residential Appraisal Report** 

Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Page 3 of 6 Fannie Mae Form 2055 March 2005 This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (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.

The appraiser must be able to obtain adequate information about the physical characteristics (including, but not limited to, condition, room count, gross living area, etc.) of the subject property from the exterior-only inspection and reliable public and/or private sources to perform this appraisal. The appraiser should use the same type of data sources that he or she uses for comparable sales such as, but not limited to, multiple listing services, tax and assessment records, prior inspections, appraisal files, information provided by the property owner, etc.

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 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: to the following assumptions and limiting conditions:

The appraiser's certification in this report is subject

- 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 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.
- 3. 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.
- 4. 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 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 assessment of the property.
- 5. 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.

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 visual inspection of the exterior areas of the subject property from at least the street. 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 ordered and will receive this appraisal report.	the individual, organization, or agent for the organization that
	ort to: the borrower; another lender at the request of the ortgage insurers; government sponsored enterprises; other services; professional appraisal organizations; any department, the District of Columbia, or other jurisdictions; without having to consent. Such consent must be obtained before this appraisal ling, but not limited to, the public through advertising, public
22. I am aware that any disclosure or distribution of this appra- laws and regulations. Further, I am also subject to the provis that pertain to disclosure or distribution by me.	
23. The borrower, another lender at the request of the borrower insurers, government sponsored enterprises, and other secondary of any mortgage finance transaction that involves any one or me	market participants may rely on this appraisal report as part
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my sig	ecord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this nature, the appraisal report shall be as effective, enforceable and livered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in criminal penalties including, but not limited to, fine or imprison Code, Section 1001, et seq., or similar state laws.	
SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisor	ry Appraiser certifies and agrees that:
I directly supervised the appraiser for this appraisal assignment analysis, opinions, statements, conclusions, and the appraiser	
I accept full responsibility for the contents of this appraisal statements, conclusions, and the appraiser's certification.	report including, but not limited to, the appraiser's analysis, opinions,
· · · · · · · · · · · · · · · · · · ·	ub-contractor or an employee of the supervisory appraiser (or the eptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards promulgated by the Appraisal Standards Board of The Appraisal report was prepared.	of Professional Appraisal Practice that were adopted and Foundation and that were in place at the time this appraisal
defined in applicable federal and/or state laws (excluding audio appraisal report containing a copy or representation of my signa	cord" containing my "electronic signature," as those terms are and video recordings), or a facsimile transmission of this ature, the appraisal report shall be as effective, enforceable and livered containing my original hand written signature.
APPRAISER OF THE STATE OF THE S	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Sherry Pope	Name
Company Name  P&P Appraisal Services, Inc.  55 Forest Brook Drive	Company Address
Company Address 55 Forest Brook Drive Covington, GA 30016	
Telephone Number (404) 509-3999	Telephone Number
Email Address pandpappraisals@gmail.com	Email Address
Date of Signature and Report 05/11/2022	Date of Signature
Effective Date of Appraisal         05/06/2022           State Certification #         CR241173	State Certification #  or State License #
State Certification # CR241173 or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State GA	
Expiration Date of Certification or License <u>08/31/2022</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
515 Jenna Trl	Did inspect exterior of subject property from street
McDonough, GA 30252	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 613,000	COMPADADIS ON SO
LENDER/CLIENT	COMPARABLE SALES
Name Clear Capital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc  Company Address 2015 Manhatten Beach Blvd. Suite 100.	Did inspect exterior of comparable sales from street
Company Address 2015 Manhatten Beach Blvd, Suite 100,  Redondo Beach, CA 90278	Date of Inspection
Email Address	

