Exterior-Only Inspection Residential Appraisal Report 57711 Since # 35502157

| | The nurnees of this summers energical rener | at in to provid | | | aurata and adaguat | | | | | |
|---------------------|---|--|--|--|--|--|--|--|--|---|
| | The purpose of this summary appraisal repor | it is to provide | e the lender/chem v | vitii aii at | | ery supported, op | | | | |
| | Property Address 4174 Highglen Trce | | | | City Dacula | | State (| | Zip Code 30 | 0019 |
| | Borrower Catamount Properties 2018 I | LC | Owner of Pub | lic Record | Yost Emily Ro | berts Yost Ma | tthew C County | Gwinn | nett | |
| | Legal Description L57 Bee Glenaire At | | II Ph 21F | | | | | | | |
| | Assessor's Parcel # R3002B526 | | | | Tax Year 2023 | | R.E. Tax | es \$ 7. | .675 | |
| L | Neighborhood Name Glenaire At Hamilto | on Mill | | | | 12054 | Census | Tract O | 506.18 | |
| SUBJECT | Occupant X Owner Tenant Vaca | | Special Asses | ssments \$ | 0 | <u> </u> | | | per year [| per month |
| 2 | | Leasehold | | | 0 | A 10 | 10λ ψ 1,123 | | por your | por month |
| S | | | | - | | | | | | |
| • | Assignment Type Purchase Transaction | Refinan | | Cother (d | ` | | | | | |
| | Lender/Client Wedgewood Inc | | Address | | lanhattan Beach | | | | | |
| | Is the subject property currently offered for sale o | r has it been off | fered for sale in the tw | elve month | s prior to the effective | date of this apprais | al? | Y | res 🔀 No | |
| | Report data source(s) used, offering price(s), and | date(s). | None noted per | r GAMLS | S, FMLS and/or P | Public Record. | | | | |
| | | | | | | | | | | |
| | I did did not analyze the contract for s | sale for the subje | ect purchase transacti | on. Explain | the results of the analy | vsis of the contract | for sale or why the a | nalvsis v | was not | |
| | performed. | · · · · · · · · · · · · · · · · · · · | | | | , | , | , , | | |
| Н | portormou. | | | | | | | | | |
| ဍ | Contract Drice C | raat | la tha arana | rtu oollar th | a aumar of nublic room | rd0 Voo | No. Data Cour | 22(2) | | |
| CONTRACT | Contract Price \$ Date of Cont | | | | e owner of public reco | | No Data Sour | ce(s) | | |
| Z | Is there any financial assistance (loan charges, sa | | | assistance | , etc.) to be paid by an | y party on behalf o | f the borrower? | | Y | /es No |
| ၓ | If Yes, report the total dollar amount and describe | the items to be | paid. | | | | | | | |
| | | | | | | | | | | |
| | | | | | | | | | | |
| | Note: Race and the racial composition of the | neighborhood : | are not appraisal fac | tors. | | | | | | |
| | Neighborhood Characteristics | | | | Housing Tranda | | One Unit Herre | ina | Drocont I | and Use % |
| | , | D | | | Housing Trends | | One-Unit Hous | _ | | |
| | | | _·_ · | Increasing | Stable | Declining | - | \GE | One-Unit | 46 % |
| 0 | Built-Up 🔀 Over 75% 🗌 25-75% 📗 | Under 25% D | Demand/Supply 🔲 | Shortage | 🔀 In Balance | Over Supply | \$ (000) | yrs) | 2-4 Unit | 4 % |
| ğ | Growth Rapid Stable | Slow M | Narketing Time | Under 3 mt | ths 3-6 mths | Over 6 mths | 230 Low | 0 | Multi-Family | 2 % |
| NEIGHBORHOOD | | | | | Hwy 211 and We | est to Hwy | 1,700 High | 124 | Commercial | 32 % |
| 8 | 20. | 047, OOUUT | to riwy 20 Boo, | Last to | Tiwy 211 and We | oc to Hwy | 785 Pred. | 25 | Other | 16 % |
| 띺 | | | 4 | | -14:-1 41- | | | | | |
| ॼ | | | | | dential area of th | | | | | |
| 뿔 | northeast of the central business dist | rict of Atlant | a. Major access | to the su | <u>ubject via Intersta</u> | ite 85 & Hamili | ton Mill Pkwy. P | resent | land use ' | "other" is |
| | vacant land. | | | | | | | | | |
| | Market Conditions (including support for the abov | e conclusions) | Market co | nditions | are considered t | o be stable. In | terest rates are | approx | x. 6.0% - 8.0 | 0%. |
| | Median sale prices have shown less | than 5% cha | ange. Active sale | s with a | verage marketing | exposure of 1 | I-3 months. Con | cessio | ns of 1-3% | √are |
| | typical. Months of supply is currently | | | | | | | | | |
| | Dimensions See attached tax map | | Area 200 | | | pe Irregular | | ew N;F | Res: | |
| | Specific Zoning Classification R100 | | | | Single Family Res | | | | 1100, | |
| | | conforming (Gra | indfathered Use) | No Zonir | | | | | | |
| | | | | | 3 | | 7 Vac No If | No door | nrih o | |
| | Is the highest and best use of subject property as | improved (or as | s proposed per plans a | and specind | cauons) the present us | e: 🔼 | Yes 🗌 No If | No, desc | ribe | |
| | | | | | • | <u>-</u> | | -, | | |
| | | | | | | | | ., | | |
| | Utilities Public Other (describe) | | Public | Other (de | escribe) | | ovements - Type | ., | Public | Private |
| ΤE | Electricity \(\sum \) | Wa | ater 🔀 | Other (de | escribe) | | ovements - Type | , | Public | Private |
| SITE | , | | | Other (de | escribe) | Off-site Impro | ovements - Type halt | | | Private |
| SITE | Electricity 🔀 🗌 Gas 🔀 | Sar | ater 🔀 | Other (de | , | Off-site Impro | ovements - Type halt e | | | |
| SITE | Electricity 🔀 🗌 Gas 🔀 | Sar No FEM | ater X nitary Sewer X A Flood Zone X | | , | Off-site Impro | ovements - Type halt e | | X | |
| SITE | Electricity | Sar No FEMA for the market a | ater X nitary Sewer X A Flood Zone X urea? X Yee | es | FEMA Map # 13 ⁴ | Off-site Impro | ovements - Type halt e FEN | ЛА Мар [| X | 1/2024 |
| SITE | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f | San No FEM for the market a actors (easemer | ater X nitary Sewer X A Flood Zone X area? X Years, encroachments, e | es | FEMA Map # 13' No If No, describe al conditions, land use | Off-site Improstreet Asp Alley Non 135C0037H | ovements - Type halt e FEN | //A Map [| Date 04/12 | 1/2024 De |
| SITE | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co | San No FEM for the market an actors (easemen nforming, No | ater Initary Sewer Initiaty | es | FEMA Map # 13' lo If No, describe al conditions, land use have not checke | Off-site Improstreet Asp Alley Non 135C0037H is, etc.)? | ovements - Type halt le FEN Yes pords for recorde | MA Map [☑ No l d ease | Date 04/12 If Yes, describenents & h | 1/2024 De lave |
| SITE | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e | San No FEM for the market a actors (easemer nforming. No ncroachmen | ater Anitary Sewer A Flood Zone Xurea? Xurea? Xurea, encroachments, e o survey was pronts & other appar | es | FEMA Map # 13. No If No, describe all conditions, land use have not checke erse conditions. F | Off-site Improstreet Asp Alley Non 135C0037H is, etc.)? d the land reco | ovements - Type halt le FEN Yes ords for recorder at a buffer of ma | MA Map [☑ No l d ease | Date 04/12 If Yes, describenents & h | 1/2024 De lave |
| SITE | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder | San No FEM for the market a actors (easemer informing. No incroachmen rately travele | ater Anitary Sewer A Flood Zone X A Flood Zone X Area? Years, encroachments, eo survey was prots & other appared thoroughfare v | es | FEMA Map # 13° No If No, describe cal conditions, land use have not checke erse conditions. F ed. No external of | Off-site Improstreet Asp Alley Non 135C0037H s, etc.)? d the land reco | ovements - Type halt le FEN Yes pords for recorder at a buffer of main anoted. | IIA Map [☑ No I d ease ture tre | Date 04/11 If Yes, describements & hees is pres | 1/2024 De save |
| SITE | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro | San No FEM for the market a actors (easemer informing. No incroachmen rately travele | ater Anitary Sewer A Flood Zone Xurea? Xurea? Xurea, encroachments, e o survey was pronts & other appar | es | FEMA Map # 13.7 No If No, describe ral conditions, land use have not checke rese conditions. Find. No external observations. Assessment and | Off-site Impressive Asp Alley Non 135C0037H as, etc.)? d the land recorded the Disolescence is Tax Records | ovements - Type halt le FEN Yes prids for recorder at a buffer of main anoted. Prior Inspection | IIA Map [☑ No I d ease ture tre | Date 04/12 If Yes, describenents & h | 1/2024 De save |
| SITE | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) | San No FEM. for the market an actors (easemer informing. No incroachment in ately traveled poperty | ater Anitary Sewer A Flood Zone X A Flood Zone X Area? Years, encroachments, eo survey was pronts & other appared thoroughfare was Appraisal Files | es | FEMA Map # 13. No If No, describe all conditions, land use have not checke erse conditions. Fed. No external obtained Source for Gros | Off-site Impressive Asp Alley Non 135C0037H es, etc.)? d the land reco Please note the osolescence is Tax Records | ovements - Type halt le FEN Yes pords for recorder at a buffer of mail in noted. Prior Inspection Fax Record | IIA Map [☑ No I d ease ture tre | Date 04/11 If Yes, describenments & hees is presented of the presented of | 1/2024 De lave sent on |
