JLS Appraisal Services, LLC

Exterior-Only	/ Inspe	ection	Resident	ial App	raisal	Report	File #	3480
							FILE #	340

			-Only inspe					File # 34863	100	
The purpose of this su	mmary appraisal repoi	't is to prov	vide the lender/client	with an a	accurate, and adequate	ely supported, op	pinion of the	market value	of the subject	property.
	Glenclairn Ct				City Roswell			• • •	Zip Code 300	76
Borrower Catamount		LC	Owner of P	ublic Record	Carter, Bridget	tte	C	County Fultor	า	
	addendum				T 1/					
	2 194604370169				Tax Year 2022 Map Reference 1			R.E. Taxes \$5 Census Tract C	<u>,430</u>	
Occupant 🗙 Owner	addle Creek	int	Snecial As	sessments \$		12060 🗙 Pl			per year	per month
Property Rights Appraised		Leaseho			0		η πον φ	000		permonu
Assignment Type	Purchase Transaction		ance Transaction	X Other (describe) Servicinc	r				
	ewood Inc		Address		Manhattan Beach		0, Redond	lo Beach, C	A 90278	
Is the subject property cu		r has it been (offered for sale in the	twelve montl	hs prior to the effective of	date of this apprais	sal?		Yes 🗙 No	
Report data source(s) use	d, offering price(s), and	date(s).	None noted p	er GAML	S, FMLS and/or P	ublic Record.				
	nalyze the contract for s	sale for the su	ibject purchase transa	ction. Explai	n the results of the analy	sis of the contract	t for sale or wi	hy the analysis	was not	
performed.										
Contract Price \$	Date of Cont	ract	Is the pro	nertv seller t	he owner of public reco	rd? Yes	No Dat	ta Source(s)		
Is there any financial assis									Yes	No
If Yes, report the total doll					-,,, , , ,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
Note: Race and the raci		neighborhoo	d are not appraisal f							
-	ood Characteristics				t Housing Trends			it Housing	Present Lar	nd Use %
Location Urban		Rural	Property Values	Increasing		Declining	PRICE	AGE	One-Unit	45 %
Built-Up X Over 75%		Under 25%	Demand/Supply	Shortage	In Balance	Over Supply	\$ (000)	(yrs)	2-4 Unit	5 %
Growth Rapid		Slow	Marketing Time	Under 3 m	nths 3-6 mths	Over 6 mths		.0W 0	Multi-Family	2 %
Neighborhood Boundaries	see addendu	ГЛ						ligh 78 red. 40	Commercial Other	<u>33 %</u> 15 %
Neighborhood Description	The subject r		located in a sub	urban roo	idential area of the	e county know				
northeast of the cer										
land.						<u>y 100 and 110</u>	<u>y 110.110</u>			adam
Market Conditions (includ	ing support for the abov	e conclusions	s) Market	conditions	s are considered to	o be abnorma	I. Interest r	rates are ap	prox. 6.8%-8	8.3%.
Median sale prices	have shown less	than 5% cl	hange. Active sa	les with a	average marketing	exposure of ?	1-3 months	. Concessio	ons of 1-3% a	are
typical. Months of s		3.94 but h								
Dimensions See attac				2538 sf		Rectangula	ar	View N;	Res;	
Specific Zoning Classificat Zoning Compliance		onforming (C			Single Family Res	sidential				
	Legal Legal None	:011101111110 (17		No Zon						
le the highest and hest us	e of subject property as		Grandfathered Use)	No Zon	ing 🗌 Illegal (describ	pe)	Vec	No. If No. dec	cribe	
Is the highest and best us	e of subject property as					pe)	Yes 🗌 I	No If No, des	cribe	
	e of subject property as Other (describe)			s and specif	ing 🗌 Illegal (describ	oe) e? 🔀	Yes		cribe Public	Private
		improved (or	as proposed per plan	s and specif	ing Illegal (describ ications) the present use	oe) e? 🔀	rovements - Ty			Private
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Exterior-Only Inspection Residential Appraisal Report File # 34863156

	There are 21 comparable	nronei	erties c	urrently	offered	for sal	e in t	he subject	neighborh	nod rar	naina in			595,000	1 110 //	to !		5,000	
														<u>595,000</u> \$589,10	0				
	There are 63 comparable FEATURE		SUBJEC		neigiib			LE SALE #		uno rall(LE SALE					741,000 BLE SALE #	د ع
			JUDJEU	1	0.0				1	0.01				# ζ					· J
4	Address 140 Glenclairn Ct					Saddle						e Ridg				Rouns			
	Roswell, GA 3007	76			Rosw	vell, GA	A 300	76		Rosv	vell, G	A 300	76		Rosv	vell, G	GA 300)76	
	Proximity to Subject				0.22	miles N	NE			0.46	miles	NE			0.22	miles	W		
	Sale Price	\$						\$	655,000				\$	705,000				\$	690,000
	Sale Price/Gross Liv. Area	\$ ^	195.6	7 sq.ft.	\$ 2	291.37	sq.ft.				305.19	9 sq.ft.			\$	338.2	4 sq.ft		
	Data Source(s)							DOM 3					DOM 4	5				;DOM 4	
	Verification Source(s)					lec;Pee					Record		DOM	0		Recor		,001014	
	VALUE ADJUSTMENTS		SCRIPT			SCRIPTIC			djustment		SCRIPT		L()¢	Adjustment		SCRIPT		1()¢	Adjustment
_		DEC	JUNIPI	IUN			JN	+(-) ֆ A	ujustiment			IUN	+(-) ə	Aujustiment			IUN	+(-) \$	Aujustinent
	Sales or Financing				ArmL					ArmL					Arml				
_	Concessions				Cash					Conv					Conv				
	Date of Sale/Time				s10/2	23;c10/	23			s08/2	23;c07	/23			s10/2	23;c09	9/23		
	Location	N;Res	s;		N;Re	s;				N;Re	s;				N;Re	es;			
	Leasehold/Fee Simple	Fee S	Simple	Э	Fee S	Simple				Fee S	Simple	Э			Fee	Simple	е		
	Site	22538			2527				0	2983				0	3036				0
1	View	N;Res			N;Re					N;Re					N;Re				
	Design (Style)	DT1;F		 ז		Ranch					Ranch					;Rancl			
	Quality of Construction			1		n van i Ui I					i val i Cl	1				,i van Cl	1	+	
		Q3			Q3				-	Q3				-	Q3				-
_	Actual Age	37			36					38				0	48			-	0
	Condition	C3		-	C3	.			-19,700			-			C4		-		+20,700
	Above Grade		Bdrms.	Baths			Baths				Bdrms.	Baths				Bdrms.	-		
	Room Count	7	3	2.0	7	4	2.1		-2,500	8	4	3.1		-7,500	8	4	3.1		-7,500
	Gross Living Area		1,942	<u>2</u> sq.ft.		2,248	sq.ft.		-18,400) sq.ft.		-22,100		2,040) sq.ft		0
	Basement & Finished	1942s	sf600:	sfwo	0sf				+53,800	2510	sf125	5sfwo		-27,800	2040)sf202	0sfwc)	-35,500
	Rooms Below Grade	0rr2bi							-		or1.0ba				1	or1.0b			0
	Functional Utility	Typic			Typic	al			0	Typic				0	Typi				y
	Heating/Cooling	FWA/				/CAC					/CAC							1	
ĕ	Energy Efficient Items	None			None					None					None			1	
\sim	Garage/Carport	2ga2c			2ga2					2ga2					2ga2			-	
	Porch/Patio/Deck													F 000					F 000
Z	POICI/Pallo/Deck	Stoop	o/Deci	K/Pat	Porcr	h/Patio			0	Stp/S	SunRm	n/DCK		-5,000	PC/S	crnPc	/DCK		-5,000
s S																			
AR																			
d M						·	_	^			1. 5		6		-	1. 1		6	
8	Net Adjustment (Total)						-	\$	13,200				\$	-62,400			X -	\$	-27,300
ŝ	Adjusted Sale Price				Net Adj		2.0 %			Net Ad	,	8.9 %			Net Ac		4.0 %		
	of Comparables				Gross /	۰ ib ۸	A A 0/						¢	642,600	Groce				660 700
₹	·						4.4 %		668,200			8.9 %	ψ	042,000	10033	Adj.	10.0 %	5	662,700
SA	I 🔀 did 🗌 did not research ti	he sale (or trans	sfer histo									Ψ	042,000	10000	Adj.	10.0 %	\$	002,700
SAL	·	he sale (or trans	sfer histo									ψ	042,000	01033	Adj.	10.0 %	5	002,700
SA	·	he sale (or trans	sfer histo									ψ	042,000	01033	Adj.	10.0 %	5	002,700
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Sr	I 🗙 did 🗌 did not research ti My research 🗌 did 🗙 did n	not revea	al any p	orior sale	bry of the	e subject nsfers of	t prope the su	rty and com	iparable sale	es. If no	t, explaii	n				Adj.	10.0 %	\$	002,700
S	I 🗙 did 🗌 did not research ti My research 📄 did 🗙 did n Data Source(s) Tax records	not revea s, FMI	al any p LS, M	orior sale ILS an	bry of the s or train d Dee	e subject nsfers of ed reco	t prope the su	rty and com	iparable sale ty for the th	es. If no ree yea	t, explaii rs prior t	n to the ef	ffective da	ite of this appr	raisal.	Adj.	10.0 %	\$ 	002,700
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S,	My research did X did not research th My research did X did n Data Source(s) Tax records My research did X did n Data Source(s) Tax records Report the results of the research a	not revea s, FML not revea s, FML	al any p LS, M al any p LS, M	prior sale ILS an prior sale ILS an the prior	d Dee s or tran d Dee s or tran d Dee r sale or	e subject nsfers of ed reco nsfers of ed reco	t prope the su rds the co rds	bject proper mparable sa	ty for the th ales for the <u>y</u> ect property	ree year year price and co	t, explain rs prior t pr to the mparabl	n to the ef date of le sales	ffective da sale of th (report ac	ite of this appi le comparable dditional prior	raisal. sale.	n page (3).		
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Exterior–Only Inspection Residential Appraisal Report File # 34863156

A reasonable exposure time for the subject property developed independently from the stated marketing time is 1-3 months.