File # S22-0106 COMPARABLE SALE # 4 COMPARABLE SALE # 6 SUBJECT COMPARABLE SALE # 515 Jenna Trl 510 Jenna Trl 149 Robson Trl 620 Medway Dr McDonough, GA 30252 McDonough, GA 30252 McDonough, GA 30252 McDonough, GA 30252 Proximity to Subject 0.05 miles N 0.20 miles SE 0.91 miles NE Sale Price 599,000 560,000 590,000 Sale Price/Gross Liv. Area 96.58 sq.ft. \$ 134.21 sq.ft. 161.29 sq.ft. 114.99 sq.ft. Data Source(s) GAMLS #9074780;DOM 18 GAMLS #20035710;DOM 6 GAMLS #10044423;DOM 4 Verification Source(s) CompFlo/Tax/Doc #18745-89 CompFlo/Tax Records Tax Records VALUE ADJUSTMENTS DESCRIPTION + (-) \$ Adjustment +(-) \$ Adjustment Sales or Financing ArmLth Listing Listing Concessions Conv;10000 Date of Sale/Time s12/21;c11/21 +22,500 Active Active ocation N;Res; N;Res; N;Res; N;Res; Leasehold/Fee Simple Fee Simple Fee Simple Fee Simple Fee Simple Site 0 2.47 ac 1.00 ac 0 1.03 ac 0 2.00 ac View N;Woods; N;Woods; N;Woods; N;Woods; Design (Style) DT2;Colonial DT2;Cape Cod 0 DT2;Cape Cod 0 DT2;Colonial Quality of Construction Q3 Q3 Q3 Q3 Actual Age 19 18 0 18 0 16 0 Condition +10,000 C3 C3 C4 C3 Above Grade Total Bdrms, Baths Total Bdrms. Baths Total Bdrms. Baths Total Bdrms. Baths Room Count <u>-5,0</u>00 5 3.1 9 5 4.0 9 4 4.1 9 5 4.0 -5,000 -10,000 Gross Living Area 4,101 sq.ft. 4,870 sq.ft. 4,463 sq.ft. -21,500 -10,100 3,658 +12,400 Basement & Finished -4,300 2444sf1500sfwo +2,400 1774sf0sfwo 2646sf1270sfwo 3003sf50sfwo +10,500 Rooms Below Grade 0rr1br1.0ba2o 0rr0br1.0ba0o +18,300 0rr1br1.0ba1o -3,500 +19,100 unctional Utility Average Average Average Average Heating/Cooling Fwa/Cac Fwa/Cac Fwa/Cac Fwa/Cac Energy Efficient Items DPW; WH DPW; WH DPW; WH DPW; WH Garage/Carport 0 2ga2dw 0 2ga2dw 3ga3dw 3ga3dw Porch/Patio/Deck Pch/Deck/Pat Porch/Patio 0 Pch/Deck/Pat Stoop/Scr. Pch 0 Fireplace n 1-Fireplace 1-Fireplace 1-Fireplace 2-Fireplaces Pool Inground Pool None +25,000 None +25,000 None +25,000 Original List Price N/A \$569,000 0 \$599,000 0 \$590,000 Net Adjustment (Total) **X** + **X** + **X** + 45,000 3,800 62,000 Adjusted Sale Price 0.6 % 8.0 9 10.5 of Comparables Gross Adi 602,800 Gross Adj 19.0 % Gross Adi. 12.2 % 605,000 652,000 prior sales on page 3) Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional COMPARABLE SALE # COMPARABLE SALE # ITEM SUBJECT COMPARABLE SALE # Date of Prior Sale/Transfer 11/24/2020 Price of Prior Sale/Transfer \$525,000 Data Source(s) Tax Records Tax Records Tax Records Tax Records Effective Date of Data Source(s) 05/06/2022 05/06/2022 05/06/2022 05/06/2022 Analysis of prior sale or transfer history of the subject property and comparable sales Analysis/Comments Comparables #5 and #6 are active listings/pending sales. Listing #1 is located in the subject's subdivision. Active listings were utilized due to it's similarities to the subject (in terms of lot size, utility and/or gla). List to sale price ratio for the subject's immediate marketing area is less than 1%, therefore no adjustments were made

**Exterior-Only Inspection Residential Appraisal Report** 

Freddie Mac Form 2055 March 2005 UAD Version 9/2011 Fannie Mae Form 2055 March 2005

