JLS Appraisal Services, LLC

Exterior-Only	y Inspection	Residential A	ppraisal Re	port _{Fi}	ile# 34948
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The purpose of this sun	nmary appraisal repoi	't is to prov	ride the lende	er/client wit	h an ao	ccurate, and adequate	ely supporte	d, opini	ion of th	e mark	et value	of the su	bject propert	rty.
· · ·	22 Peachcove Ct					City Suwanee				State		Zip Code	30024	
Borrower Catamount		LC	Own	ner of Public	Record	Okolie Chukwi	udi P			County	Fultor	۱		
	addendum					T V				D F T	^ -			
	1 129005012509					Tax Year 2022 Map Reference	10000			R.E. Ta		6,747 0116.35		
Occupant 🗙 Owner [lackstone Tenant Vaca	nt	Sner	cial Assess	ments \$		12060 N	🗙 PUD	HOAS	\$ 600	_	per year	per mo	onth
Property Rights Appraised	Fee Simple	Leaseho		ner (describ		0				¥ 600		per year		Unun
	Purchase Transaction		ance Transactio		,	escribe) Servicino	<u>יי</u>							
	ewood Inc					Ianhattan Beach	1	te 100	. Redon	ido Be	ach. C/	A 90278		
Is the subject property cur		r has it been (offered for sale									Yes 🗙 N	No	
Report data source(s) used	d, offering price(s), and	date(s).	None no	oted per	GAML	S, FMLS and/or P	ublic Rec	ord.						
	nalyze the contract for s	sale for the su	bject purchase	e transactior	n. Explain	the results of the analy	ysis of the co	ontract fo	or sale or	why the	analysis	was not		
performed.														
Contract Price \$	Date of Cont	ract	le	the property	/ collor th	ne owner of public reco	rd2	Yes	ΝοΓ	Data Sou	rca(c)			
Is there any financial assis											100(3)		Yes	No
If Yes, report the total dolla	· -		-			,, p ,	, party are a							
· · ·														
Note: Race and the racia		neighborhoo	d are not app	raisal facto	ors.									
Neighborh	ood Characteristics				ne-Unit	Housing Trends				Init Hou	sing	Presen	t Land Use S	
Location Urban		Rural	Property Value		creasing	Stable	Declinin	-	PRICE		AGE	One-Unit		<u>45 %</u>
Built-Up X Over 75%		Under 25%	Demand/Supp		nortage	In Balance	Over Su		\$ (000)		(yrs)	2-4 Unit		4 %
Growth Rapid		Slow	Marketing Tim				Over 6 r		400	Low	0	Multi-Fami		<u>2 %</u>
Neighborhood Boundaries					, East I	to the Chattahood	nee Rive	r	- /	High Pred.	<u>44</u> 25	Commerci Other		<u>25 %</u> 24 %
and West to Jones I Neighborhood Description					an reci	idential area of the		known			-			<u>24</u> 70
northeast of the cen														
Present land use "or				100000 10			1,1 00011		laastiai	Bivar			ony rta.	
Market Conditions (including) Ma	arket con	ditions	are considered to	o be abno	ormal.	Interest	t rates	are ap	prox. 6.5	%-8.2% .	
Median sale prices I	nave shown less	than 5% cl	hange. Acti	ive sales	with a	verage marketing	exposure	e of 1-	3 month	ns. Co	ncessic	ons of 1-3	3% are	
typical. Months of si		0.64. Abso												
Dimensions See attac				rea 2504			^{pe} Irregul	lar			/iew N;	Res;		
Specific Zoning Classificati Zoning Compliance				onina Descr	intion (
zoning compliance			randfatharad II			Single Family Res								
			randfathered U	Jse)	No Zoni	ng 🗌 Illegal (descrit	be)		Vec		f No. des	cribe		
Is the highest and best use				Jse)	No Zoni	ng 🗌 Illegal (descrit	be)		Yes] No I	f No, des	cribe		
Is the highest and best use				Jse) per plans an	No Zoni	ng Illegal (descrit cations) the present use	be) e?		Yes	-	f No, des	cribe Public	e Private	
Is the highest and best use	of subject property as	improved (or		Jse) per plans an	No Zonii d specifi	ng Illegal (descrit cations) the present use	be) e? Off-site		/ements -	-	f No, des		Private)
Is the highest and best use Utilities Public O Electricity X Gas X	ther (describe)	improved (or	as proposed p Nater Sanitary Sewer	Jse) per plans an Public X	No Zonii d specifi	ng Illegal (descrit cations) the present use escribe)	be) e? Off-site	e Improv	/ements - alt	Туре		Public	Private)
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Exterior–Only Inspection Residential Appraisal Report File # 34948660