The ClearCapital.com, Inc. AMC license number for Georgia is 19.

I certify, as the appraiser, that I have completed all aspects of this valuation, including reconciling my opinion of value, free of influence from the client, client's representatives, borrower, or any other party to the transaction.

I have no current or prospective interest in the subject property or parties involved; and no services were performed by the appraiser within the three year period immediately preceding acceptance of the assignment, as an appraiser or in any other capacity.

I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three year period immediately preceding the acceptance of this agreement.

The estimated marketing time for the subjects stated value is 1-3 months.

Comments on comparables- see addendum

FIRREA Certification statement: the appraiser certifies and agrees that this appraisal report was prepared in accordance with the requirements of title XI of the Financial Institutions, Reform, Recovery, and Enforcement act (FIRREA) of 1989, as amended (12 u.s.c. 3331 et seq.), and any applicable implementing regulations in effect at the time the appraiser signs the appraisal certification.

Highest and Best Use: The highest and best use is the current use. Because of the existing use and zoning, no alternate us likely. {Uspap 2014-15, standards rule 2-2(a)(x)}.

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.

Neighborhood Boundaries: North to Hamby Rd, Hopewell Rd, Birmingham Rd, Hickory Flat Rd, Lower Birmingham Rd, Batesville Rd and Hickory Rd, South to Hwy 92 & Holcomb Bridge Rd, East to Hwy 19 & West to King Rd, Cox Rd and Hwy 140.

Prior sales/transfers comments: The appraiser did not note any recent sales or transfers per GSCCCA. The owner differs from the borrower per engagement letter. Public records show that Bridgette Carter is the owner of record.

The appraiser's fee for this assignment is \$220.00

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The estimated site value from comparable site values, public records, and/or extraction method is \$100,300.

ESTIMATED 🔄 REPRODUCTION OR 🔄 REPLACEMENT COST NEW	OPINION OF SITE VALUE			=\$	100,300
Source of cost data N/A	DWELLING	Sq.Ft. @ \$		=\$	
Quality rating from cost service N/A Effective date of cost data N/A		Sq.Ft. @ \$		=\$	
Comments on Cost Approach (gross living area calculations, depreciation, etc.)				=\$	
Site value was based on comparable site values and/or extraction	Garage/Carport	Sq.Ft. @ \$		=\$	
method. Square footage calculation was based on appraiser's	Total Estimate of Cost-New			=\$	
measurements. The remaining economic life is estimated at 50 years.	Less Physical	Functional	External		
	Depreciation			=\$()
	Depreciated Cost of Improvements			=\$	
	"As-is" Value of Site Improvements	3		=\$	
Estimated Remaining Economic Life (HUD and VA only) 50 Years	INDICATED VALUE BY COST APPI	ROACH		=\$	
INCOME APPROACH TO VALU	E (not required by Fannie Mae)				
Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$		Indicated Valu	e by Incom	e Approach
Summary of Income Approach (including support for market rent and GRM) The inc	come approach is not appli	cable as the	market approach	is consid	dered
to be the most accurate within the subject's marketing area.					
PROJECT INFORMATION	FOR PUDs (if applicable)				
Is the developer/builder in control of the Homeowners' Association (HOA)?	lo Unit type(s) 🔀 Detache	d 🗌 Attach	ed		
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA ar	nd the subject property is an attach	ed dwelling unit.			
Legal Name of Project					
Total number of phases Total number of units	Total number of units sold				
Total number of phases Total number of units Total number of units rented Total number of units for sale	Data source(s)				
	No If Yes, date of conversion				
Was the project created by the conversion of existing building(s) into a PUD? Yes Does the project contain any multi-dwelling units? Yes No Data Source(s)					
Are the units, common elements, and recreation facilities complete?	If No, describe the status of comp	letion.			
Are the common elements leased to or by the Homeowners' Association?	Io If Yes, describe the rental term	s and options.			
Describe common elements and recreational facilities.					

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

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a 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 price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has 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 and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

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 the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

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

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

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

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

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

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

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

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

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

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

APPRAISER JOEL L. SAMMONS	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
Signature	Signature
Name Joel L. Sammons	Name
Company Name JLS Appraisal Services, LLC	Company Name
Company Address <u>3960 Magnolia Leaf Ln</u>	Company Address
Suwanee, GA 30024	
Telephone Number (404) 432-6284	Telephone Number
Email Address joelsammons@yahoo.com	Email Address
Date of Signature and Report <u>12/08/2023</u>	Date of Signature
Effective Date of Appraisal 12/07/2023	State Certification #
State Certification # CG251463	or State License #
or State License #	State
or Other (describe) State #	Expiration Date of Certification or License
State GA	
Expiration Date of Certification or License <u>08/31/2024</u>	SUBJECT PROPERTY
ADDRESS OF PROPERTY APPRAISED	Did not inspect exterior of subject property
140 Glenclairn Ct	Did inspect exterior of subject property from street
Roswell, GA 30076	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 662,000	·
	COMPARABLE SALES
LENDER/CLIENT	
Name ClearCapital	Did not inspect exterior of comparable sales from street
Company Name Wedgewood Inc	Did inspect exterior of comparable sales from street
Company Address 2015 Manhattan Beach Blvd, Suite 100,	Date of Inspection
Redondo Beach, CA 90278	·
Email Address	

Freddie Mac Form 2055 March 2005

Fannie Mae Form 2055 March 2005

Exterior–Only Inspection Residential Appraisal Report File # 3

											isai nepuli	File #			
FEATURE		SUBJECT		CON	1PARAB	LE SALE # 4			COM	PARABL	LE SALE # 5		COM	PARABL	_E SALE # 6
Address 140 Glenclairn C	+		280	Ihhe	e Lak	- Dr									
Roswell, GA 300	76		Rosv	vell, G	GA 300)76									
Proximity to Subject			0.06	miles	NW										
Sale Price	\$		0.00			\$ 625.	000				\$				\$
							000								¢
Sale Price/Gross Liv. Area	\$	195.67 sq.ft	. \$	317.9	0 sq.ft			\$		sq.ft.		\$		sq.ft.	
Data Source(s)						;DOM 2									
Verification Source(s)			TaxF	Rec;Pe	eerDa	ta									
VALUE ADJUSTMENTS	DF	SCRIPTION	DF	SCRIPT	TION	+(-) \$ Adjustm	ent	DF	SCRIPT	ION	+(-) \$ Adjustment	DF	SCRIPT	ION	+ (-) \$ Adjustment
			-			1 () \$ / 0 000	0111								i () ¢ / lajaotinione
Sales or Financing			ArmL	_th											
Concessions			Con	;2500)										
Date of Sale/Time															
			s10/2	23;c09	9/23										
Location	N;Re	S:	N;Re	s:											
Leasehold/Fee Simple	· ·				_										
		Simple		Simpl	е										
Site	2253	8 sf	2191	1 sf			0								
View	N;Re		N;Re												
Design (Style)	DT1;	Ranch	DT1;	Ranc	h										
Quality of Construction	Q3		Q3												
Actual Age	37		36				0								
Condition	C3		C3			-18,	ឧกก								
		Delmar - D. II		D.d.	P-11	-10,	500		D.d.m.	D - 41		T-1-1	Distant	D-2	
Above Grade	Total	Bdrms. Baths	Total	Bdrms.	-			Total	Bdrms.	Baths		Total	Bdrms.	Baths	
Room Count	7	3 2.0	7	3	2.0										
				-		1	~	<u> </u>	I	0.7.4		<u> </u>		0.7.4	
Gross Living Area		1,942 sq.ft		1,96	6 sq.ft		0			sq.ft.				sq.ft.	
Basement & Finished	1942	sf600sfwo	0sf	_	_	+53	800		_	_			_	_	
			001												
Rooms Below Grade	Urr2b	or1.0ba0o	_				0								
Functional Utility	Typic	al	Typic	al											
Heating/Cooling		/CAC		/CAC											
Energy Efficient Items	None	9	None	;											
Garage/Carport						1									
	2ga2		2ga2												
Porch/Patio/Deck	Stoo	p/Deck/Pat	Stoo	p/Pati	0	+1.	000								
					-										
Net Adjustment (Total)				+	-	\$ 36.	000		+	-	\$		+	-	\$
Adjusted Sale Price			Net Ad		5.8 %			Net Ad	i	%		Net Ac	1i	%	
-				-											
of Comparables			Gross	Adj.	11.8 %	\$ 661.	000	Gross	Adj.	%	\$	Gross	Adj.	%	\$
Report the results of the research	and ana	lysis of the prid	or sale of	r transfe	er histor	v of the subject pro	nertv	and co	mnarah	le sales	(report additional prior	sales o	n nage 3	3)	
ITEM															ABLE SALE # 6
		0	UBJECT			COMPARABI	E SA	LC # 4	ł	0	OMPARABLE SALE #)			ADLE SALE # 0
Date of Prior Sale/Transfer															
Price of Prior Sale/Transfer															
Price of Prior Sale/Transfer Data Source(s)	-	Fax/FMLS/0	GAML	S/Dee	d	Tax/FMLS/GA	ML	S/Dee	d						
Price of Prior Sale/Transfer Data Source(s)			GAML	S/Dee	d		ML	S/Dee	d						
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Price of Prior Sale/Transfer Data Source(s)		12/07/2023				12/07/2023	ML	S/Dee	d						
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Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi Analysis/Comments		12/07/2023				12/07/2023		S/Dee	ed						
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi Analysis/Comments		12/07/2023				12/07/2023		S/Dee	ed						
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi Analysis/Comments		12/07/2023				12/07/2023		S/Dee	:d						
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi Analysis/Comments		12/07/2023				12/07/2023		S/Dee	ed						
Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi Analysis/Comments		12/07/2023				12/07/2023		S/Dee	ed						