# **Market Conditions Addendum to the Appraisal Report**

IVIAI	ket Conditions Ad	dendum to the Ap	praisai neport		File No.	SZ	22-0106			
The purpose of this addendum is to provide the lender/client with a cl	=		ons prevalent in the subject							
neighborhood. This is a required addendum for all appraisal reports w	vith an effective date on or after A	·					710.0			
Property Address 515 Jenna Trl		City McDono	ugh	St	ate GA		ZIP Code 302	52		-
Borrower Catamount Properties 2018 LLC	form on the basis for his/her con	coluniana, and must provide our	nort for those conclusions, regarding							-
Instructions: The appraiser must use the information required on this housing trends and overall market conditions as reported in the Neigh										
				IL						
it is available and reliable and must provide analysis as indicated belo explanation. It is recognized that not all data sources will be able to pi										
in the analysis. If data sources provide the required information as an										
average. Sales and listings must be properties that compete with the	=		-	,						
subject property. The appraiser must explain any anomalies in the dat				,						
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	1		(	Overall Trend			-
Total # of Comparable Sales (Settled)	15	8	8	╁	Increasing		Stable	Г	Declining	•
Absorption Rate (Total Sales/Months)	2.50	2.67	2.67	H	Increasing		Stable	늗	Declining	
Total # of Comparable Active Listings	2.50	3	3	H	Declining	1	Stable	H	Increasing	
Months of Housing Supply (Total Listings/Ab.Rate)	1.6	1.1	1.1	H	Declining	1	Stable	╠	Increasing	
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Н	•••		Overall Trend		,	
Median Comparable Sale Price	\$500,000	\$517,025	\$560,000	×	Increasing		Stable	Г	Declining	
Median Comparable Sales Days on Market	8	44	4	Ħ	Declining	×	Stable	늗	Increasing	
Median Comparable List Price	\$524,500	\$560,000	\$599,000	X	Increasing	Ħ	Stable	F	Declining	
Median Comparable Listings Days on Market	90	15	6		Declining	Ħ	Stable	恄	Increasing	i
Median Sale Price as % of List Price	101%	99%	100%	Ħ	Increasing	$\overline{\mathbf{x}}$	Stable	F	Declining	
Seller-(developer, builder, etc.)paid financial assistance prevalent?	X Yes	No No	10070	×	Declining	Ħ	Stable	恄	Increasing	•
Explain in detail the seller concessions trends for the past 12 months		sed from 3% to 5%, increasing u	ise of buydowns, closing costs, con	<u> </u>		ш	ı	-	1	
fees, options, etc.). An analysis was perfor	med on 31 competin	g sales over the pa	st 12 months. For those	e sa	les. a tota	l of	35.5% we	ere		
reported to have seller concessions. This a					,					•
,	, a and	J 2.2.0 po. 111								•
										•
										•
Are foreclosure sales (REO sales) a factor in the market?	Yes No	If yes, explain (including	the trends in listings and sales of for	eclose	d properties).					•
An analysis was performed on 31 competir	ng sales over the pas	st 12 months. For th	ose sales, a total of 0.0	۱ %(	were repoi	ted	to be RE	0.		
	- J		,							
Cite data sources for above information. Inform	ation reported in the	GAMLS system (us	sing an effective date o	f 05	/06/2022)	wa	s utilized t	o a	rrive at	•
the results noted on this addendum. Any pe	ercent change result	s noted in these cor	nments are based on s	simp	le regress	ion				
Summarize the above information as support for your conclusions in				S						
an analysis of pending sales and/or expired and withdrawn listings, to	o formulate your conclusions, pro	ovide both an explanation and su	ipport for your conclusions.							
An analysis was performed on 31 competing	· ·							_		
This analysis shows a change of +1.7% pe							s analysis	sh	ows a	
change of -3.8% per month. These sales h	ad a median DOM o	f 9. This analysis sh	ows a change of +16.6	3% p	oer month.					
If the subject is a unit in a condominium or cooperative project, comple	ete the following:		Project Nam	٥.						
Subject Project Data	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	٠. T		_	Overall Trend			
Total # of Comparable Sales (Settled)	FIIOI I-IZ WIOTUIS	FIIOI 4-0 WIOHUIS	Ourent - 9 MOUNTS	┢	Increacing				Declining	
Absorption Rate (Total Sales/Months)				쓔	Increasing	屵	Stable Stable	⊬	, ,	-
Absorption Rate (Total Sales/Months)  Total # of Active Comparable Listings				H	Increasing	H		F	Declining	
Months of Unit Supply (Total Listings/Ab.Rate)				H	Declining Declining	H	Stable Stable	H	Increasing Increasing	
Are foreclosure sales (REO sales) a factor in the project?	Yes No	If yes indicate the numb	er of REO listings and explain the trer	nde in		s of	JιαυΙ6		IIIo Gasilly	
foreclosed properties.	165 NO	ii yes, iiidicate tile iidiibi	or or neo ilsurigs and explain the trei	ius iii	libuliyo allu balt	5 UI				
ioreciosed properties.										-
										-
										-
										-
										-
Summarize the above trends and address the impact on the subject u	unit and project.									
and any out of the state of the										
										-
										-
	1)									-
	1 00									-
V/ 00	an le									
Signature	TOT	Signature								•
( / )	·	Supervisory Ap	praiser Name							
Appraiser Name Sherry Pope Company Name P&P Appraisal Services, Ir	nc .	Company Name								
Company Address 55 Forest Brook Drive, C										
State License/Certification # CR241173	State GA	State License/C					State			
5 744	- O/ (									-
Email Address pandpappraisals@gmail.com	n	Email Address								

Freddie Mac Form 71 March 2009

## **Supplemental Addendum**

	oupp	icilicilla	Audendum			522 <b>-</b> 0	100	
Borrower	Catamount Properties 2018 LLC							
Property Address	515 Jenna Trl							
City	McDonough	County	Henry	State	GA	Zip Code	30252	
Lender/Client	Wedgewood Inc							

File No. C22 0406

THE CERTIFICATIONS CONTAINED WITHIN THIS APPRAISAL REPORT WERE DEVELOPED BY FANNIE MAE AND FREDDIE MAC, NOT BY THIS APPRAISER, SPECIFICALLY CERTIFICATION #21 AND #23. THIS APPRAISAL WAS DEVELOPED FOR NO ONE ELSE BESIDE THE SPECIFIC CLIENT IDENTIFIED IN THE REPORT AND ANY INTENDED USER(S) ALSO IDENTIFIED IN THE REPORT. THE INTENDED USE IS FOR THE CLIENT AND INTENDED USERS NAMED IN THIS REPORT AND IS NOT BE TO USED OR RELIED UPON BY ANYONE ELSE FOR ANY PURPOSE. A PARTY RECEIVING A REPORT COPY FROM THE CLIENT DOES NOT AS A CONSEQUENCE, BECOME A PARTY TO THE APPRAISER-CLIENT RELATIONSHIP

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, SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM AND DEFINITION OF MARKET VALUE. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER.

MY ANALYSES, OPINIONS AND CONCLUSIONS WERE DEVELOPED, AND THIS REPORT HAS BEEN PREPARED IN CONFORMITY WITH THE GEORGIA REAL ESTATE APPRAISER CLASSIFICATION AND REGULATION ACT AND THE RULES AND REGULATIONS OF THE GEORGIA REAL ESTATE APPRAISERS BOARD.

PRIOR SERVICES - THE APPRAISER OF THIS REPORT, AS INDICATED IN THE SIGNATURE SECTION, HAS NOT PROVIDED ANY PRIOR SERVICES FOR THE SUBJECT PROPERTY IN THE 36 MONTHS PRIOR TO THE EFFECTIVE DATE OF THE REPORT.