There are 3 comparable	e properties current	lv offered	for sale in	the subiec	t neighborh	ood rar	naina in pri	rice fro	om \$ 620.00			to \$	75	000	
	e sales in the subj													760,000	
FEATURE	SUBJECT	Jot Holghb		BLE SALE #					SALE # 2					LE SALE #	: 3
Address 11122 Peachcove		2000	Brookstea			7065	Devonha				224 E	Peace			•
			s Creek. G						-					-	
Suwanee, GA 30 Proximity to Subject	024	-		A 30097			s Creek,		50097					30024	
	ф.	1.41	miles W	¢	750.000		miles W				J.77 I	miles	INVV	¢	005 000
Sale Price	\$	<u>н ф</u>		\$	750,000			\$	739,9		ħ -		4	\$	695,000
	\$ sq.		231.05 sq.f				263.59 sc			\$		244.37			
Data Source(s)			S#7244964	•			S#72358′		OM 13					DOM 5	
Verification Source(s)			lec;PeerDa				Rec;PeerD					ec;Pe			
VALUE ADJUSTMENTS	DESCRIPTION	DES	SCRIPTION	+(-)\$/	Adjustment	DE	SCRIPTION		+(-) \$ Adjustmer	_		SCRIPTI	ON	+(-)\$A	Adjustment
Sales or Financing		ArmL	.th			ArmL	_th			A	ArmL	th			
Concessions		Conv	;6000			Conv	;9500			0	Conv	;0			
Date of Sale/Time		s08/2	23;c07/23			s08/2	23;c07/23	3		s	s10/2	2;c09	/23		
Location	N;Res;	N;Re	s;			N;Re	es;			1	N;Re	s;			
Leasehold/Fee Simple	Fee Simple	Fee S	Simple			Fee	Simple			F	Fee S	Simple	;		
Site	25047 sf	1454	9 sf		0	1306	8 sf			02	23958	8 sf			0
View	N;Res;	N;Re				N;Re					N;Re				
Design (Style)	DT2;Traditiona		Traditional				Tradition	al				Traditi	onal		
Quality of Construction	Q4	Q4				Q4					Q4				
Actual Age	20	31			+7,500				+7,4						0
Condition	C3	C3			.,,000	C3			-22,2						-7,000
Above Grade	Total Bdrms. Bath		Bdrms. Bath	;		Total	Bdrms. Bat	aths	-22,2			Bdrms.	Baths		-7,000
Room Count	10 4 2.		4 3.1	_	-6,000			.1		0	8	4	2.1		0
Gross Living Area	2,895 sq		3,246 sq.f		-16,800		2,807 sc			0		2,844			0
Basement & Finished	<u>کو 2,895 میں</u> 1185sf0sfwo		<u>3,246 34.</u> sf1500sfw				2,807 50 sf983sfw		-21,6	-		2,044			+17,800
Rooms Below Grade	TIOUSIUSIWO				-				-21,0		031				· 17,000
Functional Utility	Tunical		<u>r1.0ba0o</u>	+	0		o <u>r1.0ba1o</u>	<u>ا</u> ر			Turni			+	
	Typical	Typic				Typic					Typic				
Heating/Cooling	FWA/CAC	FWA					/CAC					/CAC			
Energy Efficient Items	None	None				None					None				
Heating/Cooling Energy Efficient Items Garage/Carport Porch/Patio/Deck	2gbi2dw	2gbi2				2gbi2					2gbi2				
Porch/Patio/Deck	Stoop/Deck/Pa	t Pc/So	crnPc/Dck		-3,000	Stp/E	Ock/Pool		-20,0	00 F	Porch	n/LrgP	at		-2,000
0															
										_			_		
Net Adjustment (Total)			+ 🗙 -	\$	-57,500		+ 🗙		-56,4		X		-	\$	8,800
Adjusted Sale Price		Net Adj	, ,,,,			Net Ad	,	6 %			Vet Adj		1.3 %		
of Comparables		Gross /	Adj. 9.7 9	/ 🛧						0	0				703,800
of Comparables					692,500			6 % \$	683,5	00 6	aross A	Adj.	3.9 %	\$	100,000
	he sale or transfer h							6 % \$	683,5	00 0	aross A	Adj.	3.9 %	\$	100,000
	he sale or transfer h							6 % \$	683,5	00 0	aross A	Adj.	3.9 %	\$	703,000
did 🗌 did not research t		story of the	e subject prop	erty and cor	nparable sal	es. If no	t, explain					Adj.	3.9 %	\$	103,000
did 🗌 did not research t	he sale or transfer h not reveal any prior s	story of the	e subject prop	erty and cor	nparable sal	es. If no	t, explain					Adj.	3.9 %	\$	100,000
My research did My research t Data Source(s) Tax record		story of the ales or trar	e subject prop nsfers of the s	erty and cor	nparable sal	es. If no	t, explain					Adj.	3.9 %	\$	103,000
My research did Not research t My research did X did r Data Source(s) Tax record	not reveal any prior s	story of the ales or trar and Dee	e subject prop nsfers of the s ed records	ubject prope	nparable sale	ree yea	t, explain rs prior to th	ne effec	ctive date of this a	pprai	isal.	Adj.	3.9 %	\$	103,000
My research did X did r My research did X did r Data Source(s) Tax record My research did did r Data Source(s) Tax record	not reveal any prior s s, FMLS, MLS not reveal any prior s s, FMLS, MLS	ales or trar and Dee ales or trar and Dee	e subject prop nsfers of the s ed records nsfers of the c ed records	ubject prope	nparable sale erty for the the sales for the	ree yea year prid	t, explain rs prior to th or to the date	he effec te of sa	ctive date of this a ale of the compara	pprai ble s	isal. sale.			\$	
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Exterior–Only Inspection Re	sidential Appraisal Report File # 34948660
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, in client's representatives, borrower, or any other party to the transaction.	ncluding reconciling my opinion of value, free of influence from the client,
I have no current or prospective interest in the subject property or parties invol period immediately preceding acceptance of the assignment, as an appraiser	
I have performed no services, as an appraiser or in any other capacity, regard immediately preceding the acceptance of this agreement.	ing the property that is the subject of this report within the three year period
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 ap the Financial Institutions, Reform, Recovery, and Enforcement act (FIRREA) of implementing regulations in effect at the time the appraiser signs the appraisa	f 1989, as amended (12 u.s.c. 3331 et seq.), and any applicable
Highest and Best Use: The highest and best use is the current use. Because or standards rule 2-2(a)(x)}.	of the existing use and zoning, no alternate us likely. {Uspap 2014-15,
My analyses, opinions, and conclusions were developed, and this report has b Appraiser Classification and Regulation Act and the Rules and Regulations of	
The appraiser's fee for this assignment is \$220.00	
Please note that this market may be referred to as being in Suwanee or Jo	ohns Creek per USPS.com.
	(not required by Fannie Mae)
Provide adequate information for the lender/client to replicate the below cost figures and calculation Support for the opinion of site value (summary of comparable land sales or other methods for estime values, public records, and/or extraction method is \$194,600.	15.
ESTIMATED 🗌 REPRODUCTION OR 🔄 REPLACEMENT COST NEW	OPINION OF SITE VALUE =\$ 194,600
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. @ \$ =\$ Total Estimate of Cost-New =\$
method. Square footage calculation was based on appraiser's measurements. The remaining economic life is estimated at 50 years.	Less Physical Functional External
incasurementa. The remaining economic life is estimated at 50 years.	Depreciation =\$()
	Depreciated Cost of Improvements =\$
	"As-is" Value of Site Improvements =\$
Ectimated Demaining Economic Life (HIID and VA only)	INDICATED VALUE BY COST APPROACH =\$
	INDICATED VALUE BY COST APPROACH =\$ E (not required by Fannie Mae)
Estimated Monthly Market Rent \$ X Gross Rent Multiplier	= \$ Indicated Value by Income Approach
	come approach is not applicable as the market approach is considered
to be the most accurate within the subject's marketing area.	
	FOR PUDs (if applicable)
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 a	No Unit type(s) 🔀 Detached 🗌 Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a Legal Name of Project	No Unit type(s) 🔀 Detached 🗌 Attached
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a Legal Name of Project	No Unit type(s) X Detached Attached nd the subject property is an attached dwelling unit.
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a Legal Name of Project Total number of phases Total number of units Total number of units for sale Was the project created by the conversion of existing building(s) into a PUD? Yes	No Unit type(s) X Detached Attached nd the subject property is an attached dwelling unit. Total number of units sold
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a Legal Name of Project Total number of phases 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? Yes Does the project contain any multi-dwelling units? Yes No Data Source(s)	No Unit type(s) Image: Constraint of the subject property is an attached dwelling unit. Total number of units sold Data source(s) Image: No If Yes, date of conversion
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a Legal Name of Project Total number of phases 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? Yes Does the project contain any multi-dwelling units? Yes No Data Source(s)	No Unit type(s) Image: Constraint of the subject property is an attached dwelling unit. Total number of units sold Data source(s)
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a Legal Name of Project Total number of phases Total number of units 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? Yes Does the project contain any multi-dwelling units? Yes No	No Unit type(s) Image: Constraint of the subject property is an attached dwelling unit. Total number of units sold Data source(s) Image: No If Yes, date of conversion
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a Legal Name of Project Total number of phases Total number of units for sale 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? Yes No	No Unit type(s) Image: Constraint of the subject property is an attached dwelling unit. Total number of units sold Data source(s) Image: Down of the subject property is an attached dwelling unit.