APPRAISERS COMMENTS

Borrower	Catamount Properties 2018 LLC			
Property Address	140 Glenclairn Ct			
City	Roswell	County Fulton	State GA	Zip Code 30076
Lender/Client	Wedgewood Inc			

I CERTIFY, AS THE APPRAISER, THAT I HAVE COMPLETED ALL ASPECTS OF THIS VALUATION, INCLUDING RECONCILING MY OPINION OF VALUE, FREE OF INFLUENCE FROM THE CLIENT, CLIENT'S REPRESENTATIVES, BORROWER, OR ANY OTHER PARTY TO THE TRANSACTION

I HAVE NO CURRENT OR PROSPECTIVE INTEREST IN THE SUBJECT PROPERTY OR PARTIES INVOLVED; AND NO SERVICES WERE PERFORMED BY THE APPRAISER WITHIN THE THREE YEAR PERIOD IMMEDIATELY PRECEDING ACCEPTANCE OF THE ASSIGNMENT, AS AN APPRAISER OR IN ANY OTHER CAPACITY.

I HAVE PERFORMED NO SERVICES, AS AN APPRAISER OR IN ANY OTHER CAPACITY, REGARDING THE PROPERTY THAT IS THE SUBJECT OF THIS REPORT WITHIN THE THREE YEAR PERIOD IMMEDIATELY PRECEDING THE ACCEPTANCE OF THIS AGREEMENT.

SCOPE OF WORK COMMENTS: 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. GEORGIA LAW, CHAPTER 539-3-02 EFFECTIVE 08/01/2006.

THE APPRAISER'S SCOPE OF WORK FOR THIS SUMMARY APPRAISAL IS TO UTILIZE THE SALES/MARKET APPROACH. THE COST AND INCOME APPROACHES ARE NOT REQUIRED TO OBTAIN CREDIBLE RESULTS.

BECAUSE OF THE AGE OF THE SUBJECT IMPROVEMENTS, THE COST APPROACH IS NOT A RELIABLE INDICATOR OF VALUE & WAS NOT DEVELOPED. STANDARDS RULE 1-4B

BECAUSE THE SUBJECT'S NEIGHBORHOOD IS PRIMARILY OWNER OCCUPIED THE INCOME APPROACH IS NOT A RELIABLE INDICATOR OF VALUE AND IS NOT APPLICABLE AND THEREFORE, WAS NOT DEVELOPED. STANDARDS RULE 1-4B.

THE SOURCE FOR THE DEFINITION OF MARKET VALUE IS AS DEFINED BY STANDARD INDUSTRY PUBLICATIONS.

PER STANDARDS RULE 2-3

- I CERTIFY THAT, TO THE BEST OF MY KNOWLEDGE AND BELIEF:
 - 1 MY ENGAGEMENT IN THIS ASSIGNMENT OR IN ANY FUTURE ASSIGNMENTS IS NOT CONTINGENT UPON DEVELOPING OR REPORTING PREDETERMINED RESULTS.
 - 2 MY ANALYSIS, OPINIONS AND CONCLUSIONS WERE DEVELOPED AND THIS REPORT HAS BEEN REPARED IN CONFORMITY WITH THE GEORGIA REAL ESTATE APPRAISER CLASSIFICATION AND REGULATION ACT AND THE RULES AND REGULATIONS OF THE GEORGIA REAL ESTATE APPRAISERS BOARD AND USPAP.
 - 3 NO ONE PROVIDED SIGNIFICANT PROFESSIONAL ASSISTANCE TO THE PERSON SIGNING THIS REPORT.

CONDITIONS OF THE APPRAISAL / COMMENT ON APPRAISER CERTIFICATION #23:

THE INTENDED USER OF THIS APPRAISAL REPORT IS THE CLIENT. THE INTENDED USE IS TO EVALUATE THE PROPERTY THAT IS THE SUBJECT OF THIS APPRAISAL FOR ESTIMATION OF MARKET VALUE, SUBJECT TO THE STATED SCOPE OF WORK, PURPOSE OF THE APPRAISAL, REPORTING REQUIREMENTS OF THIS APPRAISAL REPORT FORM AND DEFINITION OF MARKET VALUE. THIS APPRAISAL CAN BE USED FOR LENDING PURPOSES. NO ADDITIONAL INTENDED USERS ARE IDENTIFIED BY THE APPRAISER.

AMENDED SCOPE OF WORK AND LIMITING CONDITONS TO FANNIE MAE/FREDDIE MAC PREPRINTED FORM. At the request of the intended user, an EXTERIOR-ONLY INSPECTION WAS COMPLETED ON THE SUBJECT PROPERTY regardless of the Scope of Work in the preprinted form. The intended use and intended user and has been amended as indicated in the addendum. A sketch is not provided since this is an Exterior-only inspection report." INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the subject property for loan/default servicing related purposes.

INTENDED USER: The intended user of this appraisal report is the lender/client specified on page one of this report."

MARKET COMMENTS: THE APPRAISER PERFORMED AN ANALYIS OF THE SUBJECT MARKET OF COMPARABLE ATTACHED HOMES BUILT FROM 1976-1996 & FROM WITHIN A 3 MILES RADIUS. IN THE PAST 12 MONTHS, THE MARKET MEDIAN HAS REMAINED CONSTANT AROUND \$649,000.

EXPOSURE COMMENTS: ESTIMATED LENGTH OF TIME THAT THE PROPERTY INTEREST BEING APPRAISED WOULD HAVE BEEN OFFERED ON THE MARKET PRIOR TO THE HYPOTHETICAL CONSUMMATION OF A SALE AT MARKET VALUE ON THE EFFECTIVE DATE OF THE APPRAISAL.

COMMENT: EXPOSURE TIME IS A RETROSPECTIVE OPINION BASED ON AN A ANALYSIS OF PAST EVENTS ASSUMING A COMPETITIVE AND OPEN MARKET. THE ESTIMATED EXPOSURE TIME FOR THE SUBJECT STATED VALUE IS 1-3 MONTHS.

MARKETING TIME: THE ESTIMATED LENGTH OF TIME FROM THE EFFECTIVE DATE OF THE APPRAISAL IT MIGHT TAKE A SELLER TO MARKET AND SELL THE PROPERTY THAT IS THE SUBJECT OF THIS REPORT.

THE ESTIMATED MARKETING TIME FOR THE SUBJECTS STATED VALUE IS 1-3 MONTHS.

SEARCH CRITERIA: THE APPRAISER ANALYED SALES AND LISTINGS FROM THE SUBJECT MARKETING AREA OF HOMES THAT AREA SIMILAR IN AGE, GLA AND BASEMENT AREA.

Signature	Sammons	Signature	
Name Joel L. Sammons		Name	
Date Signed 12/08/2023		Date Signed	
State Certification # CG251463	State GA	State Certification #	State
Or State License #	State	Or State License #	State

APPRAISERS COMMENTS

Borrower	Catamount Properties 2018 LLC			
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City	Roswell	County Fulton	State GA	Zip Code 30076
Lender/Client	Wedgewood Inc			

PROXIMITY: WHEN POSSIBLE, COMPARABLES ARE UTILIZED FROM WITHIN ONE MILE OF THE SUBJECT. ALL SALES FALL WITHIN THE SAME MARKET AREA WHERE HOUSING IS ALL SIMILAR AGE, QUALITY AND STYLE AND THERE ARE NO DISSIMILAR CHARACTERISTICS THAT WOULD MAKE ANY ONE AREA MORE APPEALING THAN ANOTHER AND THEREFORE NO LOCATION ADJUSTMENTS ARE NECESSARY.

COMMENTS ON COMPARABLES: ALL COMPARABLES ARE FROM THE SUBJECT SUBDIVISION. 3 RECENT SALES (LAST 90 DAYS) ALONG WITH A SALE JUST OUTSIDE THE LAST 90 DAYS WERE UTILIZED. ALL CHARACTERISTICS WERE BRACKETED.