| SITE | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description | Sai No FEMA for the market a actors (easemer nforming. No ncroachmen rately travele operty Gen | ater Anitary Sewer A Flood Zone Xurea? Yeard Yea | es | FEMA Map # 13' No If No, describe al conditions, land use have not checke erse conditions. F A. No external ob Assessment and Data Source for Gros Heating/Cooling | Off-site Impressive Asp Alley Non 135C0037H Is, etc.)? d the land reco Please note the psolescence is Tax Records | ovements - Type halt le FEN Yes ords for recorde at a buffer of ma noted. Prior Inspection Tax Record menities | MA Map [No d ease ture tre | Date 04/11 If Yes, describements & hees is pres | 1/2024 De lave sent on |
| SITE | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) | San No FEM. for the market an actors (easemer informing. No incroachment in ately traveled poperty | ater Anitary Sewer A Flood Zone Xurea? Yeard Yea | es | FEMA Map # 13. No If No, describe all conditions, land use have not checke erse conditions. Fed. No external obtained Source for Gros | Off-site Impressive Asp Alley Non 135C0037H es, etc.)? d the land reco Please note the osolescence is Tax Records | ovements - Type halt le FEN Yes ords for recorde at a buffer of ma noted. Prior Inspection Tax Record menities | IA Map [No I d ease ture tre | Date 04/11 If Yes, describenments & hees is presented of the presented of | 1/2024 De lave sent on |
| SITE | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit # of Stories 2 | Sai No FEMA for the market a actors (easemer nforming. No ncroachmen rately travele operty Gen | ater Annitary Sewer A Flood Zone Xurea? Yeards, encroachments, eo survey was profits & other appared thoroughfare was Appraisal Files Appraisal Files Carel Description | es | FEMA Map # 13' No If No, describe al conditions, land use have not checke erse conditions. F A. No external ob Assessment and Data Source for Gros Heating/Cooling | Off-site Impressive Asp Alley Non 135C0037H Is, etc.)? d the land recorder the psolescence is Tax Records s Living Area A Firepla | ovements - Type halt le FEN Yes Ords for recorder at a buffer of main anoted. Prior Inspection Fax Record Image: Accord Image: Accord a | MA Map [No d ease ture tre | Date 04/12 Date 04/12 If Yes, describe thements & hees is pressoroperty Owner Car Storage | 1/2024 De sent on |
| SITE | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit | Sai No FEMA for the market a actors (easemer nforming. No ncroachmen rately travele operty Gen Concrete S | ater Anitary Sewer A Flood Zone Xurea? Yearts, encroachments, eoo survey was pronts & other appared thoroughfare was Appraisal Files Appraisal Files Carel Description Slab Crawl Spacent Finished | es Normania | FEMA Map # 13' No If No, describe al conditions, land use have not checke erse conditions. F ad. No external of Assessment and Data Source for Gross Heating/Cooling FWA HWBB | Off-site Impressive Asp Alley Non 135C0037H Is, etc.)? d the land recorder the psolescence is Tax Records s Living Area A | ovements - Type halt halt halt halt halt halt halt halt | MA Map [No I d ease ture tre | Date 04/11 If Yes, describe the ments & hees is pressure of the control of the c | 1/2024 De ave sent on r Ge Cars 3 |
| SITE | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det/End Unit | Sai No FEMA for the market a actors (easemer nforming. No ncroachmen rately travele operty Gen Concrete S Full Basem | ater Annitary Sewer A Flood Zone X area? Years, encroachments, e o survey was pronts & other appared thoroughfare was Appraisal Files Appraisal Files Ceral Description Stab Crawl Spacement Finished ement Finished | es Novironment ovided. I rent adve was note MLS | FEMA Map # 13. No If No, describe al conditions, land use have not checked erse conditions. Find. No external object. Assessment and Data Source for Grosteating/Cooling FWA HWBB Radiant Other | Off-site Impressive Asparates Aspara | ovements - Type halt halt halt halt halt halt halt halt | MA Map [No lidease ture tree None Drivewriveway S | Date 04/11 If Yes, descritements & hees is press roperty Owner Car Storag way # of Surface Co | 1/2024 De lave sent on Cars 3 Doncrete/Avg |
| SITE | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and coreported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. | San No FEMA for the market an actors (easemer informing. No incroachment rately travele operty Gen Concrete S Full Basem Partial Base Exterior Walls | ater A Finished Brk/Frm/A | es Nonvironment ovided. I rent adve was note MLS | FEMA Map # 13. No If No, describe all conditions, land use have not checke erse conditions. Find. No external obtained and Data Source for Grossing FeMA HWBB Radiant Other el GAS | Off-site Impressive Asp Alley Non 135C0037H Is, etc.)? Id the land recordence is Tax Records S Living Area A Fireple Wood Patio/ Porch | ovements - Type halt lee FEN Yes ords for recorder at a buffer of main anoted. Prior Inspection Fax Record menities lace(s) # 1 stove(s) # 0 Deck Pt/Dck Stoop | MA Map [No d ease ture tre Pi None Drivew triveway S Garage | Date 04/11 If Yes, descrit rements & hees is press roperty Owner Car Storage vay # of Surface Coe # of | 1/2024 De lave sent on T Cars 3 Docrete/Avg Cars 3 |
| SITE | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional | San No FEMA for the market an actors (easemer informing. No incroachment ately travele informing. Gen Concrete S Full Basem Partial Base Exterior Walls Roof Surface | ater Anitary Sewer A Flood Zone X area? Years, encroachments, e o survey was pronts & other appared thoroughfare was Appraisal Files Appraisal Files Crawl Space Cr | es Novironment povided. I rent adver MLS Bell Avg Fu M/Avg X | FEMA Map # 13. No If No, describe all conditions, land use have not checke erse conditions. Fad. No external of Assessment and Data Source for Gros Heating/Cooling FWA HWBB Radiant Other Other GAS Central Air Condition | Off-site Impressive Aspending Alley Non 135C0037H Its, etc.)? It the land record the land record second is Living Area A Firepla Wood Patio/ | ovements - Type halt lee FEN Yes ords for recorder at a buffer of main and and and and and and and and and an | MA Map [No dease ture tre Pr None Drivewriveway S Garag Carpo | Date 04/11 If Yes, descrit rements & hees is press roperty Owner Car Storag vay # of Surface Coe e # of rt # of | 1/2024 De lave sent on r Ge Cars 3 concrete/Avg Cars 3 Cars 0 |
| SITE | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 2005 | San No FEM for the market an actors (easemer nforming. No ncroachmen rately travele operty Gen Concrete S Full Basem Partial Base Exterior Walls Roof Surface Gutters & Down | atter A initary Sewer A Flood Zone X area? Years, encroachments, e o survey was pronts & other appared thoroughfare was Appraisal Files Appraisal Files | es Novironment Novided. I Tent adver MLS MLS Avg Fu | FEMA Map # 13. No If No, describe all conditions, land use have not checke erse conditions. Fad. No external obtained and Data Source for Grosteating/Cooling FWA HWBB Radiant Other Cel GAS Central Air Condition Individual | Off-site Impressive Impressive Aspending Non 135C0037H It is, etc.)? If the land recorded the land recorded is a land recorded in the | ovements - Type halt lee FEN Yes ords for recorder at a buffer of main anoted. Prior Inspection Tax Record menities ace(s) # 1 Istove(s) # 0 Ords for recorder at a buffer of main anoted. Prior Inspection Tax Record menities ace(s) # 1 Stove(s) # 0 Ords for recorder at a buffer of main anoted. Tax Record menities ace(s) # 1 Stove(s) # 0 Ords for recorder at a buffer of main anoted. Tax Record menities ace(s) # 1 Stove(s) # 0 Ords for recorder at a buffer of main anoted. Tax Record menities ace(s) # 1 Stove(s) # 0 Ords for recorder at a buffer of main anoted. Tax Record menities ace(s) # 1 Stove(s) # 0 Ords for recorder at a buffer of main anoted. Tax Record menities ace(s) # 1 Stove(s) # 0 Ords for recorder at a buffer of main anoted. Tax Record menities ace(s) # 1 Stove(s) # 0 Ords for recorder at a buffer of main anoted. Tax Record menities ace(s) # 1 Stove(s) # 0 Ords for recorder ace(s) # 1 Stove(s) # 0 Ords for recorder ace(s) # 1 Stove(s) # 0 Ords for recorder ace(s) # 1 Stove(s) # 0 Ords for recorder ace(s) # 1 Stove(s) # 0 Ords for recorder ace(s) # 1 Stove(s) # 0 Ords for recorder ace(s) # 1 Stove(s) # 0 Ords for recorder ace(s) # 1 Stove(s) # 0 Ords for recorder ace(s) # 1 | MA Map I No Pr None Drivewriveway S Garage Carpo Attach | Date 04/11 If Yes, describements & hees is preserved owner Car Storage way # of Surface Code ### ### ### #### ################### | 1/2024 De lave sent on T Cars 3 Docrete/Avg Cars 3 |