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	Signature
Name Joel L. Sammons	Name
Company Name <u>JLS Appraisal Services, LLC</u>	Company Name
Company Address 3960 Magnolia Leaf Ln	Company Address
Suwanee, GA 30024	
Telephone Number (404) 432-6284	Telephone Number
Email Address joelsammons@yahoo.com	Email Address
Date of Signature and Report 01/05/2024	Date of Signature
Effective Date of Appraisal 01/04/2024	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
11122 Peachcove Ct	Did inspect exterior of subject property from street
Suwanee, GA 30024	Date of Inspection
APPRAISED VALUE OF SUBJECT PROPERTY \$ 688,000	
	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 # 34948660

					-	-	File #	34948660	
FEATURE	SUBJECT	COMPARABI	_e sale # 4	CON	IPARABL	.E SALE # 5		COMPARABI	_E SALE # 6
Address 11122 Peachcove	e Ct	1165 Clandon Pl		420 Stedfo	ord I n				
Suwanee, GA 30		Johns Creek, GA		Duluth, GA		7			
	024		4 30024			1			
Proximity to Subject		0.21 miles N		2.88 miles	W				
Sale Price	\$		\$ 675,000			\$ 655,000			\$
Sale Price/Gross Liv. Area	\$ sq.ft.	\$ 235.03 sq.ft.			7 sq.ft.		\$	sq.ft.	
	φ οφ.ιι.		D O I I I I I I I I I I				Ψ	04.10	
Data Source(s)		FMLS#7236744;		FMLS#727		DOM 6			
Verification Source(s)		TaxRec;PeerDat	а	Tax Recor	d				
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPT	LION	+(-) \$ Adjustment	DE	SCRIPTION	+(-) \$ Adjustment
Sales or Financing									
_		ArmLth		ArmLth					
Concessions		Conv;5000		Conv;740					
Date of Sale/Time		s08/23;c07/23		s10/23;c10)/23				
Location	N;Res;	N;Res;		A;BsyRd;		+13,100			
						10,100			
Leasehold/Fee Simple	Fee Simple	Fee Simple		Fee Simple	е				
Site	25047 sf	15098 sf	0	18541 sf		0			
View	N;Res;	N;Res;		N;Res;					
Design (Style)					e				
	DT2;Traditional	DT2;Traditional		DT2;Tradit	lional				
Quality of Construction	Q4	Q4		Q4					
Actual Age	20	19	0	28		+6,600			
Condition	C3	C3	Ŭ	C3		-19,700			
					1	-19,700			
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms.				Bdrms. Baths	
Room Count	10 4 2.1	10 5 3.0	-3,000	8 4	2.1	0			
Gross Living Area	2,895 sq.ft.	2,872 sq.ft.	0,000		8 sq.ft.	+22,400		sq.ft.	
-			-					04.16	
Basement & Finished	1185sf0sfwo	0sf	+17,800	1044sf100		-17,900			
Rooms Below Grade				1rr1br1.0b	a0o	0			
Functional Utility	Typical	Typical		Typical					
-									
Heating/Cooling	FWA/CAC	FWA/CAC		FWA/CAC	,				
Energy Efficient Items	None	None		None					
Garage/Carport	2gbi2dw	2gbi2dw		2gbi2dw					
Porch/Patio/Deck			4 500		1.	14.000			
FUICII/FallU/Deck	Stoop/Deck/Pat	Porch/Scrnd Pc	-1,500	Stoop/Dec	к	+1,000			
						4			
Net Adjustment (Total)			\$ 13,300	X +	-	\$ 5,500] + 🗌 -	\$
Adjusted Sale Price		Net Adj. 2.0 %		Net Adj.	0.8 %		Net Ac	di. %	
of Comparables		Gross Adj. 3.3 %			12.3 %			,	¢
									φ
Report the results of the research a	and analysis of the prior	sale or transfer history			ole sales	(report additional prior :	sales oi		
ITEM	SL	JBJECT	COMPARABLE SA	LE#4	C) MPARABLE SALE # {	5	COMPAF	ABLE SALE # 6
Date of Prior Sale/Transfer			12/05/2022						
Price of Prior Sale/Transfer									
			\$635,392						
Data Source(s)	Tax/FMLS/G	AMLS/Deed	Tax/FMLS/GAML	S/Deed	Tax/F	MLS/GAMLS/Dee	ed		
Effective Date of Data Source(s)	01/04/2024		01/04/2024		01/04	/2024			
Analysis of prior sale or transfer hi					0.70.				
		perty and comparable s	00105						
,									
Analysis/Comments									
1									
1									
1									
1									
4									
1									