ALL CHARACTERISTICS WERE BRACKETED. ALL COMPARABLES ARE SIMILAR IN EFFECTIVE AGE AND LOT UTILITY.

ALL COMPARABLES ARE SIMILAR IN EFFECTIVE AGE AND LOT OTHETT. ALL COMPARABLES ARE SIMILAR IN HAVING MOSTLY BRICK EXTERIORS.

COMPARABLE #1 HAS A SOMEWHAT BUSY ROAD TO ITS REAR; HOWEVER, THE APPRAISER NOTED A THICK AND MATURE BUFFER OF TREES/VEGATION TO THE COMPARABLE'S REAR AND NO EXTERNAL OBSOLESCENCE IS CONSIDERED TO EXIST. A 3% CONDITION ADJUSTMENT WAS MADE AS THE COMPARABLE HAS A RECENTLY UPDATED KITCHEN AND UPDATED BATHS.

OPDATED KITCHEN AND OPDATED BATHS. COMPARABLE #2 HAS SOME KITCHEN AND SOME BATH UPDATES. IT APPEARS THAT THE HOME HAS DISTRESSED HARDWOODS WHICH MAY HAVE BEEN REFURBISHED FLOORING UNDERNEATH WHERE CARPET MAY HAVE BEEN. IN THE OPINION OF THE APPRAISER, THE DISTRESSED LOOK MAY HAVE IMPACTED MARKETABILITY OF THE HOME AS IT IS NOT TYPICAL TO THE MARKET. OVERALL, THE CONDITION IS CONSIDERED TO BE SIMILAR. IT SHOULD BE NOTED THAT THE TAX ASSESSOR APPEARS TO INCLUDE THE AREA WHICH APPEARS TO BE A SUN ROOM WHICH PER THE FMLS PHOTOS, DOES NOT APPEAR TO BE HEATED AND COOLED SPACE. BASED ON THE TAX SKETCH AND THE FMLS PHOTOS, THIS AREA ACCOUNTS FOR APPROXIMATELY 200 SQ FT WHICH WAS REDUCED FROM THE TAX ASSESSOR'S GROSS LIVING AREA IN THE SALES GRID.

COMPARABLE #3 RECEIVED A 3% CONDITION ADJUSTMENT AS THE HOME HAS INFERIOR CONDITION WITH OLDER AND ORIGINAL FEATURES AND CARPET WITH SOME WEAR.

COMPARABLE #4 RECEIVED A 3% CONDITION ADJUSTMENT AS IT HAS AN UPDATED KITCHEN AND BATH UPDATES.

GLA: THERE ARE VARIANCES IN SQUARE FOOTAGE BETWEEN THE SUBJECT AND THE COMPARABLE SALES. WHILE IT IS ALWAYS THE APPRAISERS GOAL TO OBTAIN THE MOST COMPARABLE SALES, THIS IS NOT ALWAYS POSSIBLE AND THE COMPARABLES HAVE BEEN ADJUSTED ACCORDINGLY. COMPARABLES WITH LESS THAN 100 SQUARE FOOT DIFFERENCE FROM THE SUBJECT HAVE NOT BEEN ADJUSTED.

BASEMENT ADJUSTMENTS: BASEMENT ADJUSTMENTS UTILIZED IN THIS REPORT WERE \$20 FOR UNFINISHED AREA AND \$25 FOR FINISHED AREA AND SHOWN AS A NET ADJUSTMENT ON THE GRID. NO ADJUSTMENT FOR ROOMS BELOW GRADE WERE MADE DUE TO THIS BEING INCLUDED IN THE FINISHED AREA PORTION OF THE ADJUSTMENT.

BRACKETING: THE APPRAISER HAS ATTEMPTED TO BRACKET AS MANY FEATURES AS POSSIBLE. THE ADJUSTMENTS UTILIZED WERE BASED ON MLS/FMLS DATA SERVICES, PAIRED SALES ANALYSIS AND THE APPRAISERS KNOWLEDGE AND EXPERIENCE IN THE MARKET.

RECONCILED VALUE: COMPARABLES #3 & #4 RECEIVED THE MOST WEIGHT AS THEY REQUIRED THE LEAST AMOUNT OF ADJUSTMENTS FOR THE SALES WHICH CLOSED IN THE LAST 90 DAYS. ADDITIONAL WEIGHT IS PLACED ON COMPARABLE #1 WITH LESS WEIGHT PLACED ON COMPARABLE #2 WHICH APPEARS TO HAVE SOLD AT A LOWER PRICE POINT FOR A HOME ITS SIZE WITH A FAIR AMOUNT OF BASEMENT FINISH. AS NOTED IN THE COMMENTS ON COMPARABLES SECTION OF THIS ADDENDUM, COMPARABLE #2 APPEARS TO HAVE DISTRESSED HARDWOODS WHICH MAY HAVE IMPACTED MARKETABILITY.

THE SUBJECT'S APPRAISED VALUE IS CONSISTENT WITH PREDOMINANT VALUE FOR THE MARKET.

FENCES/PATIOS/DECKS/PORCHES/SCREENED PORCHES/STABLES/GARAGES: THESE ADDITIONS HAVE RECEIVED ADJUSTMENTS ON THE MARKET GRID REGARDING THEIR VALUE AS REFLECTED BY THE CURRENT MARKET.

SALES COMMENTS: ALL COMPARABLES SELECTED OFFER GOOD OVERALL SIMILARITIES TO THE SUBJECT AND ARE REPRESENTATIVE OF SIMILAR AGE AND SIZE OFFERING SIMILAR BUYER APPEAL.

SITE: A CURRENT SURVEY IS RECOMMENDED TO VERIFY LOT SITE AND FLOOD ZONE

COMMENTS REGARDING THE SUBJECT PROPERTY: A FORMAL HOME INSPECTION REPORT FOR THE SUBJECT PROPERTY WAS NOT PROVIDED TO THE APPRAISER. THE APPRAISER ASSUMES ALL MECHANICAL, ELECTRICAL, PLUMBING SYSTEMS, AND HVAC COMPONENTS ARE IN ADEQUATE WORKING ORDER; AND THAT NO FOUNDATION OR STRUCTURAL PROBLEMS EXIST; AND THE ROOF SYSTEM IS IN ADEQUATE CONDITION. THE APPRAISER DOES NOT HAVE THE SKILL OR EXPERTISE NEEDED TO MAKE AN INSPECTION ON THESE ITEMS. IF THERE ARE ANY QUESTIONS CONCERNING THEIR CONDITION OR ADEQUACY, THEY SHOULD BE ANSWERED BY A STRUCTURAL ENGINEER OR SYSTEMS SPECIALIST. THE APPRAISER COULD NOT VERIFY THE EXACT INSULATION "R" RATING. IT IS ASSUMED INSULATION OF THE SUBJECT PROPERTY IS ADEQUATE UNLESS OTHERWISE STATED.

THIS APPRAISAL REPORT SHOULD NOT BE RELIED UPON TO DISCLOSE ANY CONDITIONS PRESENT IN THE SUBJECT PROPERTY. THE APPRAISAL REPORT DOES NOT GUARANTEE THAT THE PROPERTY IS FREE OF DEFECTS. A PROFESSIONAL HOME INSPECTION IS RECOMMENDED ON ALL PROPERTY PURCHASE TRANSACTIONS.

COMMERCIAL AND/OR INDUSTRIAL DEVELOPMENT, IF ANY, WITHIN THE SUBJECT NEIGHBORHOOD IS TYPICALLY LOCATED PRIMARILY ALONG MAJOR TRAFFIC ARTERIES, AND DOES NOT ADVERSELY AFFECT THE SUBJECT PROPERTY'S VALUE OR MARKETABILITY.

COMMENTS REGARDING MARKET CONDITIONS AND MORTGAGE FINANCING: NO ADJUSTMENT FOR FINANCING

Signature	Joel S. Sammons	Signature	
Name Joel L. Sammons	•	Name	
Date Signed <u>12/08/2023</u>		Date Signed	
State Certification # CG251463	State GA	State Certification #	State
Or State License #	State	Or State License #	State

APPRAISERS COMMENTS

Borrower	Catamount Properties 2018 LLC			
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Lender/Client	Wedgewood Inc			

WAS MADE UNLESS OTHERWISE STATED, AS THESE WERE CONSIDERED TO BE TYPICAL AND PREVALENT TRANSACTIONS IN THIS MARKET.IT WOULD APPEAR FROM THE ANALYSIS OF THE MARKET THAT THERE IS NOT A PREVALENCE OF LOAN DISCOUNTS, INTEREST BUYDOWNS AND/OR CONCESSIONS WHICH WOULD HAVE AN IMPACT ON THE SUBJECT PROPERTY'S MARKET VALUE, UNLESS OTHERWISE STATED IN THE REPORT.

COMMENTS ON DIGITAL PHOTOGRAPHY: THE DIGITAL IMAGES UTILIZED IN THIS REPORT ARE TRUE AND ACCURATE REPRESENTATIONS OF THE SUBJECT AND COMPARABLE PROPERTIES. THESE IMAGES HAVE NOT BEEN ALTERED OR AUGMENTED IN ANY WAY.