EXPOSURE TIME - A REASONABLE EXPOSURE TIME FOR THE SUBJECT PROPERTY AT THE OPINION OF VALUE INDICATED IS ESTIMATED TO BE 0-90 DAYS AND WAS DERIVED BASED ON COMPARABLE SALES/LISTINGS WITHIN THE SUBJECT'S MARKETING AREA.

\*\*NOTE: THE FEE PAID TO THE APPRAISER FOR THIS REPORT IS \$455.00 BY CLEAR CAPITAL (GEORGIA AMC #19).

#### • Exterior-Only: Sales Comparison Analysis - Summary of Sales Comparison Approach

PRESENT LAND USE OF 30% IN "OTHER" AS NOTED ON THE FIRST PAGE OF THE URAR IS VACANT RESIDENTIAL.

THE RELEVANT LEGAL, PHYSICAL, AND ECONOMIC FACTORS WERE ANALYZED TO THE EXTENT NECESSARY AND RESULTED IN A CONCLUSION THAT THE CURRENT USE OF THE SUBJECT PROPERTY IS THE HIGHEST AND BEST USE [USPAP – STANDARDS RULE 2-2(B)(X)].

COMPARABLES #4 AND #5 ARE LOCATED IN THE SUBJECTS SUBDIVISION.

DUE TO THE LACK OF RECENT AND/OR DATED COMPARABLE LISTINGS TO THE SUBJECT (WITH REGARDS TO GLA AND/OR HOMES ON BASEMENT FOUNDATIONS), THE APPRAISER WAS FORCED TO EXPAND THE PREFERRED ONE MILE RADIUS TO LOCATE AND/OR UTILIZE COMPARABLE SALES AND/OR LISTINGS SIMILAR TO THE SUBJECT WITH REGARD TO GLA, AGE, AND QUALITY OF CONSTRUCTION.

PER FANNIE MAE SELLING GUIDE, PART XI, SECTION 406.5 (C) ADJUSTMENTS BASED ON MECHANICAL, DOLLAR-FOR-DOLLAR DEDUCTIONS THAT ARE EQUAL TO THE COST OF THE CONCESSIONS TO THE SELLER (AS A STRICT CASH EQUIVALENCY APPROACH WOULD DICTATE) ARE NOT APPROPRIATE. WE RECOGNIZE THAT THE EFFECT OF THE SALES CONCESSIONS ON SALES PRICES CAN VARY WITH THE AMOUNT OF THE CONCESSIONS AND DIFFERENCES IN VARIOUS MARKETS. THE ADJUSTMENTS MUST REFLECT THE DIFFERENCE BETWEEN WHAT THE COMPARABLES ACTUALLY SOLD FOR WITH THE SALES CONCESSIONS AND WHAT THEY WOULD HAVE SOLD FOR WITHOUT THE CONCESSIONS SO THAT THE DOLLAR AMOUNT OF THE ADJUSTMENTS WILL APPROXIMATE THE REACTION OF THE MARKET TO THE CONCESSIONS. IT IS THE OPINION OF THE APPRAISER THAT COMPARABLE #4 COULD HAVE SOLD FOR THE SAME AMOUNT (WITH OR WITHOUT CONCESSIONS), THEREFORE NO ADJUSTMENTS ARE WARRANTED.

IN SOME CASES IT IS NECESSARY TO UTILIZE SALES DATA WHICH CLOSED MORE THAN SIX MONTHS PRIOR TO THE EFFECTIVE DATE NOTED ON THE REPORT. UNLESS OTHERWISE NOTED ON THE REPORT THIS IS NOT AN ADVERSE FACTOR AND THE SALES USED WERE THE MOST RECENT SIMILAR SALES AVAILABLE.

PER THE ATTACHED 1004MC, THE SUBJECT'S NEIGHBORHOOD HAS INCREASED 11% WITHIN THE LAST 12 MONTHS. WITHIN 6 MONTHS HAS INCREASED 8%. 8%/12 = .67% INCLINE PER MONTH. AN APPROPRIATE ADJUSTMENT WAS MADE TO COMPARABLES #3 AND #4 TO REFLECT THIS INCLINE. THE ADJUSTMENTS WERE BASED ON THE CONTRACT DATE AS NOTED IN MLS. COMPARABLES #1 AND #2 ARE WITHIN 90 DAYS (ALREADY REFLECTING INCREASE), THEREFORE NO ADJUSTMENTS ARE WARRANTED.

THE SUBJECT IS LOCATED IN A PLATTED SUBDIVISION WHERE MOST LOTS ARE HALF TO 1 ACRE, HOWEVER THE SUBJECT HAS 2.47 ACRES, IT IS THE OPINION OF THE APPRAISER THAT THE SUBJECT HAS SURPLUS LAND (LAND THAT IS NOT CURRENTLY NEEDED TO SUPPORT THE EXISTING IMPROVEMENT BUT CANNOT BE SEPARATED FROM THE PROPERTY AND SOLD OFF) AND DOES NOT CONTRIBUTE VALUE TO THE IMPROVED PARCEL. CONSEQUENTLY, NO ADJUSTMENTS WERE WARRANTED.

BASED ON COMPARABLES/LISTINGS, THE SUBJECT'S MARKET DOES NOT CURRENTLY WARRANT AN ADJUSTMENT FOR DIFFERENCES IN STYLE.