APPRAISERS COMMENTS

Borrower	Catamount Properties 2018 LLC				
Property Address	11122 Peachcove Ct				
City	Suwanee	County Fulton	State GA	Zip Code 30024	
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 1990-2016 FROM WITHIN A 5 MILES RADIUS AND FROM FULTON COUNT. IN THE PAST 12 MONTHS, THE MARKET MEDIAN HAS REMAINED CONSTANT AROUND \$679,000.

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	Joel S. Sammons	Signature	
Name Joel L. Sammons	•	Name	
Date Signed 01/05/2024		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				
Property Address	11122 Peachcove Ct				
City	Suwanee	County Fulton	State GA	Zip Code 30024	
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: COMPARABLES #3 AND #4 ARE FROM THE SUBJECT SUBDIVISION. 2 RECENT SALES (LAST 90 DAYS) ALONG WITH 3 SALES JUST OUTSIDE THE LAST 90 DAYS WERE UTILIZED. SALES WITHIN THE LAST 90 DAYS WERE LIMITED IN THIS MARKET. SALES ON A BASEMENT WERE LIMITED IN THE SUBJECT SUBDIVISION. THE OUTSIDE SALES UTILIZED ARE ON BASEMENTS AND ARE FROM NEARBY AND COMPETING SUBDIVISIONS WITHIN THE SUBJECT'S SCHOOL DISTRICT.

THE SUBJECT LIES AT THE NORTHEASTER END OF FULTON COUNTY WITH GWINNETT AND FORSYTH COUNTY NEARBY. THE APPRAISER HAS FOCUSED ON SALES FROM FULTON COUNTY AND THE SUBJECT'S SCHOOL DISTRICT. FOR THIS REASON, THE PREFERRED 1 MILE SEARCH RADIUS WAS EXPANDED. THE COMPARABLES UTILIZED ARE FELT TO BE THE BEST AVAILABLE.

ALL CHARACTERISTICS WERE BRACKETED.

ALL COMPARABLES ARE SIMILAR IN EFFECTIVE AGE AND LOT UTILITY. SALES OVER 7 YEARS OF AGE DIFFERENCE WERE ADJUSTED AT 1% FOR AGE.

COMPARABLES #1 AND #4 APPEAR TO BE OVERALL SIMILAR TO THE SUBJECT IN AVERAGE CONDITION. COMPARABLE #2 RECEIVED A 3% CONDITION ADJUSTMENT AS IT HAS NEW FLOORING AND A PRIMARY BATH AND KITCHEN UPDATE. COMPARABLE #2 HAS A POOL. POOLS APPEAR TO BE LIMITED IN THIS MARKET. THE COMPARABLE'S POOL IS A SMALLER SIZED POOL. PER MY CONVERSATIONS WITH A POOL CONTRACTOR IN THIS MARKET, AT A MINIUM, A POOL ON THE SMALLER SIZE WOULD COST \$50,000. BASED ON PAIRED SALES, IT WOULD APPEAR THAT HOMES WITH A POOL APPEAR TO HAVE LIMITED APPEAL AND APPEAR TO APPEAL ONLY TO SPECIFIC BUYERS. BASED ON THIS DATA, A \$20,000 APPEARS REASONABLE.

COMPARABLE #3 APPEARS TO HAVE BEEN RECENTLY PAINTED AND APPEARS TO HAVE RECEIVED SOMEWHAT SUPERIOR MAINTENANCE AND A 1% CONDITION ADJUSTMENT IS MADE.

COMPARABLE #5 HAS A MASTER BATH UPDATE AND FLOORING UPDATES AND RECEIVED A 3% CONDITION ADJUSTMENT.

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 \$15 FOR UNFINISHED AREA AND \$20 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: COMPARABLE #4 RECEIVED THE MOST WEIGHT AS IT REQUIRED THE LEAST AMOUNT OF ADJUSTMENTS AND IS A SALE FROM THE SUBJECT SUBDIVISION. ADDITIONAL WEIGHT IS PLACED ON THE ADDITIONAL SALES.