COMMENTS ON DIGITAL SIGNATURES: THE DIGITAL SIGNATURES UTILIZED IN THIS REPORT WERE TAKEN FROM THE ORIGINAL SIGNATURES FURNISHED BY THE APPRAISERS. THE APPRAISER'S SIGNATURE AFFIXED IN THIS REPORT WAS ACTUALLY THE INSPECTING APPRAISER'S SIGNATURE. THE SOFTWARE PROGRAM UTILIZED IN THIS REPORT PROVIDES A SECURITY FEATURE THAT PROTECTS THE INTEGRITY OF THE APPRAISERS SIGNATURE BY A PASSWORD PROTECTION SYSTEM AND THE APPRAISER HAS THE SOLE PERSONALIZED CONTROL OF AFFIXING THE SIGNATURE.

AN ELECTRONICALLY AFFIXED SIGNATURE CARRIES THE SAME LEVEL OF AUTHENTICITY AND RESPONSIBILITY AS AN INK SIGNATURE ON A PAPER COPY REPORT.

CONCLUSION: THIS ELECTRONICALLY TRANSMITTED REPORT MEETS USPAP REPORTING REQUIREMENTS. STEPS HAVE BEEN APPROPRIATELY TAKEN TO PROTECT THE DATA INTEGRITY OF THIS TRANSMITTED REPORT.

Signature	Joel L. Sammons
Name Joel L. Sammons	•
Date Signed <u>12/08/2023</u>	
State Certification # CG251463	State GA
Or State License #	State

Signature	
Name	
Date Signed	
State Certification #	State
Or State License #	State

	Conditions Add				34863156	
The purpose of this addendum is to provide the lender/c neighborhood. This is a required addendum for all appra				revalent in the su	bject	
Property Address 140 Glenclairn Ct	usai reports with an enective	City Roswell	.009.	State GA	ZIP Code 300	176
Borrower Catamount Properties 2018 LLC	;			otato GA	211 0000 300	70
Instructions: The appraiser must use the information red		asis for his/her conclusion	s, and must provide support	for those conclus	ions, regarding	
housing trends and overall market conditions as reported	-					
it is available and reliable and must provide analysis as i				••••••		
explanation. It is recognized that not all data sources will	•					
in the analysis. If data sources provide the required infor average. Sales and listings must be properties that com	-		•	-	-	
subject property. The appraiser must explain any anoma						
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)	23	24	16	Increasing	Stable	🗙 Declining
Absorption Rate (Total Sales/Months)	3.83	8.00	5.33	Increasing	🗙 Stable	Declining
Total # of Comparable Active Listings	5	2	21	Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.3	0.3	3.9	Declining	Stable	Increasing
Median Sale & List Price, DOM, Sale/List % Median Comparable Sale Price	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months	Increasing	Overall Trend Stable	Declining
Median Comparable Sales Days on Market	655,000 5	672,750 7	<u>648,750</u> 4	Declining	Stable Stable	Increasing
	730,000	705.000	675,000		Stable	X Declining
Median Comparable List Price Median Comparable Listings Days on Market Median Sale Price as % of List Price Seller-(developer, builder, etc.)paid financial assistance	66	18	20	Declining	Stable	Increasing
Median Sale Price as % of List Price	100.77	103.02	103.80	Increasing	Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance		No		Declining	X Stable	Increasing
Explain in detail the seller concessions trends for the particular						
Explain in detail the seller concessions trends for the partices, options, etc.). Traditionally sellers has have remained relatively stable.	ave paid up to 3.0% i	n closing costs for th	ne subject's marketing	area. Recen	tly, seller con	cessions
have remained relatively stable.						
Are foreclosure sales (REO sales) a factor in the market						
Are foreclosure sales (REO sales) a factor in the market	? 🗌 Yes 🗙 No	b If yes, explain (includ	ing the trends in listings and	sales of foreclose	ed properties).	
Less than 2%. Non-impactful.		· · · ·			· · · ·	
			ted using First Multiple			
report. This enables the appraiser to extra						
report. This enables the appraiser to extra from the defined market.	ct records from FML	S and analyze both	the general/macro ma	irket and mic	ro/sub market	
report. This enables the appraiser to extra from the defined market. Summarize the above information as support for your co	onclusions in the Neighborh	S and analyze both ood section of the appraise	the general/macro ma al report form. If you used an	rket and mic	ro/sub market nation, such as	
report. This enables the appraiser to extra from the defined market. Summarize the above information as support for your or an analysis of pending sales and/or expired and withdra	nct records from FML ponclusions in the Neighborh wn listings, to formulate you	S and analyze both ood section of the appraisa ur conclusions, provide both	the general/macro ma al report form. If you used an th an explanation and support	rket and mic y additional inforr for your conclus	ro/sub market nation, such as ions.	of homes
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Page 1 of 1

Fannie Mae Form 1004MC March 2009

rower perty Address	Catamount Properties 2018 LLC 140 Glenclairn Ct	2	File No. 34863156
	Roswell	County Fulton	State GA Zip Code 30076
er/Client	Wedgewood Inc		
PPRAIS	SAL AND REPORT IDI	ENTIFICATION	
This Report	is one of the following types:		
🗙 Appraisa	al Report (A written report prepar	ed under Standards Rule 2-2(a) , pursuant to th	ne Scope of Work, as disclosed elsewhere in this report.)
Restricte	ed (A written report prepar	ed under Standards Rule 2-2(b) , pursuant to ti	he Scope of Work, as disclosed elsewhere in this report,
Appraisa	al Report restricted to the stated i	ntended use only by the specified client and any o	ther named intended user(s).)
certify that, to t The statements The reported an ialyses, opinion Unless otherwi Unless otherwi eriod immediate have no bias My engagemen My compensat ient, the amoun My analyses, o ere in effect at Unless otherwi Unless otherwi	ns, and conclusions. ise indicated, I have no present or prospe ise indicated, I have performed no service ely preceding acceptance of this assignm with respect to the property that is the su nt in this assignment was not contingent tion for completing this assignment is not nt of the value opinion, the attainment of a opinions, and conclusions were developed the time this report was prepared. ise indicated, I have made a personal ins	and correct. nited only by the reported assumptions and limiting conc ctive interest in the property that is the subject of this rep s, as an appraiser or in any other capacity, regarding the ent. bject of this report or the parties involved with this assig upon developing or reporting predetermined results. contingent upon the development or reporting of a predet a stipulated result, or the occurrence of a subsequent even d, and this report has been prepared, in conformity with t bection of the property that is the subject of this report. real property appraisal assistance to the person(s) signin	etermined value or direction in value that favors the cause of the
praised wou	Id have been offered on the market pri	(USPAP defines Exposure Time as the estimated I or to the hypothetical consummation of a sale at ma he subject property at the market value stated i	rket value on the effective date of the appraisal.)
lote any US he ClearCa as been pre	SPAP-related issues requiring pital.com, Inc. AMC license num epared, in conformity with the Ge	orgia Real Estate	and conclusions were developed, and this report
ppraiser Cla	assification and Regulation Act a	nd the Rules and Regulations of the Georgia	Real Estate Appraisers Board.
PPRAISER	:	SUPERVISORY	f or CO-APPRAISER (if applicable):
	S-0 4 S		
gnature:	Jaco. (
lame: <u>Joel L</u>	Jammons	Name:	

State Certification # CG251463	
or State License #:	or State License #:
State: GA Expiration Date of Certification or License: 08/31/2024	State: Expiration Date of Certification or License:
Date of Signature and Report: 12/08/2023	Date of Signature:
Effective Date of Appraisal: 12/07/2023	
Inspection of Subject: 🗌 None 🗙 Interior and Exterior 🗌 Exterior-Only	Inspection of Subject: None Interior and Exterior Exterior-Only
Date of Inspection (if applicable): <u>12/07/2023</u>	Date of Inspection (if applicable):
Form ID20E "TOTAL" appraical activity	a by a la mode inc. 1 200 ALAMODE

Form ID20E - "TOTAL" appraisal software by a la mode, inc. - 1-800-ALAMODE

Subject Photo Page

Borrower	Catamount Properties 2018 LLC					
Property Address	140 Glenclairn Ct					
City	Roswell	County Fulto	n State	GA	Zip Code	30076
Lender/Client	Wedgewood Inc					



Subject	Front
---------	-------

140 Glenclairn Ct		
Sales Price		
Gross Living Area	1,942	
Total Rooms	7	
Total Bedrooms	3	
Total Bathrooms	2.0	
Location	N;Res;	
View	N;Res;	
Site	22538 sf	
Quality	Q3	
Age	37	

Subject Front Alternate





Subject Street

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC
Property Address	140 Glenclairn Ct
City	Roswell
Lender/Client	Wedgewood Inc

County Fulton

State GA Zip Code 30076



Comparable 1

385 Saddle Creek Cir		
Prox. to Subject	0.22 miles NE	
Sale Price	655,000	
Gross Living Area	2,248	
Total Rooms	7	
Total Bedrooms	4	
Total Bathrooms	2.1	
Location	N;Res;	
View	N;Res;	
Site	25273 sf	
Quality	Q3	
Age	36	



Comparable 2

925 Saddle Ridge Ct		
Prox. to Subject	0.46 miles NE	
Sale Price	705,000	
Gross Living Area	2,310	
Total Rooms	8	
Total Bedrooms	4	
Total Bathrooms	3.1	
Location	N;Res;	
View	N;Res;	
Site	29839 sf	
Quality	Q3	
Age	38	