THE SUBJECT DIFFERS IN AGE FROM THE COMPARABLE SALES. CONDITION AND ACTUAL AGE ARE RELATED. SOME OLDER IMPROVEMENTS ARE IN GOOD CONDITION AND ARE SUPERIOR TO SOME NEWER IMPROVEMENTS WHICH ARE IN POOR CONDITION. THE AGE VARIANCE OF THE COMPARABLE SALES USED IN THIS REPORT DOES NOT WARRANT ADJUSTMENT. THE SUPERIORITY OR INFERIORITY WILL BE ADJUSTED FOR IN THE CONDITION LINE ADJUSTMENT.

QUALITY AND CONDITION RATINGS/ADJUSTMENTS WERE BASED ON INFORMATION AND/OR PHOTOS PROVIDED IN THE MLS LISTINGS.

IN SOME CASES IT MAY BE NECESSARY TO UTILIZE SALES HAVING MORE OR LESS THAN ONE BEDROOM THAN THE SUBJECT PROPERTY. IF THIS IS NOTED, UNLESS OTHERWISE INDICATED ON THE REPORT, THIS IS NOT AN ADVERSE FACTOR, AND THE SALES USED ARE THE BEST, MOST SIMILAR SALES AVAILABLE AS OF THE EFFECTIVE DATE OF THE REPORT. ADJUSTMENTS WERE MADE FOR DIFFERENCES OF TWO BEDROOMS OR MORE.

## **Supplemental Addendum**

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Borrower	Catamount Properties 2018 LLC							
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File No. C22 0406

THE GLA FOR THE SUBJECT AND COMPARABLES #1, #4 AND #5 DO NOT MATCH WHAT IS NOTED IN PUBLIC RECORDS. THE APPRAISER UTILIZED COMPFLO AS THE DATA SOURCE FOR THE GROSS LIVING AREA. COMPFLO IS A NATIONAL DATABASE OF PRIOR APPRAISALS AND IS CONSIDERED TO BE MORE RELIABLE THAN PUBLIC RECORDS.

\*\*NOTE: PUBLIC RECORDS (TAX RECORDS, MLS, COMPFLO) DOES NOT GIVE AN ACCURATE ROOM COUNT (OTHER THAN BED/BATH) FOR FINISHED BASEMENTS. THEREFORE, THE ADJUSTMENTS ARE BASED ON FINISHED LIVING AREA RATHER THAN ROOM COUNT.

BASED ON COMPARABLES/LISTINGS, THE SUBJECT'S MARKET DOES NOT CURRENTLY WARRANT AN ADJUSTMENT FOR DIFFERENCES IN PARKING AMENITIES

NO ADJUSTMENT WAS APPLIED FOR PORCH/DECK/PATIO AS THERE IS NO EVIDENCE THAT ANY COMBINATION OF THESE FEATURES MAKES A MARKETABLE DIFFERENCE TO POTENTIAL BUYERS.

NO ADJUSTMENT WAS APPLIED FOR FIREPLACE AS THEY CAN BE DECORATIVE OR NON-FUNCTIONING AND THERE IS LITTLE EVIDENCE THAT THEY CONTRIBUTE VALUE.

PLEASE NOTE THAT THE SUBJECT HAS A SALT WATER HEATED INGROUND POOL. WITHIN THIS MARKET POOLS ARE CONSIDERED TO AFFECT MARKETABILITY IN A POSITIVE MANNER. CONSEQUENTLY AN ADJUSTMENT OF \$25,000 WAS ASSESSED TO ALL COMPARABLES WITHOUT POOLS IN AN EFFORT TO COMPENSATE FOR THE ENHANCED MARKETABILITY CONSIDERED TO BE INHERENT IN SUCH A FEATURE. COMPARABLES #1 AND #3 HAVE SIMILAR POOLS. COMPARABLE #3 HAS A POOL HOUSE THEREFORE AN APPROPRIATE ADJUSTMENT WAS MADE.

IF LARGE LINE, NET, AND/OR GROSS ADJUSTMENTS WERE NOTED, UNLESS OTHERWISE INDICATED ON THE REPORT, THIS IS NOT AN ADVERSE FACTOR, AND THE SALES PRESENTED ARE CONSIDERED THE BEST, MOST SIMILAR AVAILABLE. ADJUSTMENTS ARE MADE BASED ON MARKET SUPPORTED DIFFERENCES AND IN SOME CASES MAY EXCEED GUIDELINES.

IF THE SALES VARY FROM THE SUBJECT IN TERMS OF AGE, DESIGN, OR HAVE GLA VARIANCES OVER 20%, UNLESS OTHERWISE NOTED ON THE REPORT, THIS IS NOT AN ADVERSE FACTOR AND ALL SALES ARE COMPARABLE IN TERMS OF OVERALL MARKETABILITY, WITH THE APPROPRIATE ADJUSTMENTS NOTED WHERE WARRANTED. IN ALL CASES THE APPRAISER HAS ATTEMPTED TO USE THE BEST, MOST SIMILAR SALES FOR COMPARISON WITH THE SUBJECT.