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 01/05/2024		Date Signed	
State Certification # CG251463	State <u>GA</u>	State Certification #	State
Or State License #	State	Or State License #	State

Borrower	Catamount Properties 2018 LLC			
Property Address	11122 Peachcove Ct			
City	Suwanee	County Fulton	State GA	Zip Code 30024
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 01/05/2024	
State Certification # CG25146	3 State GA
Or State License #	State

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

Market	Conditions Add	lendum to the <i>l</i>	Appraisal Repor	File No.	34948660	
The purpose of this addendum is to provide the lender/c	lient with a clear and accurate	ate understanding of the m	arket trends and conditions p			
neighborhood. This is a required addendum for all appra	neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.					
Property Address 11122 Peachcove Ct						
Borrower Catamount Properties 2018 LLC	<u>`</u>		,		000	
Instructions: The appraiser must use the information red		asis for his/her conclusion	s and must provide support	for those conclusi	ons regarding	
••	•					
housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent						
	it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below; if it is available, however, the appraiser must include the data					
-						
	in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an					
average. Sales and listings must be properties that comp				ed by a prospectiv	e buyer of the	
	subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.					
Inventory Analysis	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Total # of Comparable Sales (Settled)	25	23	14	Increasing	Stable	X Declining
Absorption Rate (Total Sales/Months)	4.17	7.67	4.67	Increasing	X Stable	Declining
Total # of Comparable Active Listings	5	5	3	🗙 Declining	Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	1.2	0.7	0.6	Declining	X Stable	Increasing
Median Sale & List Price, DOM, Sale/List %	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
Median Comparable Sale Price	660,000	675,000	678,500	Increasing	X Stable	Declining
Median Comparable Sales Days on Market	5	7	6	Declining	X Stable	Increasing
	650,000	699,900	749,900	X Increasing	Stable	Declining
Median Comparable Listings Days on Market	29	49	11	Declining	Stable	Increasing
Median Sale Price as % of List Price					Stable	Declining
Seller-(developer, builder, etc.)paid financial assistance	101.54	100 No	100.52	Declining	Stable	
Selier-(developer, builder, etc.)paid financial assistance f Explain in detail the seller concessions trends for the pas			20/ to E0/ increasing	, 		Increasing
Explain in detail the seller concessions trends for the pas					•	
fees, options, etc.). Traditionally sellers ha	ave paid up to 3.0% in	n closing costs for t	ne subject's marketing	area. Recen	uy, seller con	cessions
have remained relatively stable.						
Median Comparable List Price Median Comparable Listings Days on Market Median Sale Price as % of List Price Seller-(developer, builder, etc.)paid financial assistance p Explain in detail the seller concessions trends for the pass fees, options, etc.). Traditionally sellers has 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	ling the trends in listings and	sales of foreclose	d properties).	
Less than 2%. Non-impactful.						
Cite data sources for above information. The d	ata provided in this s	nalveis was genera	ted using First Multiple	a Listing Serv	ices market c	onditions
report. This enables the appraiser to extra						
• • •		S and analyze both	the general/macro ma	irket and mici	0/Sub market	ornomes
from the defined market.			-1		- Para anala an	
Summarize the above information as support for your co	-			-		
an analysis of pending sales and/or expired and withdraw						
This data is considered to be reliable and the						
peer group. The analysis of some portions of	peer group. The analysis of some portions of this form is limited by the lack of data or research features of the MLS system. The accuracy of the data					
above is solely dependent upon the accuracy and timeliness of the data provided by the users of the MLS. The term neighborhood is defined as a						
group of complementary land uses: a congruous grouping of inhabitants, buildings, or business enterprises. The term comparable in this analysis was						
used in the context of the principal of competition and the purchasing power of potential buyers relative to the subject property. In market metrics, it is						
important to have a sizeable sample of properties to measure changes over periods of time to have meaningful and reasonable results. Breaking the						
market down into substitute properties would						
believed to provide the most reliable results.			ambiguouo aata. mo			
If the subject is a unit in a condominium or cooperative	project complete the follow	vina:	Project N	ame:		
Subject Project Data	Prior 7–12 Months	Prior 4–6 Months	Current – 3 Months		Overall Trend	
		ז זוטר ד- ט ואוטוונווס				Doalining
Total # of Comparable Sales (Settled)				Increasing	Stable Stable	Declining
Absorption Rate (Total Sales/Months)				Increasing	Stable	
Total # of Active Comparable Listings						Declining
				Declining	Stable	Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project	?Yes No	o If yes, indicate the nu	umber of REO listings and exp	Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project	? Yes No) If yes, indicate the n	umber of REO listings and exp	Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project'	? _ Yes _ No) If yes, indicate the n	umber of REO listings and exp	Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project'	? _ Yes _ Nc) If yes, indicate the n	umber of REO listings and exp	Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project'	? _ Yes _ Nc) If yes, indicate the n	umber of REO listings and exp	Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project'	? _ Yes _ Nc) If yes, indicate the n	umber of REO listings and exp	Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project'	? Yes Nc) If yes, indicate the n	umber of REO listings and exp	Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project'	? Yes No) If yes, indicate the n	umber of REO listings and exp	Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project'			umber of REO listings and exp	Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project'			umber of REO listings and exp	Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project'			umber of REO listings and exp	Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project'			umber of REO listings and exp	Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project'			umber of REO listings and exp	Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project'			umber of REO listings and exp	Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project'			umber of REO listings and exp	Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project'			umber of REO listings and exp	Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project'			umber of REO listings and exp	Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project foreclosed properties.		t.	umber of REO listings and exp	Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project foreclosed properties.		t. Signature		Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	the subject unit and project	t. Signature Supervisory /	Appraiser Name	Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	the subject unit and project	t. Signature Supervisory / Company Na	Appraiser Name me	Declining	Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	the subject unit and project	t. Signature Supervisory / Company Na 4 Company Ad	Appraiser Name me dress	Declining	Stable Stable Stable	Increasing
Are foreclosure sales (REO sales) a factor in the project foreclosed properties.	the subject unit and project	t. Signature Supervisory / Company Na 4 Company Ad	Appraiser Name me	Declining	Stable	Increasing

|--|

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Fannie Mae Form 1004MC March 2009