Comparable 3

	-
580 Rounsaville	e Rd
Prox. to Subject	0.22 miles W
Sale Price	690,000
Gross Living Area	2,040
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;
View	N;Res;
Site	30360 sf
Quality	Q3
Age	48

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC
Property Address	140 Glenclairn Ct
City	Roswell
Lender/Client	Wedgewood Inc

County Fulton



Comparable 4

280 Saddle Lake	Dr
Prox. to Subject	0.06 miles NW
Sale Price	625,000
Gross Living Area	1,966
Total Rooms	7
Total Bedrooms	3
Total Bathrooms	2.0
Location	N;Res;
View	N;Res;
Site	21911 sf
Quality	Q3
Age	36

Comparable 5

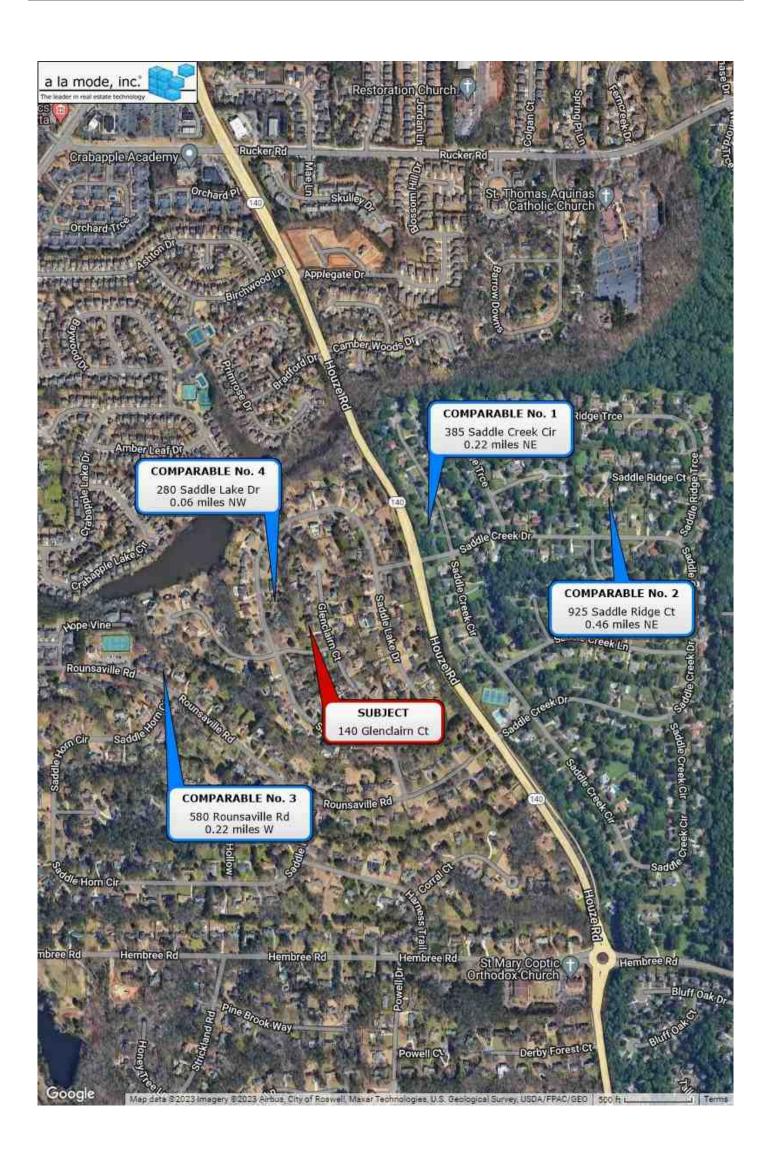
Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

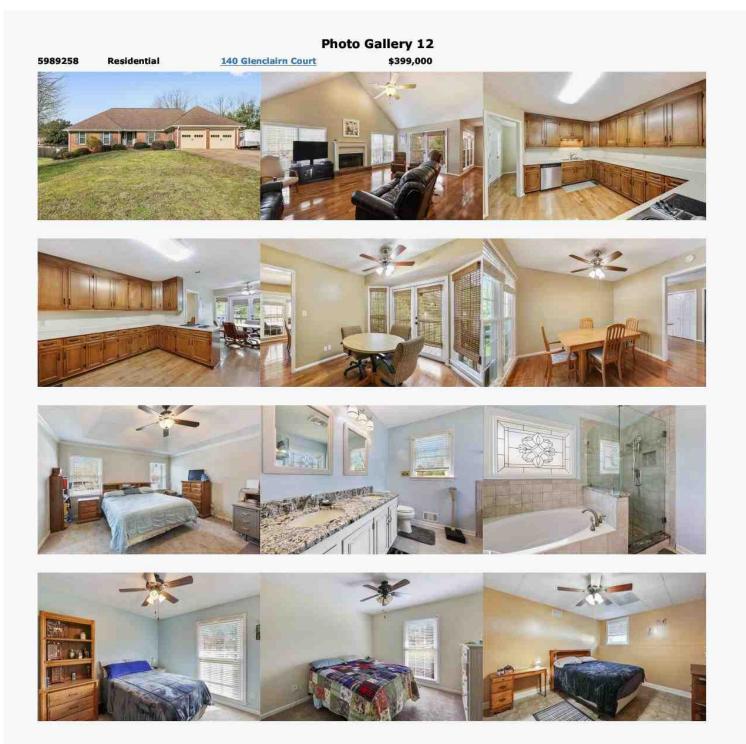
Comparable 6

Prox. to Subject Sale Price Gross Living Area Total Rooms Total Bedrooms Total Bathrooms Location View Site Quality Age

Location Map

Borrower	Catamount Properties 2018 LLC	
Property Address	140 Glenclairn Ct	
City	Roswell	(
Lender/Client	Wedgewood Inc	





Accuracy of all information deemed reliable but not guaranteed and should be independently verified. ©2023 FMLS

							\$380,000 CC: \$5,000 Closed
		FMLS #:			Broker: DUFF01	Availability: No conditions Area:	
É		City: Rost		<u>rt</u>		State: Georgia, 30076	
	ALL		Fulton - GA mp: Saddle	Creek		Lake: None	
and the		Lvis		Baths	Hif Bth	SCHOOLS	r.
	100 and 100 an	Upper	0	0	0	Elem: Sweet Apple	Bus Rte: Y
		Main	3	2	0	Middle: Elkins Pointe	Bus Rte: Y
	State of Street, State	Lower Total	2	1 3	0	High: Milton - Fulton	Bus Rte: Y
A REAL TO ST						Condition: Resale	
The states		Levels/S	Single Fam tories: 1	illy Reside	ence	Sq Ft/Source: 3,100 / Owner Acres/Source: 0.5170 / Public Recor	ds
President a		Year Bui Arch Sty	t: 1986			Const: Brick 3 Sides	
irections:		i, Travel North	towards Cra	bapple, L	eft onto Saddle C.	reek Parkway, Right onto Saddle Lake Di	ive, Left onto Saddle Lake Court,
	Left onto Glenclairn Court.			25602027			
		nt with 2 bedro vel 2017 & new	oms & full b 50 gallon v	ath with ater hea	oversized soaking ter 2017. Expansi	tub! Spacious & open great room with h ve outdoor entertaining space. Just image	igh ceilings offering a great flow.
rivate:	Agents-thanks for showing. Sch Contracts@RhondaDuffy.com or	edule all showir Iy-do not send	ngs through to the owne	er. rh75	Time, 1-800-SHO	WING. Get disclosures at: www.tinyurl.c	om/DUFFYDisclosures Send offer to
edroom:	In-Law Suite/Apartment, Maste		Tub				
laster Bath: itchen:	Double Vanity, Separate Tub/Sh Breakfast Bar, Cabinets Stain, E						
ining:	Separate Dining Room	00000000000000000000000000000000000000					
aundry: ooms:	Main Level Game Room, Great Room - 1 St	ory					
ccessibility:	None				Lot Features:	Cul-De-Sac, Level, Private	
ppliances: asement:	Dishwasher, Electric Range, Gas Bath/Stubbed, Daylight, Exterio				Other Equip: Other Struct:	None None	
ommunity:	None		and the second		Parking Feat:	Attached, Garage, Garage Door Opener	
ooling: ock:	Central Air, Zoned None				Parking Patio/Porch:	Carports: Garages: 2 Deck	Parking:
ectric:					Pool Features:	None	
xterior: encing:	Garden Fenced				Road Front: Road Surface:	Paved	
ireplace #:	1				Roof:	Composition	
ireplace: looring:	Gas Starter, Masonry Carpet, Hardwood				Security: Sewer:	None Public Sewer	
rn Bld Cert:					Spa:		
rn Efficiency: rn Gen:	Thermostat, Windows				Utilities: View:	None Other	
eating:	Forced Air, Natural Gas				Water Frntage:	0	
ERS Index: orse Amen:					Water Source: Waterfront:	Public	
nterior:	Cathedral Ceiling(s), Disappeari High Ceilings 9 ft Main, Tray Cei	ling(s), Walk-In	Closet(s)	yer,	Windows:	Insulated Windows	
					L TAX INFORM		
ax ID: <u>12-1946-</u> and/Lot: 0	District: 0	Tax/Tax Section/	Year: \$2,8 GMD: 0	25/2016	,	Land Lease: Lot: 0 Block	: 0
at Book/Page:	0/0	Deed Bo	ok/Page:	cars No.		Lot Dim: .517	
isting Condition ssociation Fee:	\$0	Swim/Te			e	Initiation Fee: \$0	
laster Assoc Fee OA Phone:	a: \$0		arranty: No t Restrictio			Assessment Due/Contemplate	d: No
wner Finance:	No	Owner 2	nd: No		I SHOWING IN	Assumable: No	ne 488 (
gent License#			HONDA DI			Phone/Cell: 678-318-3613/67	8-318-3613
irm License#:		Co-Ager	it:			Phone/Cell:	9 210 2605
how Inst: Show	alty of Atlanta (DUFF01) wing Service					Phone/Fax: 678-318-3613/67 Email: contracts@rhondaduf	
uyer Agency C	compensation: 3 VRC	: No Lockbox				Dup FMLS#:	
	rs direct to Seller: No t Date: 04/04/2018	Contact:	et Date:	04/04/20	118	Contact Phone: Original List Price: \$410,000	
isting contract	Date: 04/04/2018	on-mari	let bate:	04/20	510	original List Price: \$410,000	
				501.0 7N	FORMATION		
inding Agremnt	Date: 04/20/2018	Prop Closing			DOM: 1	5 Total DOM: 16	
	L TRAPP	Co-Sell Agent		0.00000000000		ice Code: KWFA01	