| SITE | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 2005 Effective Age (Yrs) 8 | San No FEM for the market an actors (easemer informing. No increachment in active traveled in active travel | ater A Finished Brk/Frm/A C.Shingle nitary Sewer A Flood Zone X area? Year A Flood Zone X area | es Novironment Novided. I Tent adver MLS MLS Avg Fu | FEMA Map # 13. No If No, describe all conditions, land use have not checke erse conditions. Fad. No external obtained and source for Grosteating/Cooling FWA HWBB Radiant Other GAS Central Air Condition Individual Other | Off-site Impressive Impressive Aspending Non 135C0037H Its, etc.)? Its the land recorded Impressive Impressi | ovements - Type halt lee FEN Yes ords for recorder at a buffer of male roted. Prior Inspection Fax Record menities ace(s) # 1 Istove(s) # 0 Deck Pt/Dck Stoop In-Ground Wood None | MA Map [No dease ture tre Pr None Drivewriveway S Garag Carpo | Date 04/11 If Yes, describements & hees is preserved owner Car Storage way # of Surface Code ### ### ### #### ################### | 1/2024 De lave sent on r Ge Cars 3 concrete/Avg Cars 3 Cars 0 |
| SITE | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit of Stories Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 2005 Effective Age (Yrs) Range/Oven | San No FEM, for the market an actors (easemer informing. No increachment in actely traveled in perty Gen Concrete S Full Basem Partial Basem Partial Basem Partial Basem Exterior Walls Roof Surface Gutters & Down Window Type Dishwash | ater Anitary Sewer A Flood Zone X A Flood Zone X A Flood Zone X Area? Years, encroachments, e o survey was pronts & other appared thoroughfare was Appraisal Files Appraisal Files Peral Description Slab Crawl Spacement Finished Brk/Frm/A C.Shingle Inspouts Aluminum DH/Woodner Disposal | es Novironment ovided. I rent adversion MLS MLS Avg Fu | FEMA Map # 13' No If No, describe al conditions, land use have not checke erse conditions. F ad. No external of Assessment and Data Source for Gross Heating/Cooling FWA HWBB Radiant Other el GAS Central Air Condition Individual Other wave Washer/D | Off-site Impressive Asparts As | ovements - Type halt le FEN Yes Ords for recorder at a buffer of main in the interior in th | No lease ture tree None Carage Garage Carpo Attach Built-in | Date 04/12 Date 04/12 If Yes, describenents & hees is pressoroperty Owner Car Storageness Way # of Surface Code # of ort # of oned | 1/2024 De ave sent on Tr Ge Cars 3 Cars 3 Cars 0 Detached |
| | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit of Stories Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 2005 Effective Age (Yrs) Appliances Refrigerator Range/Oven Finished area above grade contains: | Sal No FEMA for the market al actors (easemer informing. No incroachmen rately travele operty Gen Concrete S Full Basem Partial Base Exterior Walls Roof Surface Gutters & Down Window Type Dishwash 10 Rooms | ater A Finished Brk/Frm/A C.Shingle nitary Sewer A Flood Zone X area? Year A Flood Zone X area | es Novironment ovided. I rent adversion MLS MLS Avg Fu | FEMA Map # 13. No If No, describe all conditions, land use have not checke erse conditions. Fad. No external obtained and source for Grosteating/Cooling FWA HWBB Radiant Other GAS Central Air Condition Individual Other | Off-site Impressive Asparts As | ovements - Type halt le FEN Yes ords for recorder at a buffer of main anoted. Prior Inspection Fax Record menities ace(s) # 1 Istove(s) # 0 Deck Pt/Dck Stoop In-Ground Wood None (describe) | No lease ture tree None Carage Garage Carpo Attach Built-in | Date 04/12 Date 04/12 If Yes, describenents & hees is pressoroperty Owner Car Storageness Way # of Surface Code # of ort # of oned | 1/2024 De ave sent on Tr Ge Cars 3 Cars 3 Cars 0 Detached |
| | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit of Stories Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 2005 Effective Age (Yrs) Range/Oven | Sal No FEMA for the market al actors (easemer informing. No incroachmen rately travele operty Gen Concrete S Full Basem Partial Base Exterior Walls Roof Surface Gutters & Down Window Type Dishwash 10 Rooms | ater Anitary Sewer A Flood Zone X A Flood Zone X A Flood Zone X Area? Years, encroachments, e o survey was pronts & other appared thoroughfare was Appraisal Files Appraisal Files Peral Description Slab Crawl Spacement Finished Brk/Frm/A C.Shingle Inspouts Aluminum DH/Woodner Disposal | es Novironment ovided. I rent adversion MLS MLS Avg Fu | FEMA Map # 13' No If No, describe al conditions, land use have not checke erse conditions. F ad. No external of Assessment and Data Source for Gross Heating/Cooling FWA HWBB Radiant Other el GAS Central Air Condition Individual Other wave Washer/D | Off-site Impressive Asparts As | ovements - Type halt le FEN Yes Ords for recorder at a buffer of main in the interior in th | No lease ture tree None Carage Garage Carpo Attach Built-in | Date 04/12 Date 04/12 If Yes, describenents & hees is pressoroperty Owner Car Storageness Way # of Surface Code # of ort # of oned | 1/2024 De ave sent on Tr Ge Cars 3 Cars 3 Cars 0 Detached |
| | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit of Stories Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 2005 Effective Age (Yrs) Appliances Refrigerator Range/Oven Finished area above grade contains: | Sal No FEMA for the market al actors (easemer informing. No incroachmen rately travele operty Gen Concrete S Full Basem Partial Base Exterior Walls Roof Surface Gutters & Down Window Type Dishwash 10 Rooms | ater Allowards Sewer A Flood Zone X A Flood Zone X A Flood Zone X Area? Years, encroachments, e o survey was pronts & other appared thoroughfare was Appraisal Files Carel Description Slab Crawl Spacement Finished Brk/Frm/A C.Shingle nspouts Aluminum DH/Woodner Disposal 5 Bedi | es Novironment ovided. I rent adversion MLS MLS Avg Fu | FEMA Map # 13' No If No, describe al conditions, land use have not checke erse conditions. F ad. No external of Assessment and Data Source for Gross Heating/Cooling FWA HWBB Radiant Other el GAS Central Air Condition Individual Other wave Washer/D | Off-site Impressive Asparts As | ovements - Type halt le FEN Yes Ords for recorder at a buffer of main in the interior in th | No lease ture tree None Carage Garage Carpo Attach Built-in | Date 04/12 Date 04/12 If Yes, describenents & hees is pressoroperty Owner Car Storageness Way # of Surface Code # of ort # of oned | 1/2024 De ave sent on Tr Ge Cars 3 Cars 3 Cars 0 Detached |
| | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit of Stories Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 2005 Effective Age (Yrs) 8 Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, | Sal No FEMA for the market al actors (easemer informing. No incroachmen ately travele operty Concrete S Full Basem Partial Base Exterior Walls Roof Surface Gutters & Down Window Type Dishwash 10 Rooms etc.) No | ater Allowards Sewer A Flood Zone X A Flood Zone X A Flood Zone X Area? Years, encroachments, e o survey was pronts & other appared thoroughfare was Appraisal Files Carel Description Slab Crawl Spacement Finished Brk/Frm/A C.Shingle nspouts Aluminum DH/Woodner Disposal 5 Bedione noted. | es Norionment ovided. I rent adve was note MLS de Avg Fu M/Avg Fu M/Avg Microv rooms | FEMA Map # 13. No If No, describe all conditions, land use have not checke erse conditions. Find. No external obtained and Data Source for Grossing Heating/Cooling FWA HWBB Radiant Other el GAS Central Air Condition Individual Other wave Washer/D 4.0 Bath(s) | Off-site Impressive Asparage Alley Non 135C0037H Is, etc.)? Id the land recordence is Tax Records Is Living Area A A Firepla Wood Porch Other Other 3,64 | ovements - Type halt lee FEN Yes ords for recorder at a buffer of material structed. Prior Inspection Fax Record menities lace(s) # 1 Istove(s) # 0 Deck Pt/Dck I Stoop In-Ground Wood None (describe) 2 Square Feet of G | MA Map [None Drivew riveway S Garage Attach Built-in | Date 04/12 Date 04/12 If Yes, describenents & hees is pressoroperty Owner Car Storageness Way # of Surface Code # of ort # of oned | 1/2024 De lave sent on T Cars 3 Doncrete/Avg Cars 3 Cars 0 Detached Detached |
| | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 2005 Effective Age (Yrs) 8 Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, | San No FEMA for the market an actors (easemer informing. No incroachment ately travele operty Gen Concrete S Full Basem Partial Base Exterior Walls Roof Surface Gutters & Down Window Type Dishwash 10 Rooms etc.) No | ater Anitary Sewer A Flood Zone X area? Yearea? Yearea | es Novironment poided. I rent adve was note MLS Avg Fu //Avg W //Avg W //Avg W //Avg W //Avg W //Avg W //Avg Component //Avg Comp | FEMA Map # 13. No If No, describe al conditions, land use have not checke erse conditions. Fad. No external object. Assessment and Data Source for Gross Heating/Cooling FWA HWBB Radiant Other el GAS Central Air Condition Individual Other wave Washer/D 4.0 Bath(s) | Off-site Impressive Aspending Alley Non 135C0037H Is, etc.)? Id the land recorded land land land land land land land lan | ovements - Type halt lee FEN Yes ords for recorder at a buffer of material strong of the strong o | MA Map [No dease ture tre Pr None Drivew Garage Carpo Attach Built-in | Date 04/11 If Yes, descrit ments & hees is pressoroperty Owner Car Storage Car Storage Car # of rt # of ned | 1/2024 De lave sent on or |
| IMPROVEMENTS SITE | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 2005 Effective Age (Yrs) 8 Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, Describe the condition of the property and data so be of average quality and condtion. A | San No FEM for the market an actors (easemer informing. No incroachment ately traveled operty Gen Concrete S Full Basem Partial Basem Partial Basem Exterior Walls Roof Surface Gutters & Down Window Type Dishwash 10 Rooms etc.) No | ater Anitary Sewer A Flood Zone X area? Yearea? Yearea | es | FEMA Map # 13. No If No, describe all conditions, land use have not checke erse conditions. Fad. No external object. Assessment and Data Source for Grosteating/Cooling FWA HWBB Radiant Other GAS Central Air Condition Individual Other Wave Washer/D 4.0 Bath(s) Tioration, renovations, in EXTERIOR-ON | Off-site Impressive Aspinal Alley Non 135C0037H Is, etc.)? d the land recorded the land recorded land recorded land recorded land recorded land recorded land recorded land land land land land land land lan | ovements - Type halt lee FEN Yes ords for recorder at a buffer of material state of the state | MA Map I None Driveway S Garage Carpo Attach Built-in | Date 04/11 If Yes, descrit ments & hees is press roperty Owner Car Storag vay # of Surface Coe e # of rt # of ned | 1/2024 De lave sent on r Ge Cars 3 Cars 3 Cars 0 Detached de Grade |
| | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 2005 Effective Age (Yrs) 8 Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, Describe the condition of the property and data so be of average quality and condition. A SUBJECT PROPERTY regardless of | San No FEM for the market an actors (easemer informing. No increase | atter Anitary Sewer A Flood Zone X area? Years, encroachments, e o survey was profits & other apparated thoroughfare was Appraisal Files Appraisal Files | es | FEMA Map # 13. No If No, describe all conditions, land use have not checke erse conditions. Fad. No external of the No externa | Off-site Impressive Aspending Alley Non 135C0037H Is, etc.)? Id the land recorded the land recorded in the land | ovements - Type halt lee FEN Yes ords for recorder at a buffer of main anoted. Prior Inspection Fax Record Instance(s) # 1 Istove(s) # 0 In-Ground In Wood None In Ground In | MA Map I d ease ture tre Pr None Drivew riveway S Garage Carpo Attach Built-in subject PLETE has be | Date 04/11 If Yes, describenents & hees is preserved owner Car Storage way # of Surface Code # of firt # of fined | 1/2024 De lave sent on r Ge Cars 3 Cars 0 Detached Detached dered to E ded as |
| | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 2005 Effective Age (Yrs) Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, Describe the condition of the property and data so be of average quality and condtion. A SUBJECT PROPERTY regardless of indicated in the addendum. A sketch | San No FEM for the market an actors (easemer informing. No increase | atter A finitary Sewer A Flood Zone X area? Years, encroachments, e o survey was pronts & other apparated thoroughfare was presented at the content of the c | es Novironment povided. I rent adve was note MLS Avg Fu A | FEMA Map # 13. No If No, describe all conditions, land use have not checke erse conditions. Fad. No external of Assessment and Data Source for Gross Heating/Cooling FWA HWBB Radiant Other Other GAS Central Air Condition Individual Other Wave Washer/D 4.0 Bath(s) FINAL HWBB RADIAN CONDITION OF BATH CONDITION OF B | Off-site Impressive Impressive Aspending Non 135C0037H Is, etc.)? Id the land recorded Impressive | ovements - Type halt lee FEN Yes ords for recorder at a buffer of material in the second lead of the seco | MA Map I dease ture tre Pr None Drivew riveway S Garag Carpo Attach Built-in ross Livi subject PLETE has be | Date 04/11 If Yes, descrit ments & hees is pressorate of the pres | 1/2024 De lave sent on r ge Cars 3 concrete/Avg Cars 3 Cars 0 cotached Detached de Grade dered to edded as ted for |
| | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 2005 Effective Age (Yrs) Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, Describe the condition of the property and data so be of average quality and condtion. A SUBJECT PROPERTY regardless of indicated in the addendum. A sketch the subject. The appraiser has made | San No FEM for the market an actors (easemer informing. No increase | atter A finitary Sewer A Flood Zone X area? Years, encroachments, e o survey was pronts & other apparated thoroughfare was presented at the content of the c | es Novironment povided. I rent adve was note MLS Avg Fu A | FEMA Map # 13. No If No, describe all conditions, land use have not checke erse conditions. Fad. No external of Assessment and Data Source for Gross Heating/Cooling FWA HWBB Radiant Other Other GAS Central Air Condition Individual Other Wave Washer/D 4.0 Bath(s) FINA BATH CONDITION OF THE INTERIOR ON THE INTERIOR | Off-site Impressive Impressive Aspending Non 135C0037H Is, etc.)? Id the land recorded Impressive | ovements - Type halt lee FEN Yes ords for recorder at a buffer of material in the second lead of the seco | MA Map I dease ture tre Pr None Drivew riveway S Garag Carpo Attach Built-in ross Livi subject PLETE has be | Date 04/11 If Yes, descrit ments & hees is pressorate of the pres | 1/2024 De lave sent on r ge Cars 3 cars 0 cars 0 cars 0 cars de dered to e ded as ted for |
| | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 2005 Effective Age (Yrs) Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, Describe the condition of the property and data so be of average quality and condtion. A SUBJECT PROPERTY regardless of indicated in the addendum. A sketch the subject. The appraiser has made basement finish noted. | San No FEM for the market an actors (easemer informing. No increase | atter A Finitary Sewer A Flood Zone X A Flood Zone X A Flood Zone X Area? Years, encroachments, e o survey was pronts & other apparated thoroughfare was Appraisal Files Brk/Frm/A C.Shingle nspouts Aluminum DH/Wood ner Disposal 5 Bedione noted. and apparent needed rest of the intended of Work in the proded since this is a stion that the substitute of the | esN nvironment ovided. I rent adve was note MLS MLS Avg Fu Avg Fu Avg Fu Avg Microv rooms Espairs, dete I user, an eprinted an Exteri ject is in | FEMA Map # 13. No If No, describe all conditions, land use have not checke erse conditions. Fad. No external of Assessment and Data Source for Grosteating/Cooling FWA HEATING/COOLING FWA HWBB Radiant Other Central Air Condition Individual Other Wave Washer/D 4.0 Bath(s) Trioration, renovations, in EXTERIOR-ON form. The intendior-only inspection average condition | Off-site Impressive Impressive Aspending Non 135C0037H Is, etc.)? Id the land record Impressive I | ovements - Type halt lee FEN Yes ords for recorder at a buffer of material in the second lead of the seco | MA Map I d ease ture tre Pr None Drivew riveway S Garag Carpo Attach Built-in subject PLETE has be GAMI Daseme | Date 04/11 If Yes, descrit ments & hees is pressore younger owner of the control | 1/2024 De lave sent on r ge Cars 3 cars 0 cars 0 cars 0 cars de dered to e ded as ted for |
| | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 2005 Effective Age (Yrs) 8 Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, Describe the condition of the property and data so be of average quality and condtion. A SUBJECT PROPERTY regardless of indicated in the addendum. A sketch the subject. The appraiser has made basement finish noted. Are there any apparent physical deficiencies or add | San No FEM for the market an actors (easemer informing. No increase | atter A Finitary Sewer A Flood Zone X A Flood Zone X A Flood Zone X Area? Years, encroachments, e o survey was pronts & other apparated thoroughfare was Appraisal Files Brk/Frm/A C.Shingle nspouts Aluminum DH/Wood ner Disposal 5 Bedione noted. and apparent needed rest of the intended of Work in the proded since this is a stion that the substitute of the | esN nvironment ovided. I rent adve was note MLS MLS Avg Fu Avg Fu Avg Fu Avg Microv rooms Espairs, dete I user, an eprinted an Exteri ject is in | FEMA Map # 13. No If No, describe all conditions, land use have not checke erse conditions. Fad. No external of Assessment and Data Source for Grosteating/Cooling FWA HEATING/COOLING FWA HWBB Radiant Other Central Air Condition Individual Other Wave Washer/D 4.0 Bath(s) Trioration, renovations, in EXTERIOR-ON form. The intendior-only inspection average condition | Off-site Impressive Impressive Aspending Non 135C0037H Is, etc.)? Id the land record Impressive I | ovements - Type halt lee FEN Yes ords for recorder at a buffer of material in the second lead of the seco | MA Map I dease ture tre Pr None Drivew riveway S Garag Carpo Attach Built-in ross Livi subject PLETE has be | Date 04/11 If Yes, descrit ments & hees is pressore to owner to o | 1/2024 De lave sent on r ge Cars 3 cars 0 cars 0 cars 0 cars de dered to e ded as ted for |
| | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 2005 Effective Age (Yrs) Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, Describe the condition of the property and data so be of average quality and condtion. A SUBJECT PROPERTY regardless of indicated in the addendum. A sketch the subject. The appraiser has made basement finish noted. | San No FEM for the market an actors (easemer informing. No increase | atter A Finitary Sewer A Flood Zone X A Flood Zone X A Flood Zone X Area? Years, encroachments, e o survey was pronts & other apparated thoroughfare was Appraisal Files Brk/Frm/A C.Shingle nspouts Aluminum DH/Wood ner Disposal 5 Bedione noted. and apparent needed rest of the intended of Work in the proded since this is a stion that the substitute of the | esN nvironment ovided. I rent adve was note MLS MLS Avg Fu Avg Fu Avg Fu Avg Microv rooms Espairs, dete I user, an eprinted an Exteri ject is in | FEMA Map # 13. No If No, describe all conditions, land use have not checke erse conditions. Fad. No external of Assessment and Data Source for Grosteating/Cooling FWA HEATING/COOLING FWA HWBB Radiant Other Central Air Condition Individual Other Wave Washer/D 4.0 Bath(s) Trioration, renovations, in EXTERIOR-ON form. The intendior-only inspection average condition | Off-site Impressive Impressive Aspending Non 135C0037H Is, etc.)? Id the land record Impressive I | ovements - Type halt lee FEN Yes ords for recorder at a buffer of material in the second lead of the seco | MA Map I d ease ture tre Pr None Drivew riveway S Garag Carpo Attach Built-in subject PLETE has be GAMI Daseme | Date 04/11 If Yes, descrit ments & hees is pressore to owner to o | 1/2024 De lave sent on r ge Cars 3 concrete/Avg Cars 3 Cars 0 cotached Detached de Grade dered to edded as ted for |
| | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 2005 Effective Age (Yrs) 8 Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, Describe the condition of the property and data so be of average quality and condtion. A SUBJECT PROPERTY regardless of indicated in the addendum. A sketch the subject. The appraiser has made basement finish noted. Are there any apparent physical deficiencies or add | San No FEM for the market an actors (easemer informing. No increase | atter A Finitary Sewer A Flood Zone X A Flood Zone X A Flood Zone X Area? Years, encroachments, e o survey was pronts & other apparated thoroughfare was Appraisal Files Brk/Frm/A C.Shingle nspouts Aluminum DH/Wood ner Disposal 5 Bedione noted. and apparent needed rest of the intended of Work in the proded since this is a stion that the substitute of the s | esN nvironment ovided. I rent adve was note MLS MLS Avg Fu Avg Fu Avg Fu Avg Microv rooms Espairs, dete I user, an eprinted an Exteri ject is in | FEMA Map # 13. No If No, describe all conditions, land use have not checke erse conditions. Fad. No external of Assessment and Data Source for Grosteating/Cooling FWA HEATING/COOLING FWA HWBB Radiant Other Central Air Condition Individual Other Wave Washer/D 4.0 Bath(s) Trioration, renovations, in EXTERIOR-ON form. The intendior-only inspection average condition | Off-site Impressive Impressive Aspending Non 135C0037H Is, etc.)? Id the land record Impressive I | ovements - Type halt lee FEN Yes ords for recorder at a buffer of material in the second lead of the seco | MA Map I d ease ture tre Pr None Drivew riveway S Garag Carpo Attach Built-in subject PLETE has be GAMI Daseme | Date 04/11 If Yes, descrit ments & hees is pressore to owner to o | 1/2024 De lave sent on r ge Cars 3 concrete/Avg Cars 3 Cars 0 cotached Detached de Grade dered to edded as ted for |
| | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 2005 Effective Age (Yrs) 8 Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, Describe the condition of the property and data so be of average quality and condtion. A SUBJECT PROPERTY regardless of indicated in the addendum. A sketch the subject. The appraiser has made basement finish noted. Are there any apparent physical deficiencies or add | San No FEM for the market an actors (easemer informing. No increase | atter A Finitary Sewer A Flood Zone X A Flood Zone X A Flood Zone X Area? Years, encroachments, e o survey was pronts & other apparated thoroughfare was Appraisal Files Brk/Frm/A C.Shingle nspouts Aluminum DH/Wood ner Disposal 5 Bedione noted. and apparent needed rest of the intended of Work in the proded since this is a stion that the substitute of the s | esN nvironment ovided. I rent adve was note MLS MLS Avg Fu Avg Fu Avg Fu Avg Microv rooms Espairs, dete I user, an eprinted an Exteri ject is in | FEMA Map # 13. No If No, describe all conditions, land use have not checke erse conditions. Fad. No external of Assessment and Data Source for Grosteating/Cooling FWA HEATING/COOLING FWA HWBB Radiant Other Central Air Condition Individual Other Wave Washer/D 4.0 Bath(s) Trioration, renovations, in EXTERIOR-ON form. The intendior-only inspection average condition | Off-site Impressive Impressive Aspending Non 135C0037H Is, etc.)? Id the land record Impressive I | ovements - Type halt lee FEN Yes ords for recorder at a buffer of material in the second lead of the seco | MA Map I d ease ture tre Pr None Drivew riveway S Garag Carpo Attach Built-in subject PLETE has be GAMI Daseme | Date 04/11 If Yes, descrit ments & hees is pressore to owner to o | 1/2024 De lave sent on r ge Cars 3 concrete/Avg Cars 3 Cars 0 cotached Detached de Grade dered to edded as ted for |
| | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 2005 Effective Age (Yrs) 8 Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, Describe the condition of the property and data so be of average quality and condtion. A SUBJECT PROPERTY regardless of indicated in the addendum. A sketch the subject. The appraiser has made basement finish noted. Are there any apparent physical deficiencies or add | San No FEM for the market an actors (easemer informing. No increase | atter A Finitary Sewer A Flood Zone X A Flood Zone X A Flood Zone X Area? Years, encroachments, e o survey was pronts & other apparated thoroughfare was Appraisal Files Brk/Frm/A C.Shingle nspouts Aluminum DH/Wood ner Disposal 5 Bedione noted. and apparent needed rest of the intended of Work in the proded since this is a stion that the substitute of the s | esN nvironment ovided. I rent adve was note MLS MLS Avg Fu Avg Fu Avg Fu Avg Microv rooms Espairs, dete I user, an eprinted an Exteri ject is in | FEMA Map # 13. No If No, describe all conditions, land use have not checke erse conditions. Fad. No external of Assessment and Data Source for Grosteating/Cooling FWA HEATING/COOLING FWA HWBB Radiant Other Central Air Condition Individual Other Wave Washer/D 4.0 Bath(s) Trioration, renovations, in EXTERIOR-ON form. The intendior-only inspection average condition | Off-site Impressive Impressive Aspending Non 135C0037H Is, etc.)? Id the land record Impressive I | ovements - Type halt lee FEN Yes ords for recorder at a buffer of material in the second lead of the seco | MA Map I d ease ture tre Pr None Drivew riveway S Garag Carpo Attach Built-in subject PLETE has be GAMI Daseme | Date 04/11 If Yes, descrit ments & hees is pressore to owner to o | 1/2024 De lave sent on r ge Cars 3 concrete/Avg Cars 3 Cars 0 cotached Detached de Grade dered to edded as ted for |
| | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 2005 Effective Age (Yrs) Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, Describe the condition of the property and data so be of average quality and condtion. A SUBJECT PROPERTY regardless of indicated in the addendum. A sketch the subject. The appraiser has made basement finish noted. Are there any apparent physical deficiencies or ad If Yes, describe. | San No FEMA for the market an actors (easemer informing. No incroachment ately travele operty Gen Concrete S Full Basem Partial Base Exterior Walls Roof Surface Gutters & Down Window Type Dishwash 10 Rooms etc.) No ource(s) (including the request the Scope of is not provide the assump | ater A Finitary Sewer A Flood Zone X area? Yearts, encroachments, e o survey was pronts & other apparated thoroughfare was appraisal Files Brk/Frm/A C.Shingle Appraisal Finished Brk/Frm/A C.Shingle Appraisal Finished Brk/Frm/A C.Shingle Appraisal Files Brk/Frm/A C.Shingle Brk/Frm/A Brk/Frm/A | es Novironment povided. I rent adver MLS MLS Avg Fu Avg F | FEMA Map # 13. No If No, describe al conditions, land use have not checke erse conditions. Fad. No external object. Assessment and Data Source for Gross Heating/Cooling FWA HWBB Radiant Other B GAS Central Air Condition Individual Other Wave Washer/D 4.0 Bath(s) Trioration, renovations, in EXTERIOR-ON form. The intendition-only inspection average condition ess, or structural integritation. | Off-site Impressive Impressive Aspending Non 135C0037H Is, etc.)? Id the land record Impressive I | ovements - Type halt lee FEN Yes Ords for recorder at a buffer of material strong of the strong o | MA Map I d ease ture tre Pr None Drivew riveway S Garag Carpo Attach Built-in subject PLETE has be GAMI Daseme | Date 04/11 Date 04/11 If Yes, descrit ments & hees is pressort of the property Owner of the property of the | 1/2024 De lave sent on r Ge Cars 3 concrete/Avg Cars 3 Cars 0 cetached Detached dered to edded as ted for |
| | Electricity Gas FEMA Special Flood Hazard Area Yes Are the utilities and off-site improvements typical Are there any adverse site conditions or external f All zoning appears to be legal and co reported only apparent easements, e the west lot boundary where a moder Source(s) Used for Physical Characteristics of Pro Other (describe) General Description Units One One with Accessory Unit # of Stories 2 Type Det. Att. S-Det./End Unit Existing Proposed Under Const. Design (Style) Traditional Year Built 2005 Effective Age (Yrs) 8 Appliances Refrigerator Range/Oven Finished area above grade contains: Additional features (special energy efficient items, Describe the condition of the property and data so be of average quality and condtion. A SUBJECT PROPERTY regardless of indicated in the addendum. A sketch the subject. The appraiser has made basement finish noted. Are there any apparent physical deficiencies or add | San No FEMA for the market an actors (easemer informing. No incroachment ately travele operty Gen Concrete S Full Basem Partial Base Exterior Walls Roof Surface Gutters & Down Window Type Dishwash 10 Rooms etc.) No ource(s) (including the request the Scope of is not provide the assump | ater A Finitary Sewer A Flood Zone X area? Yearts, encroachments, e o survey was pronts & other apparated thoroughfare was appraisal Files Brk/Frm/A C.Shingle Appraisal Finished Brk/Frm/A C.Shingle Appraisal Finished Brk/Frm/A C.Shingle Appraisal Files Brk/Frm/A C.Shingle Brk/Frm/A Brk/Frm/A | es Novironment povided. I rent adver MLS MLS Avg Fu Avg F | FEMA Map # 13. No If No, describe al conditions, land use have not checke erse conditions. Fad. No external object. Assessment and Data Source for Gross Heating/Cooling FWA HWBB Radiant Other B GAS Central Air Condition Individual Other Wave Washer/D 4.0 Bath(s) Trioration, renovations, in EXTERIOR-ON form. The intendition-only inspection average condition ess, or structural integritation. | Off-site Impressive Aspending Non 135C0037H Is, etc.)? If the land records are soldescence is a suring Area are soldescence is a suring Area are soldescence | ovements - Type halt lee FEN Yes Ords for recorder at a buffer of material strong of the strong o | MA Map [None lease ture tree None lease ture tree Garage Carpo Attach Built-in subject PLETE has be GAML baseme | Date 04/11 Date 04/11 If Yes, descrit ments & hees is pressort of the property Owner of the property of the | 1/2024 De lave sent on r Ge Cars 3 concrete/Avg Cars 3 Cars 0 cetached Detached dered to edded as ted for |

Exterior-Only Inspection Residential Appraisal Report 57711 35502157

| | , properties currently | offered for sale in | the subject neighborh | Juu ranging in pi | ice from \$ 699,900 | to \$ 880 | . 000,0 |
|--|--|---|--|---|--|---|---|
| | | | | | price from \$ 700,00 | | 387,000 |
| FEATURE | SUBJECT | COMPARAB | LE SALE # 1 | COMPAR | RABLE SALE # 2 | COMPARAB | LE SALE # 3 |
| Address 4174 Highglen Tr | ce | 4060 Lantern Hil | ll Dr | 1598 Autumn | Sage Dr | 2431 Floral Valle | y Dr |
| Dacula, GA 3001 | 9 | Dacula, GA 300 | 19 | Dacula, GA 3 | 0019 | Dacula, GA 3001 | 19 |
| Proximity to Subject | | 0.42 miles E | | 0.97 miles SE | | 0.39 miles SE | |
| Sale Price | \$ | | \$ 705,000 | | \$ 870,000 | | \$ 880,000 |
| Sale Price/Gross Liv. Area | \$ sq.ft. | | | \$ 238.88 s | | \$ 263.63 sq.ft. | |
| Data Source(s) | | FMLS#7344433 | | FMLS#73023 | | FMLS#7311913; | |
| Verification Source(s) | | TaxRec;PeerDat | | TaxRec;Peerl | | TaxRec;PeerDat | |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | +(-) \$ Adjustment | DESCRIPTION | +(-) \$ Adjustment | DESCRIPTION | +(-) \$ Adjustment |
| Sales or Financing | | ArmLth | | ArmLth | | ArmLth | |
| Concessions | | Conv;5000 | | Conv;3000 | | Cash;0 | |
| Date of Sale/Time | 115 | s03/24;c03/24 | | s12/23;c11/23 | 3 | s03/24;c03/24 | |
| Location Leasehold/Fee Simple | N;Res; | N;Res; | | N;Res; | | N;Res; | |
| Site | Fee Simple 20038 sf | Fee Simple | | Fee Simple 11326 sf | | Fee Simple | 0 |
| View | N;Res; | 18295 sf N;Res; | 0 | N;Res; | 0 | 13939 sf N;Res; | U |
| Design (Style) | DT2;Traditional | DT2;Traditional | | DT2;Tradition | al | DT2;Traditional | |
| Quality of Construction | Q3 | Q3 | | Q3 | ai | Q3 | |
| Actual Age | 19 | 20 | 0 | 20 | 0 | 22 | 0 |
| Condition | C3 | C3 | | C3 | -43,500 | | -44,000 |
| Above Grade | Total Bdrms. Baths | Total Bdrms. Baths | | | ths | Total Bdrms. Baths | -44,000 |
| Room Count | 10 5 4.0 | 10 5 4.0 | | | .0 | 9 5 4.0 | 0 |
| Gross Living Area | 3,642 sq.ft. | | 0 | | | 3,338 sq.ft. | +12,200 |
| Basement & Finished | 2337sf0sfwo | 1883sf0sfwo | | 1846sf1292sf | | 1579sf1431sfwo | |
| Rooms Below Grade | 2337 SIUSIWU | 100351051W0 | +0,600 | 0rr1br1.0ba0c | | 3rr0br1.0ba0o | -17,300 |
| Functional Utility | Typical | Typical | | Typical | 0 | Typical | U |
| Heating/Cooling | FWA/CAC | FWA/CAC | | FWA/CAC | | FWA/CAC | |
| Energy Efficient Items | None | None | | None | | None | |
| Garage/Carport | 3gbi3dw | 2ga2dw | +10,000 | 1ga2gbi3dw | 0 | 3gbi3dw | |
| Porch/Patio/Deck | Stoop/Deck/Pat | Stp/Dck/ScrPch | | Pchs/Dck/Pat | | Pchs/Dck/Patio | -4,000 |
| Pool | Pool | None | +75,000 | | -4,000 | Pool | -4,000 |
| 1 001 | 1 001 | TTONIC | 170,000 | 1 001 | | 1 001 | |
| | | | | | | | |
| Net Adjustment (Total) | | X + | \$ 89,800 | □ + X | - \$ -66,000 | _ + 🗶 - | \$ -53,100 |
| Adjusted Sale Price | | Net Adj. 12.7 % | | | 3 % | Net Adj. 6.0 % | |
| of Comparables | | Gross Adj. 13.3 % | | | | Gross Adj. 8.8 % | |
| Data Source(s) Tax record My research ☐ did 🔀 did r | s, FMLS, MLS an not reveal any prior sale s, FMLS, MLS an | nd Deed records es or transfers of the co nd Deed records | omparable sales for the | year prior to the dat | e of sale of the comparable | sale. | |
| ITEM | | JBJECT | COMPARABLE S | | COMPARABLE SALE #2 | | |
| | - 00 | JDULUT | OOMI ATABLE O | | OOMI ANADEL OALL #2 | 2 OOIVII A | RARIF SAIF #3 |
| Date of Prior Sale/Transfer | | | | | | 1 | RABLE SALE #3 |
| Date of Prior Sale/Transfer Price of Prior Sale/Transfer | | | | | | | RABLE SALE #3 |
| Price of Prior Sale/Transfer | Tay/FMLS/G | :AMI S/Deed | Tay/FMLS/GAMI | S/Deed Ta | Y/FMLS/GAMLS/Dea | ad Tay/FMI S/ | |