Page 1 of 1

	nount Properties 2018 LLC Peachcove Ct			File	No. 34948660
y Suwa	nee	County Fu	Ilton	State GA	Zip Code 30024
nder/Client Wedg	ewood Inc				
APPRAISAL	AND REPORT IDEN	TIFICATION			
This Report is one	of the following types:				
Appraisal Report	(A written report prepared	under Standards Rule	2-2(a) , pursuant to the Sco	ope of Work, as disclose	ed elsewhere in this report.)
Restricted	(A written report prepared				sed elsewhere in this report,
Appraisal Report	restricted to the stated inter	nded use only by the spec	cified client and any other n	amed intended user(s).)
		0.0			
	n Standards Rule	Z-3			
The statements of fact	contained in this report are true and				
The reported analyses, nalyses, opinions, and c	opinions, and conclusions are limite onclusions.	d only by the reported assum	ptions and limiting conditions	and are my personal, imp	artial, and unbiased profession
Unless otherwise indica	ted, I have no present or prospective	e interest in the property that	is the subject of this report and	d no personal interest wit	h respect to the parties
volved. Unless otherwise indica	ted, I have performed no services, a	as an appraiser or in any othe	r capacity, regarding the prope	erty that is the subject of th	nis report within the three-year
eriod immediately prece	ding acceptance of this assignment.				
	ect to the property that is the subje assignment was not contingent upo		-	l.	
My compensation for c	ompleting this assignment is not co	ntingent upon the developme	nt or reporting of a predetermin		
	value opinion, the attainment of a sti and conclusions were developed, a			-	
ere in effect at the time	this report was prepared.		-		
	ted, I have made a personal inspect ted, no one provided significant real			certification (if there are e	vcentions the name of each
	icant real property appraisal assistar				
by Opinion of Reaso	onable Exposure Time for the	subject property at the r	narket value stated in this	s report is:	1-3 months
	n Appraisal and R	-			
-	related issues requiring di	=	-		
	m, Inc. AMC license number in conformity with the Georg		analyses, opinions, and o	conclusions were dev	veloped, and this report
	tion and Regulation Act and		ons of the Georgia Real	Estate Appraisers B	oard.
PPRAISER:			SUPERVISORY or (CO-APPRAISER (if	applicable):
	2 4 4 4				
ignature:	goel S. S.	Immons	Signature:		
ame: Joel L. Samm	ions		Nama		
tate Certification #: C			State Certification #:		
r State License #:			or State License #:		
tate: <u>GA</u> Expiration ate of Signature and Repo		08/31/2024	State: Expiration	n Date of Certification or Lic	ense:
ffective Date of Appraisal:	01/04/2024		שמנט טו טועוומנטוט.		
spection of Subject:	None X Interior and Exterio	or Exterior-Only	Inspection of Subject:		and Exterior Exterior-Only
Date of Inspection (if applie	cable): 01/04/2024		Date of Inspection (if applic	capie):	

Subject Photo Page

Borrower	Catamount Properties 2018 LLC			
Property Address	11122 Peachcove Ct			
City	Suwanee	County Fulton	State GA	Zip Code 30024
Lender/Client	Wedgewood Inc			



Subject Front

11122 Peachcove Ct		
Sales Price		
Gross Living Area	2,895	
Total Rooms	10	
Total Bedrooms	4	
Total Bathrooms	2.1	
Location	N;Res;	
View	N;Res;	
Site	25047 sf	
Quality	Q4	
Age	20	

Subject Front Alternate





Subject Street

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC	
Property Address	11122 Peachcove Ct	
City	Suwanee	C
Lender/Client	Wedgewood Inc	

County Fulton

State GA Zip Code 30024



Comparable 1 2000 Brookstead Chase

2000 DIOOKSIEau	Chase
Prox. to Subject	1.41 miles W
Sale Price	750,000
Gross Living Area	3,246
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	3.1
Location	N;Res;
View	N;Res;
Site	14549 sf
Quality	Q4
Age	31





Comparable 2

7065 Devonhall	Way
Prox. to Subject	1.96 miles W
Sale Price	739,900
Gross Living Area	2,807
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	13068 sf
Quality	Q4
Aae	29

Comparable 3

	-
224 Peacehaven	Ct
Prox. to Subject	0.77 miles NW
Sale Price	695,000
Gross Living Area	2,844
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.1
Location	N;Res;
View	N;Res;
Site	23958 sf
Quality	Q4
Age	19

Comparable Photo Page

Borrower	Catamount Properties 2018 LLC		
Property Address	11122 Peachcove Ct		
City	Suwanee	County	Fulton
Lender/Client	Wedgewood Inc		



1165 Clandon Pl	
Prox. to Subject	0.21 miles N
Sale Price	675,000
Gross Living Area	2,872
Total Rooms	10
Total Bedrooms	5
Total Bathrooms	3.0
Location	N;Res;
View	N;Res;
Site	15098 sf
Quality	Q4
Age	19