Accuracy of all information deemed reliable but not guaranteed and should be independently verified. ©2023 FMLS

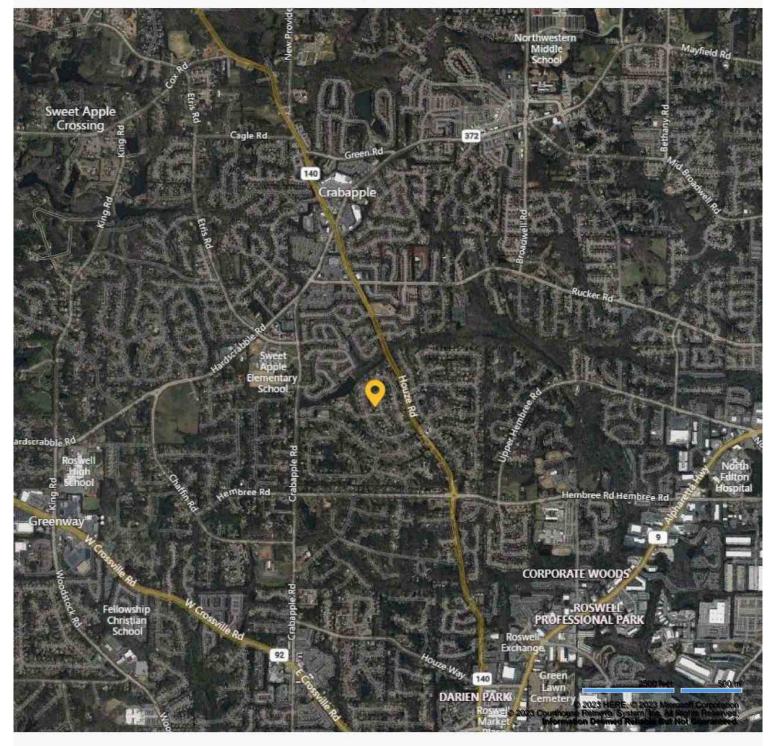
Legal Description

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 437 OF THE 1ST DISTRICT, 2ND SECTION, FULTON COUNTY, GEORGIA, BEING LOT 20, BLOCK F, SADDLE CREEK SUBDIVISION, PHASE FOUR, UNIT SEVEN, AS PER PLAT RECORDED IN PLAT BOOK 142, PAGE 96, FULTON COUNTY, GEORGIA RECORDS, WHICH RECORDED PLAT IS INCORPORATED HEREIN BY REFERENCE AND MADE A PART OF THIS DESCRIPTION. MAP # 12-1946-0437-016-9

Aerial View



Map for Parcel Address: 140 Glenclairn Ct Roswell, GA 30076-4202 Parcel ID: 12 194604370169



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Thursday, December 07, 2023



LOCATION			PROPERTY SUMMA	RY	
Property Address	140 Glenclairn Ct Roswell, GA 30076-4202	盦	Property Type	Residential	
County	Fulton County, GA		Land Use	Residential 1 Famil	У
county	Fution County, GA			Ranch	
GENERAL PARCEL IN	FORMATION		Square Feet	1942	
Parcel ID/Tax ID 12 194604370169				1012	
Alternate Parcel ID			CURRENT OWNER		
			Name	Carter Bridgette	
Account Number	0602230		Mailing Address	140 Glenclairn Ct	
District/Ward	City Of Roswell			Roswell, GA 30076	-4202
2020 Census Trct/Blk	114.16/1		SCHOOL ZONE INFO	RMATION	
Assessor Roll Year	2022		Sweet Apple Elementary	School	0.6 mi
			Elementary: Pre K to 5		Distance
			Elkins Pointe Middle Sch	lool	1.2 mi
			Middle: 6 to 8		Distance
			Milton High School		2.3 mi
			High: 9 to 12		Distance

Date	Amount	Buyer/Owners	Seller	Instrument	No. Parcels	Book/Page Or Document#
5/23/2018	\$380,000	Carter Bridgette	Casey Lee	Limited Warranty Deed		58821/553
7/14/2017	\$378,400	Lee Casey	Hp Georgia I LLC	Limited Warranty Deed		57747/363
9/21/2016	\$347,000	Hp Georgia I LLC	Hinds Sandra S	Limited Warranty Deed		56669/127

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Property Report for 140 GLENCLAIRN CT, cont.

4/24/2013	13 Hinds Sandra S		S	Sandra Strange Hinds As Exec Of Lwt Of	Executor/Exect Deed	utrix	52583/48
TAX ASSE	SSMENT						
Appraisal		Amount		Assessment		Amount	
Appraisal Ye	ar	2022		Assessment Year 2022			
Appraised L	and	\$100,300		Assessed Land			
Appraised Improvements \$340,800				Assessed Impro	ovements		
Total Tax Ap	praisal	\$441,100		Total Assessme	ent	\$176,440	
				Exempt Amount	N		
				Exempt Reason		Homestead	
TAXES							
Tax Year		City Taxes	County	Taxes	Total	Taxes	
2022		\$787.45	\$4,642.1	4	\$5,42	9.59	
2021		\$822.06	\$4,727.1	3	\$5,54	9.19	
2020		\$853.05	\$4,784.6	57	\$5,63	7.72	
2019		\$698.85	\$3,101.7	78	\$3,80	0.63	
2018		\$751.48	\$3,888.4	1	\$4,63	9.89	
2017		\$599.83	\$3,208.1	9	\$3,80	8.02	
2016		\$599.83	\$2,825.1	325.11 \$3,424.94			
2015		\$599.83	\$2,829.8	829.89 \$3,429.72			
2014		\$544.85	\$2,671.0	871.00 \$3,215.85			
2013		\$544.85	\$2,909.5	09.50 \$3,454.35			
MORTGAC	E HISTORY						
Date	Loan Amount	Borrower	Lender			Book/Page or Do	ocument#
02/17/2023	\$82,950	Carter Bridgette	Us Department Of Ho	using And Urban Developme	int	66662/452	
05/23/2018	\$338,827	Carter Bridgette	Fairway Independent	Mortgage		58821/554	
07/14/2017	\$302,720	Casey Lee	Perpetual Financial G	roup	1	57747/365	
FORECLO	SURE HISTO	RY					
	Auction Date	Defendant(s)	Plaintiff	Foreclosure Type	Case Number	Book/Page or	Document#
11/09/2023	12/05/2023	Carter Bridgette	Us Bank Na	Foreclosure			
01/11/2023	02/07/2023	Carter Bridgette	Us Bank Na	Foreclosure			
09/07/2022	10/04/2022	Carter Bridgette	Us Bank Na	Foreclosure			
05/05/2022	06/07/2022	Carter Bridgette	Freedom Mortgage Cor	p. Foreclosure			
		RISTICS: BUILDI	NG				
Building #1		INICIAC BOILDI	10				
Туре	Ranch		Condition	Average	Units	1	
Year Built	1986		Effective Year	2016	Stories		
BRs		3	Baths	2 F 1 H	Rooms	7	
Fotal Sq. Ft.		1,942					
5.1 00031 14	are Feet (Living			Building Square Fee	t (Other)		
First Story (B	ase) 1,926			Full Basement			
CONSTRU	· · · · · · · · · · · · · · · · · · ·						
		Average	Roof F				

Property Report for 140 GLENCLAIRN CT, cont.