DEVELOPMENT OF THE COST APPROACH HAS BEEN ATTEMPTED BY THE APPRAISER AS AN ANALYSIS TO SUPPORT THEIR OPINION OF THE PROPERTY'S MARKET VALUE. THE COST APPROACH IS NEITHER APPLICABLE NOR NECESSARY WHEN A HOUSE IS THE AGE OF THE SUBJECT PROPERTY. (USPAP 2006, STANDARDS RULE 1-4(B)).

THE COST APPROACH IS NEITHER APPLICABLE NOR NECESSARY WHEN A HOUSE IS THE AGE OF THE SUBJECT PROPERTY. (USPAP 2006, STANDARDS RULE 1-4(B)).

INCOME IS NOT A MOTIVATION FOR PURCHASE IN THIS NEIGHBORHOOD AND THE INCOME APPROACH IS NEITHER APPLICABLE NOR NECESSARY. (USPAP 2006, STANDARDS RULE 1-4(C))

THE SALES COMPARISON APPROACH WAS USED AS THE DETERMINING FACTOR FOR MARKET VALUE FOR THE SUBJECT PROPERTY. THE SALES APPROACH TO VALUE IS CONSIDERED TO BE THE MOST RELIABLE INDICATOR OF VALUE FOR NON INCOME PRODUCING PROPERTIES.

COMPARABLES UTILIZED ARE SIMILAR TO THE SUBJECT WITH SLIGHT DEVIATIONS IN GROSS LIVING AREA, UTILITY, AGE AND CONDITION; ADJUSTMENTS FOR DIFFERENCES WERE BASED ON "PAIRED SALES ANALYSIS" AND MADE ACCORDINGLY. ALL SALES UTILIZED IN THE APPRAISAL HAVE BEEN VERIFIED. ALL COMPARABLES UTILIZED WERE THE BEST AVAILABLE AT THE TIME OF INSPECTION AND RENDER A RELIABLE INDICATION OF FAIR MARKET VALUE. COMPARABLES ARE PLACED ON GRID IN ORDER OF WEIGHT GIVEN.

#### **WEIGHTED ANALYSIS:**

COMPARABLE #1: \$613,100 X 29% = \$177,799 COMPARABLE #2: \$610,900 X 26% = \$158,834 COMPARABLE #3: \$619,500 X 25% = \$154,875 COMPARABLE #4: \$605,000 X 20% = \$121,000 TOTAL = \$612,508

## **Appraiser Comparable Search and Results:**

THE COMPARABLE SEARCH FOCUSED ON SALES, LISTINGS AND PENDING SALES, WITH TRANSACTION DATES WITHIN 12 MONTHS, LOCATED WITHIN THE NEIGHBORHOOD BOUNDARIES (AS NOTED ON PAGE 1 OF THE URAR), SIMILAR LOT SIZE, SIMILAR AGE WITHIN A 10 YEAR RANGE, SIMILAR STYLE HOMES ON BASEMENT FOUNDATIONS, WITHIN 30% DIFFERENCE IN GLA. THE INITIAL SEARCH RESULTED IN 31 SALES, 3 ACTIVE LISTINGS AND NO PENDING SALES, 6 OF WHICH, 6 SALES AND 2 ACTIVE LISTINGS, WERE MOST COMPARABLE AND INCLUDED IN THE SALES COMPARISON APPROACH.

## 05/11/2022:

THE CURRENT OPINION OF VALUE IS ABOVE THE PRIOR SALES PRICE. AS NOTED IN THE 1004MC. MARKET VALUES HAVE INCREASED OVER THE LAST 12 MONTHS. COMPARABLES/LISTINGS UTILIZED WERE THE BEST AVAILABLE AT THE TIME OF INSPECTION AND RENDER A RELIABLE INDICATION OF CURRENT FAIR MARKET VALUE.

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Condition Ratings and Definitions

C1

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

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

C2

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

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

C3

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

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

C4

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

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

C5

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

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

C6

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

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

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

Q1

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

Q2

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

## UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

03

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

Ω4

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

Q5

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

Q6

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

Definitions of Not Updated, Updated, and Remodeled

#### Not Updated

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

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

## Updated

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

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

#### Remodeled

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

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

## Explanation of Bathroom Count

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

## Example:

3.2 indicates three full baths and two half baths.

# UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Abbreviations Used in Data Standardization Text

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

UAD Version 9/2011 (Updated 1/2014)

# **Subject Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	515 Jenna Trl							
City	McDonough	County	Henry	State	GA	Zip Code	30252	
Lender/Client	Wedgewood Inc							



# **Subject Front**

515 Jenna Trl Sales Price G.L.A. 4,101 Tot. Rooms 9 Tot. Bedrms. 5 Tot. Bathrms. 3.1 Location N;Res; View N;Woods; Site 2.47 ac Quality Q3 19 Age

# **Subject Rear**



Form PIC4x6.SR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

# **Subject Street**

# **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC					
Property Address	515 Jenna Trl					
City	McDonough	County Henry	State	GA	Zip Code	30252
Landar/Cliant	Wedgewood Inc					



## Comparable 1

815 Streamside Dr Proximity 1.33 miles W Sale price 587,000 Gla 3,402 Total rooms 9 Total bedrms 4 Total bathrms 3.1 Location N;Res; N;Woods; View 1.65 ac Site Q3 Quality Age 21