State GA

Zip Code 30024

Comparable 4



Comparable 5

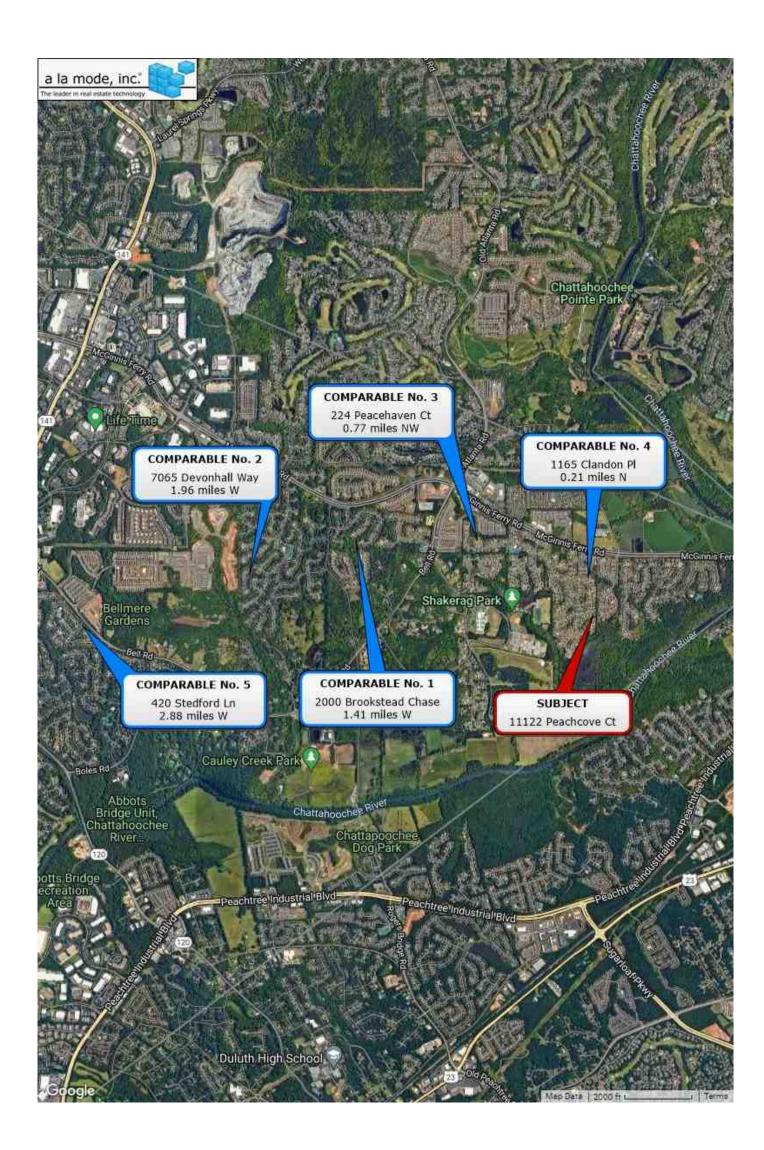
420 Stedford Ln	
Prox. to Subject	2.88 miles W
Sale Price	655,000
Gross Living Area	2,428
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.1
Location	A;BsyRd;
View	N;Res;
Site	18541 sf
Quality	Q4
Age	28

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	11122 Peachcove Ct							
City	Suwanee	County	Fulton	State	GA	Zip Code	30024	
Lender/Client	Wedgewood Inc							

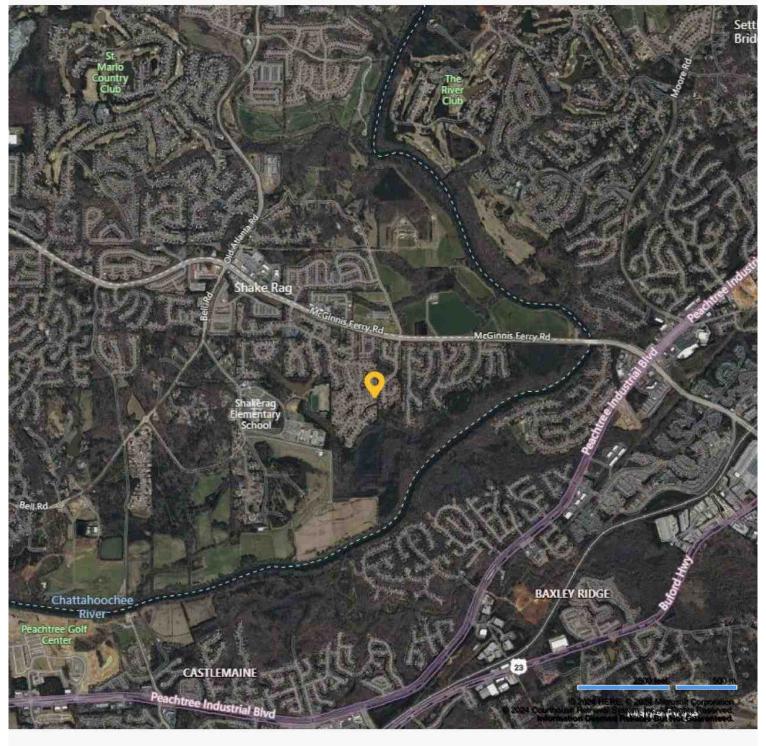


Legal Description

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 501, 1ST DISTRICT, 1ST SECTION, FULTON COUNTY, GEORGIA, BEING LOT 194, BLACKSTONE SUBDIVISION, UNIT 11, PHASE III-C, AS PER PLAT RECORDED IN PLAT BOOK 252, PAGES 57-61, FULTON COUNTY, GEORGIA RECORDS, WHICH PLAT IS INCORPORATED HEREIN AND MADE A PART HEREOF BY REFERENCE. **Aerial View**



Map for Parcel Address: 11122 Peachcove Ct Johns Creek, GA 30024-1599 Parcel ID: 11 129005012509



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Wednesday, January 03, 2024



Property Address	11122 Peachcove Ct Johns Creek, GA 30024-1599	血
County	Fulton County, GA	
GENERAL PARCEL IN	FORMATION	
Parcel ID/Tax ID	11 129005012509	
Alternate Parcel ID		
Account Number	6091404	
District/Ward	City Of Johns Creek	
2020 Census Trct/Blk	116.35/3	
Assessor Roll Year	2022	

PROPERTY SUMMA	RY		
Property Type	Residential		
Land Use	Residential 1 Family		
Improvement Type	Modern		
Square Feet	2895		
CURRENT OWNER			
Name	Okolie Chukwudi P		
Mailing Address	11122 Peachcove Ct Suwanee, GA 30024-15	599	
SCHOOL ZONE INFO	RMATION		
Shakerag Elementary So	hool	0.6 mi	
Elementary: Pre K to 5		Distance	
River Trail Middle School		0.4 mi	
Middle: 6 to 8		Distance	
Northview High School		3.5 mi	
High: 9 to 12		Distance	