Shape			Ro	of Cover Deck			
Partitions			Ca	binet Millwork			
Common Wal	Ĩ		Flo	or Finish			
Foundation			Inte	erior Finish			
Floor System			Air	Conditioning			
Exterior Wall		Concr	ete He	at Type	Forced A	ir Unit	
Structural Fra	iming		Ba	throom Tile			
Fireplace		Y	Plu	Imbing Fixtures			
- OTHER							
Occupancy			Bu	ilding Data Source			
PROPERTY	CHARACTER	ISTICS: EXT	RA FEATURES				
No extra featu	res were found for	this parcel.					
PROPERTY	CHARACTER	ISTICS: LOT					
Land Use		Reside	ntial 1 Family	Lot Dimensions			
Block/Lot				Lot Square Feet 22,520			
Latitude/Long	jitude	34.068	036°/-84.353423°	Acreage	0.517		
PROPERTY	CHARACTER	ISTICS: UTIL	ITIES/AREA				
Gas Source		Public		Road Type	Paved		
Electric Source	ce	Public		Topography	Level		
Water Source	4	Public		District Trend			
Sewer Source)	Public		Special School District 1			
Zoning Code		R5		Special School District 2			
Owner Type							
LEGAL DES	CRIPTION						
Subdivision				Plat Book/Page			
Block/Lot				District/Ward City Of Roswell			
Description		Data Ve	arified Cdu Chg To Av				
FEMA FLOO	DD ZONES						
Zone Code	Flood Risk	BFE	Description		FIRM Panel ID	FIRM Panel Eff Date	
x	Minimal		Area of minimal floo above the 500-year	d hazard, usually depicted on FIRMs as flood level.	13121C0053G	06/19/2020	

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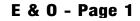
STATE OF	GEORGIA	(m) (m)
REAL ESTATE AP	PRAISERS BOARD	
a OF	G	E1 [6]
JOELLS	AMMONS	
251	463	
	T BUSINESS IN GEORGIA AS A	(1) (1) (1) (1) (1) (1) (1) (1) (1) (1)
CERTIFIED GENERAL REA	AL PROPERTY APPRAISER	
THE PRIVILEGE AND RESPONSIBILITIES OF THIS APPRAISE THE APPRAISER PAYS REQUIRED APPRAISER FEES AND CO CODE OF GEORGIA ANNOTATED, CHAPTER 43-39-A. THE A ALL FEES ON A	OMPLIES WITH ALL OTHER REQUIREMENTS O	F THE OFFICIAL
D. SCOTT MURPHY Chairperson	JEANMARIE HOLMES KEITH STONE	
JEFF A. LAWSON	WILLIAM A. MURRAY	
Vice Chairperson		
		1300167136416730
	JOEL L SAMMONS	
	# 251463 Status ACTIVE	END OF RENEWAL 08/31/2024
	CERTIFIED GENERAL REAL PROPERTY APPRAISER	Conversión des
	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	CT OF OTOTIC
	Real Estate Commission Suite 1000 - International Tower 229 Peachtree Street, N.E.	VE HY 1776
	Atlanta, GA 30303-1605	LYNN DEMPSEY Real Estate Commissioner
SC 38 S		1300167136416730
JWF	JOEL L SAMMONS	
SAMMONS, 3960 MAGN SUWANEE,	# 251463 Status ACTIVE	END OF RENEWAL 08/31/2024
	CERTIFIED GENERAL REAL PROPERTY APPRAISER	00012024
JOEL L GA 30024	I THIS LICENSE EXPIRES IF YOU FAIL TO PAY RENEWAL FEES OR IF YOU FAIL TO COMPLETE ANY	NOT GEOR
24 L	REQUIRED EDUCATION IN A TIMELY MANNER. State of Georgia Real Estate Commission Suite 1000 - International Tower	

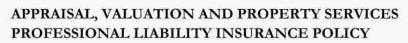
Real Estate Commissioner

1300167136416730

Report Version 8

Generated on 8/19/2023 at 10:27:56 AM





LIA Administrators & Insurance Services

DECLARATIONS

Aspen American Insurance Company (Referred to below as the "Company") 590 Madison Avenue, 7th Floor New York, NY 10022 877-245-3510 Date Issued Policy Number Previous Policy Number AAI009881-05 8/29/2023 AAI009881-04 THIS IS A CLAIMS MADE AND REPORTED POLICY. COVERAGE IS LIMITED TO LIABILITY FOR ONLY THOSE CLAIMS THAT ARE FIRST MADE AGAINST THE INSURED DURING THE POLICY PERIOD AND THEN REPORTED TO THE COMPANY IN WRITING NO LATER THAN SIXTY (60) DAYS AFTER EXPIRATION OR TERMINATION OF THIS POLICY, OR DURING THE EXTENDED REPORTING PERIOD, IF APPLICABLE, FOR A WRONGFUL ACT COMMITTED ON OR AFTER THE RETROACTIVE DATE AND BEFORE THE END OF THE POLICY PERIOD. PLEASE READ THE POLICY CAREFULLY. Customer ID: 1. 170326 Named Insured: JLS APPRAISAL SERVICES LLC Joel Lee Sammons 3960 Magnolia Leaf Ln Suwance, GA 30024 2. Policy Period: From: 09/11/2023 To: 09/11/2024 12:01 A.M. Standard Time at the address stated in 1 above. 3. Deductible: \$1000 Each Claim **Retroactive Date:** 09/11/2019 4. 5. Inception Date: 09/11/2019 Limits of Liability: A. \$500,000 Each Claim 6. **B.** \$1,000,000 Aggregate Subpoena Response: \$5,000 Supplemental Payment Coverage **Pre-Claim Assistance:** \$5,000 Supplemental Payment Coverage \$7,500 Supplemental Payment Coverage Disciplinary Proceeding: Loss of Earnings: \$500 per day Supplemental Payment Coverage 7. Covered Professional Services (as defined in the Policy and/or by Endorsement): Real Estate Appraisal and Valuation: Yes Х No **Residential Property:** Yes X No Commercial Property: Yes No Bodily Injury and Property Damage Caused During Appraisal Inspection (\$100,000 Sub-Limit): X (If "yes", added by endorsement) Yes No Right of Way Agent and Relocation: No Yes Machinery and Equipment Valuation: Yes No X (If "yes", added by endorsement) Personal Property Appraisal: Yes No X (If "yes", added by endorsement) Real Estate Sales/Brokerage: Yes No

Aspen American Insurance Company LIA001 (04/19)

Page 1 of 2



8.	Report Claims to: LIA Administ Santa Barbara, California 93101	rators & Insurance Services, 800-334-0652, P.O. Box 1319, 1600 Anacapa St,	
9.	Annual Premium:	\$678.00	
10.	Forms attached at issue:	LIA002 (04/19) LIA GA (09/19) LIA012 (05/19) LIA164 (05/19)	

This Declarations Page, together with the completed and signed Policy Application including all attachments and exhibits thereto, and the Policy shall constitute the contract between the Named **Insured** and the Company.

08/29/2023

Date

Ruie By_

Authorized Representative

Page 2 of 2

Cust ID: 170326

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

*Note: Newly constructed improvements that feature recycled materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100% new foundation and the recycled materials and the recycled components have been rehabilitated/re-manufactured into like-new condition. Recently constructed improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (i.e., 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 either are almost new or have been recently completely renovated and are similar in condition to new construction.

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.

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.

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.

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.

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.

Q3

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.

Q4

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.

UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

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

Quality Ratings and Definitions (continued)

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
ac	Acres	Area, Site
AdjPrk	Adjacent to Park	Location
AdjPwr	Adjacent to Power Lines	Location
A	Adverse	Location & View
ArmLth	Arms Length Sale	Sale or Financing Concessions
ba	Bathroom(s)	Basement & Finished Rooms Below Grade
br	Bedroom	Basement & Finished Rooms Below Grade
В	Beneficial	Location & View
Cash	Cash	Sale or Financing Concessions
CtySky	City View Skyline View	View
CtyStr	City Street View	View
Comm	Commercial Influence	Location
C	Contracted Date	Date of Sale/Time
Conv	Conventional	Sale or Financing Concessions
CrtOrd	Court Ordered Sale	Sale or Financing Concessions
DOM	Days On Market	Data Sources
e	Expiration Date	Date of Sale/Time
Estate	Estate Sale	Sale or Financing Concessions
FHA	Federal Housing Authority	Sale or Financing Concessions
GlfCse	Golf Course	Location
Glfvw	Golf Course View	View
Ind	Industrial	Location & View
in	Interior Only Stairs	Basement & Finished Rooms Below Grade
Lndfl	Landfill	Location
LtdSght	Limited Sight	View
Listing	Listing	Sale or Financing Concessions
Mtn	Mountain View	View
N	Neutral	Location & View
NonArm	Non-Arms Length Sale	Sale or Financing Concessions
BsyRd	Busy Road	Location
0	Other	Basement & Finished Rooms Below Grade
Prk	Park View	View
Pstrl	Pastoral View	View
PwrLn	Power Lines	View
PubTrn	Public Transportation	Location
rr	Recreational (Rec) Room	Basement & Finished Rooms Below Grade
Relo	Relocation Sale	Sale or Financing Concessions
REO	REO Sale	Sale or Financing Concessions
Res	Residential	Location & View
RH	USDA - Rural Housing	Sale or Financing Concessions
S	Settlement Date	Date of Sale/Time
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
wu	Walk Up Basement	Basement & Finished Rooms Below Grade
WtrFr	Water Frontage	Location
Wtr	Water View	View
Woods	Woods View	View

Other Appraiser-Defined Abbreviations

Abbreviation	Full Name	Fields Where This Abbreviation May Appear

UAD Version 9/2011