| Price of Prior Sale/Transfer Data Source(s) | | | Tax/FMLS/GAML | | x/FMLS/GAMLS/Dee | | GAMLS/Deed |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) | 06/06/2024 | | 06/06/2024 | 06 | /06/2024 | 06/06/2024 | GAMLS/Deed |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his | 06/06/2024 story of the subject pro | | 06/06/2024 | 06 | | 06/06/2024 | GAMLS/Deed |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) | 06/06/2024 story of the subject pro | | 06/06/2024 | 06 | /06/2024 | 06/06/2024 | GAMLS/Deed |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his | 06/06/2024 story of the subject pro | | 06/06/2024 | 06 | /06/2024 | 06/06/2024 | GAMLS/Deed |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his | 06/06/2024 story of the subject pro | | 06/06/2024 | 06 | /06/2024 | 06/06/2024 | GAMLS/Deed |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his | 06/06/2024 story of the subject pro ove. | perty and comparable s | 06/06/2024 sales No ed offer good over | o6 sales were not | /06/2024 led for the subject. P | 06/06/2024 rior sales (if applie | GAMLS/Deed Leable) of |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his comparables are noted ab Summary of Sales Comparison Ap | 06/06/2024 story of the subject pro ove. | perty and comparable s | 06/06/2024 sales No ed offer good over | o6 sales were not | /06/2024 led for the subject. P | 06/06/2024 rior sales (if applie | GAMLS/Deed Leable) of |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his comparables are noted ab | 06/06/2024 story of the subject pro ove. | perty and comparable s | 06/06/2024 sales No ed offer good over | o6 sales were not | /06/2024 led for the subject. P | 06/06/2024 rior sales (if applie | GAMLS/Deed Leable) of |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his comparables are noted ab | 06/06/2024 story of the subject pro ove. | perty and comparable s | 06/06/2024 sales No ed offer good over | o6 sales were not | /06/2024 led for the subject. P | 06/06/2024 rior sales (if applie | GAMLS/Deed Leable) of |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his comparables are noted ab Summary of Sales Comparison Ap reasonable and appropriat | 06/06/2024 story of the subject pro love. proach All con te and after all su | perty and comparable s | 06/06/2024 sales No ed offer good over | o6 sales were not | /06/2024 led for the subject. P | 06/06/2024 rior sales (if applie | GAMLS/Deed Leable) of |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his comparables are noted ab Summary of Sales Comparison Ap reasonable and appropriat | 06/06/2024 story of the subject pro love. proach All con te and after all su | nperty and comparable selecters and adjustments a 00,000 | 06/06/2024 sales No ed offer good overs re made, all sales | sales were not | /06/2024 red for the subject. P to the subject. All adjusted and acceptable | 06/06/2024 rior sales (if applie | (GAMLS/Deed Label) of Cable) of Cable |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his comparables are noted ab Summary of Sales Comparison Ap reasonable and appropriate Indicated Value by Sales Comparis | 06/06/2024 story of the subject pro nove. proach All con te and after all su on Approach \$ 86 arison Approach \$ | nparables selecte ch adjustments a 00,000 800,000 | 06/06/2024 sales No ed offer good overa re made, all sales Cost Approach (if devi | all similarities to offer a reason | /06/2024 red for the subject. P to the subject. All adjusted and acceptable Income App | 06/06/2024 rior sales (if applie ustments are deel range of values. | GAMLS/Deed cable) of |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his comparables are noted ab Summary of Sales Comparison Ap reasonable and appropriate Indicated Value by Sales Comparison Indicated Value by: Sales Comparison Ap The sales comparison appropriate sales comparison appropria | 06/06/2024 story of the subject pro rove. proach All con te and after all su on Approach \$ arison Approach \$ proach is the mos | nparables selecte ch adjustments a 00,000 800,000 t reliable indicato | 06/06/2024 sales No ed offer good overs re made, all sales Cost Approach (if devi | all similarities to offer a reason | /06/2024 red for the subject. P to the subject. All adjusted and acceptable Income App | 06/06/2024 rior sales (if applie ustments are deel range of values. | GAMLS/Deed cable) of |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his comparables are noted ab Summary of Sales Comparison Ap reasonable and appropriate Indicated Value by Sales Comparis | 06/06/2024 story of the subject pro rove. proach All con te and after all su on Approach \$ arison Approach \$ proach is the mos | nparables selecte ch adjustments a 00,000 800,000 t reliable indicato | 06/06/2024 sales No ed offer good overs re made, all sales Cost Approach (if devi | all similarities to offer a reason | /06/2024 red for the subject. P to the subject. All adjusted and acceptable Income App | 06/06/2024 rior sales (if applie ustments are deel range of values. | GAMLS/Deed cable) of |
| Price of Prior Sale/Transfer Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer his comparables are noted ab Summary of Sales Comparison Ap reasonable and appropriat Indicated Value by Sales Comparison Indicated Value by: Sales Comparison appropriate to the sales comparison appropriate to the sales of This appraisal is made "as i | on Approach \$ 80 arison Approach \$ broach is the most the subject, the confoliowing repairs or a | operty and comparable selecters chadjustments a comparable selecters chadjustments a completion per plans alterations on the base | cost Approach (if deviront applicable). Cost Approach (if deviront applicable). So and specifications on a hypothetical costs of a hypothetical costs. | eloped) \$ reflects the acondition that the | income App Income App Income Strong of typical buye Income Strong of typical buye Income App Income App | o6/06/2024 rior sales (if applie ustments are deel range of values. proach (if developed) see and sellers in the | GAMLS/Deed cable) of med cables a subject |

Freddie Mac Form 2055 March 2005

UAD Version 9/2011

Page 2 of 6

Exterior-Only Inspection Residential Appraisal Report

| | 57711 |
|--------|----------|
| File # | 35502157 |

| A reasonable exposure time for the subject property developed independently | from the stated marketing tir | me is 1-3 mo | nths. | | |
|---|---|--|---|--|--|
| 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 | acluding reconciling my onini | on of value if | ree of influence from | m the client | |
| client's representatives, borrower, or any other party to the transaction. | icidaling reconciling my opinio | on or value, i | ree of fillidefice froi | in the olient, | |
| I have no current or prospective interest in the subject property or parties invol | | erformed 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, regard immediately preceding the acceptance of this agreement. | ing the property that is the su | ubject of this | report within the thr | ee 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 | of 1989, as amended (12 u.s. | | | | |
| implementing regulations in effect at the time the appraiser signs the appraisa | l certification. | | | | |
| Highest and Best Use: The highest and best use is the current use. Because of standards rule 2-2(a)(x). | of the existing use and zoning | g, no alternat | e us likely. {Uspap | 2014-15, | |
| | | | | | |
| My analyses, opinions, and conclusions were developed, and this report has be Appraiser Classification and Regulation Act and the Rules and Regulations of | | | • | | |
| The appraiser's fee for this assignment is \$235.00 | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| COST APPROACH TO VALUE | (not required by Fannie Mae) | | | | |
| COST APPROACH TO VALUE Provide adequate information for the lender/client to replicate the below cost figures and calculation | , , , | | | | |
| Provide adequate information for the lender/client to replicate the below cost figures and calculatio Support for the opinion of site value (summary of comparable land sales or other methods for esti | ns. | e estimated | site value from con | nparable site | |
| Provide adequate information for the lender/client to replicate the below cost figures and calculatio | ns. | e estimated | site value from con | nparable site | |
| Provide adequate information for the lender/client to replicate the below cost figures and calculatio Support for the opinion of site value (summary of comparable land sales or other methods for esti | ns. | e estimated | site value from con | | |
| 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 estimate values, public records, and/or extraction method is \$133,000. | ns. mating site value) The | e estimated : | site value from con | | |