# Comparable 2

1085 Crown River Pkwy 0.74 miles W Proximity 550,000 Sale price Gla 3,328 Total rooms 9 Total bedrms 4 Total bathrms 3.1 Location N;Res; View N;Woods; 1.28 ac Site Quality Q3 23 Age



# Comparable 3

120 Watkins Glen Dr Proximity 2.75 miles NW Sale price 635,000 Gla 3,902 Total rooms 10 Total bedrms 5 Total bathrms 3.1 N;Res; Location View N;Woods; 1.45 ac Site Q3 Quality Age 18

Form PIC4x6.CR - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

# **Comparable Photo Page**

Borrower	Catamount Properties 2018 LLC							
Property Address	515 Jenna Trl							
City	McDonough	County	Henry	State	GA	Zip Code	30252	
Landar/Cliant	\\/							



## Comparable 4

510 Jenna Trl

Proximity 0.05 miles N Sale price 560,000 4,870 Gla Total rooms 9 Total bedrms 5 Total bathrms 4.0 Location N;Res; N;Woods; View 1.00 ac Site Q3 Quality Age 18



# Comparable 5

149 Robson Trl

0.20 miles SE Proximity Sale price 599,000 Gla 4,463 Total rooms 9 Total bedrms 4 Total bathrms 4.1 Location N;Res; View N;Woods; 1.03 ac Site Quality Q3 18 Age



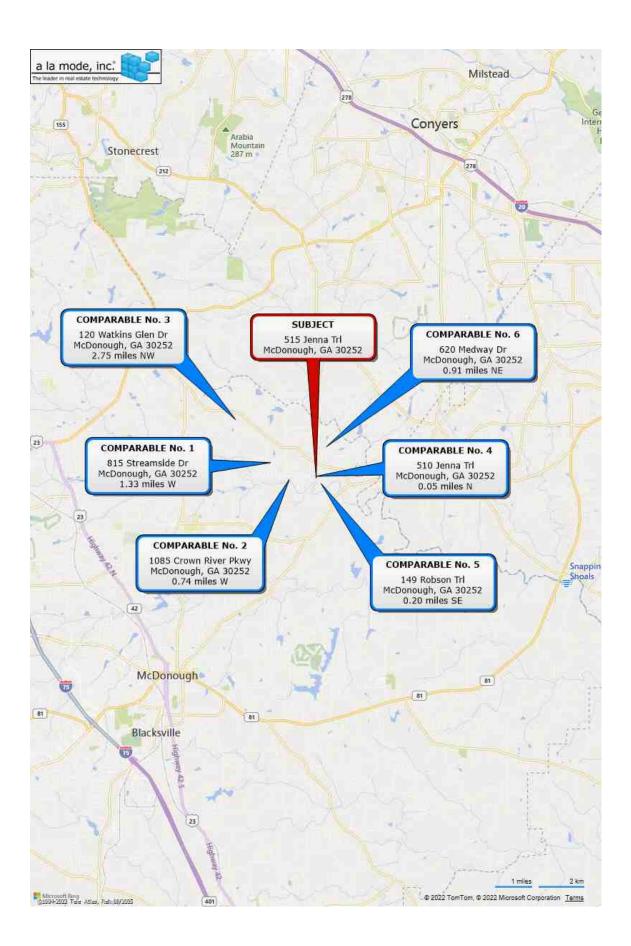
## Comparable 6

620 Medway Dr

Proximity 0.91 miles NE Sale price 590,000 Gla 3,658 Total rooms 9 Total bedrms 5 Total bathrms 4.0 N;Res; Location View N;Woods; 2.00 ac Site Quality Q3 Age 16

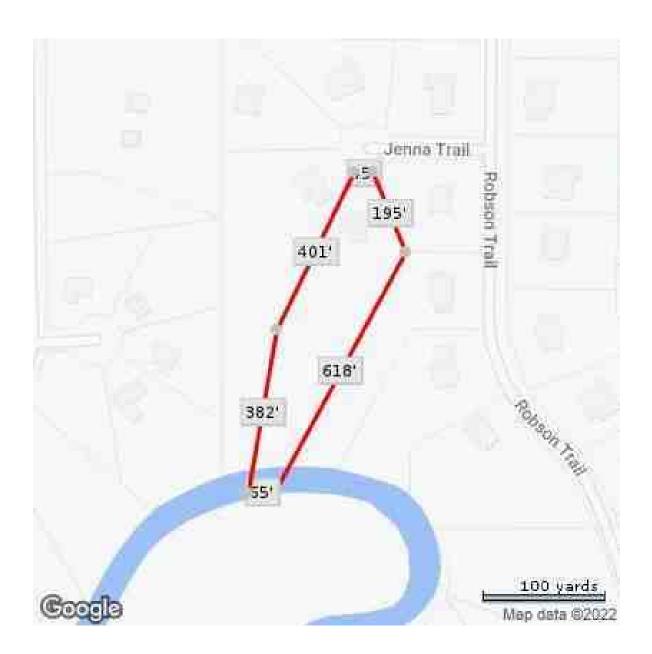
# **Location Map**

Borrower	Catamount Properties 2018 LLC							
Property Address	515 Jenna Trl							
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Lender/Client	Wedgewood Inc							