Date	Amount	Buyer/Owners	Seller	nstrument	No. Parcels	Book/Page Or Document#
8/30/2004	\$341,565	Okolie Chukwudi P		Warranty Deed		38477/319
3/29/2004	\$544,000	Pulte Home Corporation		Limited Warranty Deed	8	37372/16
TAX ASSES	SMENT					
Appraisal		Amount	Assessme	nt	Amount	
Appraisal Yea	r	2022	Assessme	nt Year	2022	
Appraised La	nd	\$101,000	Assessed	Land		
Appraised Im	provements	\$448,700	Assessed	Improvements		
Total Tax App	raisal	\$549,700	Total Asse	ssment	\$219,880	
			Exempt An	nount		
			Exempt Re	ason	Homestead	

Tax Record - Page 2

Tax Year	City Taxes	County Taxes	Total Taxes
2022	\$962.19	\$5,785.04	\$6,747.23
2021	\$792.06	\$4,910.53	\$5,702.59
2020	\$771.23	\$4,874.72	\$5,645.95
2019	\$542.48	\$3,940.79	\$4,483.27
2018	\$672.87	\$4,289.21	\$4,962.08
2017	\$628.22	\$3,815.50	\$4,443.72
2016	\$556.86	\$3,814.53	\$4,371.39
2015	\$589.30	\$3,829.88	\$4,419.18
2014	\$509.94	\$3,456.93	\$3,966.87
2013	\$4,236.30	\$3,313.14	\$7,549.44

MORTGAGE HISTORY

No mortgages were found for this parcel.

Filing Date	Auction Date	Defendant(s)	Plaintiff		Foreclosure Type	Case Number	Book/Page or Document#	
03/08/2019	04/02/2019	Okolie Chukwudi P.	Deutsche Bank National Trust Co.		Foreclosure			
01/11/2019	02/05/2019	Okolie Chukwudi P.	Deutsche Bank National Trust Co.		Foreclosure			
PROPERT	Y CHARACTER	RISTICS: BUILDING						
Building # 1								
Туре	Mod	lern	Condition	Excellent		Units	7	
Year Built	200-	4	Effective Year			Stories	2	
BRs		4	Baths	Baths 2 F 1 H		Rooms	10	
Total Sq. Ft.		2,895						
Building Squ	uare Feet (Living S	Space)		Building	Square Feet (Other)			
First Story (B	ase) 1,185			Full Base	ment			
CONSTRUC	CTION							
Quality		Above Average		Roof Fr	aming			
Shape				Roof Cover Deck				
Partitions				Cabinet	Millwork			
Common Wall				Floor Finish				
Foundation				Interior Finish				
Floor System				Air Conditioning				
Exterior Wal	Frame/Shingle/Siding			Heat Type Forced Air Un				
Structural Fr	raming			Bathroo	om Tile			
Fireplace				Plumbi	ng Fixtures			
OTHER								
Occupancy				Building	g Data Source			
PROPERT	Y CHARACTER	RISTICS: EXTRA FEA	TURES					
No extra feat	ures were found fo	or this parcel.						
PROPERT	Y CHARACTER	RISTICS: LOT						
Land Use		Residentia	II 1 Family	Lot Dime	ensions			
Block/Lot		/194		Lot Squa	are Feet		25,047	
Latitude/Lon	igitude	34.046178	°/-84.117898°	Acreage			0.575	
PROPERT	Y CHARACTE	RISTICS: UTILITIES/A	REA					
Gas Source		Public		Road Typ	e		Paved	
Electric Sou	rce	Public		Topograp	hy		Level	
Water Sourc	e	Public		District Ti	rend			
Sewer Sourc		Public		Special S	chool District 1			

Tax Record - Page 3

Zoning Code CUPC				Special School District 2			
Owner Type							
LEGAL DES	CRIPTION						
Subdivision				Plat Book/Page			
Block/Lot	Lot /194			District/Ward	trict/Ward City Of Johns Creek		
Description	tion Ka Blackstne Unit II Ph 3C Lot# 19			00%1/1/05			
FEMA FLOO	D ZONES						
Zone Code	Flood Risk	BFE	Description		FIRM Panel ID	FIRM Panel Eff. Date	
х	Minimal		Area of minimal flood h 500-vear flood level.	nazard, usually depicted on FIRMs as above the	13121C0111G	09/18/2013	

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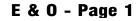
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THE PRIVILEGE AND RESPONSIBILITIES OF THIS APPRAISER CLASSIFICATION SHALL CONTINUE IN EFFECT AS LONG AS THE APPRAISER PAYS REQUIRED APPRAISER FEES AND COMPLIES WITH ALL OTHER REQUIREMENTS OF THE OFFICIAL CODE OF GEORGIA ANNOTATED, CHAPTER 43-39-A. THE APPRAISER IS SOLELY RESPONSIBLE FOR THE PAYMENT OF ALL FEES ON A TIMELY BASIS. D. SCOTT MURPHY JEANMARIE HOLMES							
Chairperson	KEITH STONE WILLIAM A. MURRAY						
JEFF A. LAWSON Vice Chairperson							
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	JOELL SAMMONS # 251463 Status ACTIVE	END OF RENEWAL 08/31/2024					
	CERTIFIED GENERAL REAL PROPERTY APPRAISER	08/31/2024					
	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					
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3AM	JOEL L SAMMONS						
SAMMONS, 3960 MAGN SUWANEE,	# 251463 Status ACTIVE	END OF RENEWAL 08/31/2024					
, JOEL L NOLIA LEA GA 30024	CERTIFIED GENERAL REAL PROPERTY APPRAISER						

Real Estate Commissioner

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Report Version 8

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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
	Square Meters	Area, Site
sqm Unk	Unknown	Date of Sale/Time
VA	Veterans Administration	Sale or Financing Concessions
	Withdrawn Date	Date of Sale/Time
W	Walk Out Basement	Basement & Finished Rooms Below Grade
WO	Walk Up Basement	Basement & Finished Rooms Below Grade
wu WtrFr	· ·	Location
	Water Frontage	
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