# **Plat Map**

Borrower	Catamount Properties 2018 LLC							
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Lender/Client	Wedgewood Inc							



# **Aerial Map**

Borrower	Catamount Properties 2018 LLC								
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City	McDonough	County	Henry	•	State	GA	Zip Code	30252	
Landar/Cliant	Wedgewood Inc								



# STATE OF GEORGIA REAL ESTATE APPRAISERS BOARD

## SHERRY A POPE

241173

IS AUTHORIZED TO TRANSACT BUSINESS IN GEORGIA AS A

## CERTIFIED RESIDENTIAL REAL PROPERTY APPRAISER

THE PRIVILEGE AND RESPONSIBILITIES OF THIS APPRAISER CLASSIFICATION SHALL CONTINUE IN EFFECT AS LONG AS THE APPRAISER PAYS REQUIRED APPRAISER FEES AND COMPLIES WITH ALL OTHER REQUIREMENTS OF THE OFFICIAL CODE OF GEORGIA ANNOTATED, CHAPTER 43-39-A. THE APPRAISER IS SOLELY RESPONSIBLE FOR THE PAYMENT OF ALL FEES ON A TIMELY BASIS.

D. SCOTT MURPHY Chairperson

JEFF A. LAWSON Vice Chairperson JEANMARIE HOLMES KEITH STONE WILLIAM A. MURRAY

1262636611612726

SHERRY A POPE

# 241173

241173 ACTIVE END OF RENEWAL 08/31/2022

CERTIFIED RESIDENTIAL REAL PROPERTY APPRAISER

THIS LICENSE EXPIRES IF YOU FAIL TO PAY RENEWAL FEES OR IF YOU FAIL TO COMPLETE ANY REQUIRED EDUCATION IN A TIMELY MANNER.

State of Georgia Real Estate Commission Suite 1000 - International Tower 229 Peachtree Street, N.E. Atlanta, GA 30303-1605 LYNN DEMPSEY

eal Estate Commissioner 1262636611612726

SHERRY A POPE

# 241173 Status ACTIVE

END OF RENEWAL 08/31/2022

CERTIFIED RESIDENTIAL REAL PROPERTY APPRAISER

THIS LICENSE EXPIRES IF YOU FAIL TO PAY RENEWAL FEES OR IF YOU FAIL TO COMPLETE ANY REQUIRED EDUCATION IN A TIMELY MANNER.

State of Georgia Real Estate Commission Suite 1000 - International Tower 229 Peachtree Street, N.E. Atlanta, GA 30303-1605

LYNN DEMPSEY
Real Estate Commissioner

1262636611612726

port Version 8

Generaled on 8/18/2021 at 4:59:14 PM

## **E&O** Insurance

**HUDSON INSURANCE COMPANY** 100 William Street, 5th Floor

New York, NY 10038



## REAL ESTATE APPRAISERS ERRORS AND OMISSIONS INSURANCE **POLICY DECLARATIONS**

NOTICE: THIS IS A "CLAIMS MADE AND REPORTED" POLICY. THIS POLICY REQUIRES THAT A CLAIM BE MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND REPORTED TO THE INSURER, IN WRITING, DURING THE POLICY PERIOD OR AUTOMATIC EXTENDED REPORTING PERIOD.

THIS POLICY MAY CONTAIN PROVISIONS WHICH LIMIT THE AMOUNT OF CLAIM EXPENSES THE INSURER IS RESPONSIBLE TO PAY IN CONNECTION WITH CLAIMS. CLAIM EXPENSES SHALL BE SUBJECT TO ANY DEDUCTIBLE AMOUNT. THE PAYMENT OF CLAIM EXPENSES WILL REDUCE THE LIMITS OF LIABILITY STATED IN ITEM 4. OF THE DECLARATIONS. PLEASE READ YOUR POLICY CAREFULLY.

#### PLEASE READ THIS POLICY CAREFULLY.

**Policy Number:** PRA-2AX-1004016 Renewal of:

Named Insured: Sherry Pope

Address: 55 Forest Brook Dr

Covington, GA 30016

3. Policy Period: From: August 6, 2021 To: August 6, 2022

12:01 A.M. Standard Time at the address of the Named Insured as stated in Number 2 above

4. Limit of Liability Each Claim Policy Aggregate

**Damages** Limit of Liability

\$500,000 A.

B. \$1,000,000

Claims Expense Limit of

Liability

6.

\$500,000 C.

**D.** \$1,000,000

**Deductible (Inclusive of Claims Expenses):** 

Each Claim \$ 500

5B.

Aggregate

**Policy Premium:** \$632.00

State Taxes/Surcharges:

\$0.00

7. Retroactive Date: August 6, 2003

Notice to Company: Notice of a Claim or Potential Claim should be sent to: 8.

Hudson Insurance Group 100 William Street, 5th Floor

New York, NY 10038

Fax: 646-216-3786

Email: hudsonclaims300@hudsoninsgroup.com On weekends or holidays: 866-546-3981 (Toll Free)

\$ 1,000

9. A. Program Administrator: Riverton Insurance Agency Corp.

OREP- Organization of Real Estate Professionals

Secretary

B. Agent/Broker: Insurance Services

IN WITNESS WHEREOF, We have caused this policy to be executed by our President and our Corporate Secretary at New York, New York

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