| 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 estimated public records, and/or extraction method is \$133,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data N/A Quality rating from cost service N/A Effective date of cost data N/A | ns. mating site value) The | | site value from con | =\$ 133,00 | |
| 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 estimates, public records, and/or extraction method is \$133,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data N/A Quality rating from cost service N/A Effective date of cost data N/A Comments on Cost Approach (gross living area calculations, depreciation, etc.) | OPINION OF SITE VALUE DWELLING | Sq.Ft. @ \$ Sq.Ft. @ \$ | site value from con | =\$ 133,00 =\$ =\$ =\$ | |
| 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 estimated values, public records, and/or extraction method is \$133,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data N/A Quality rating from cost service N/A Effective date of cost data N/A Comments on Cost Approach (gross living area calculations, depreciation, etc.) Site value was based on comparable site values and/or extraction | OPINION OF SITE VALUE DWELLING Garage/Carport | Sq.Ft. @ \$ | site value from con | =\$ 133,00 =\$ =\$ =\$ =\$ | |
| 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 estivalues, public records, and/or extraction method is \$133,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data N/A Quality rating from cost service N/A Effective date of cost data N/A Comments on Cost Approach (gross living area calculations, depreciation, etc.) Site value was based on comparable site values and/or extraction method. Square footage calculation was based on appraiser's | OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New | Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ | | =\$ 133,00 =\$ =\$ =\$ | |
| 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 estimated values, public records, and/or extraction method is \$133,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data N/A Quality rating from cost service N/A Effective date of cost data N/A Comments on Cost Approach (gross living area calculations, depreciation, etc.) Site value was based on comparable site values and/or extraction | OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical | Sq.Ft. @ \$ Sq.Ft. @ \$ | site value from con | =\$ 133,00 =\$ =\$ =\$ =\$ =\$ | |
| 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 estivalues, public records, and/or extraction method is \$133,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data N/A Quality rating from cost service N/A Effective date of cost data N/A Comments on Cost Approach (gross living area calculations, depreciation, etc.) Site value was based on comparable site values and/or extraction method. Square footage calculation was based on appraiser's | OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New | Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Functional | | =\$ 133,00 =\$ =\$ =\$ =\$ | |
| 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 estivalues, public records, and/or extraction method is \$133,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data N/A Quality rating from cost service N/A Effective date of cost data N/A Comments on Cost Approach (gross living area calculations, depreciation, etc.) Site value was based on comparable site values and/or extraction method. Square footage calculation was based on appraiser's measurements. The remaining economic life is estimated at 50 years. | OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements | Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Functional | | =\$ 133,00 =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ | |
| 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 estivalues, public records, and/or extraction method is \$133,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data N/A Quality rating from cost service N/A Effective date of cost data N/A Comments on Cost Approach (gross living area calculations, depreciation, etc.) Site value was based on comparable site values and/or extraction method. Square footage calculation was based on appraiser's measurements. The remaining economic life is estimated at 50 years. Estimated Remaining Economic Life (HUD and VA only) | OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPR | Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Functional | | =\$ 133,00 =\$ =\$ =\$ =\$ =\$ =\$(=\$ | |
| 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 estivalues, public records, and/or extraction method is \$133,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data N/A Quality rating from cost service N/A Effective date of cost data N/A Comments on Cost Approach (gross living area calculations, depreciation, etc.) Site value was based on comparable site values and/or extraction method. Square footage calculation was based on appraiser's measurements. The remaining economic life is estimated at 50 years. Estimated Remaining Economic Life (HUD and VA only) 50 Years | OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements | Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Functional | External | =\$ 133,00 =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ | |
| 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 estivalues, public records, and/or extraction method is \$133,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data N/A Quality rating from cost service N/A Effective date of cost data N/A Comments on Cost Approach (gross living area calculations, depreciation, etc.) Site value was based on comparable site values and/or extraction method. Square footage calculation was based on appraiser's measurements. The remaining economic life is estimated at 50 years. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier | OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPR E (not required by Fannie Mae) | Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Functional | External Indicated Value | =\$ 133,00 =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ eby Income Approac | |
| 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 estivalues, public records, and/or extraction method is \$133,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data N/A Quality rating from cost service N/A Effective date of cost data N/A Comments on Cost Approach (gross living area calculations, depreciation, etc.) Site value was based on comparable site values and/or extraction method. Square footage calculation was based on appraiser's measurements. The remaining economic life is estimated at 50 years. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) The into be the most accurate within the subject's marketing area. PROJECT INFORMATION | OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPR E (not required by Fannie Mae) = \$ come approach is not applice FOR PUDs (if applicable) | Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Functional | External Indicated Value | =\$ 133,00 =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ eby Income Approac | |
| 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 estivalues, public records, and/or extraction method is \$133,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data N/A Quality rating from cost service N/A Effective date of cost data N/A Comments on Cost Approach (gross living area calculations, depreciation, etc.) Site value was based on comparable site values and/or extraction method. Square footage calculation was based on appraiser's measurements. The remaining economic life is estimated at 50 years. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) The income to be the most accurate within the subject's marketing area. PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? | DPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPR E (not required by Fannie Mae) = \$ come approach is not application FOR PUDs (if applicable) No Unit type(s) Detached | Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Functional | External Indicated Value market approach | =\$ 133,00 =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ eby Income Approac | |
| 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 estitivalues, public records, and/or extraction method is \$133,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data N/A Quality rating from cost service N/A Effective date of cost data N/A Comments on Cost Approach (gross living area calculations, depreciation, etc.) Site value was based on comparable site values and/or extraction method. Square footage calculation was based on appraiser's measurements. The remaining economic life is estimated at 50 years. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) The incomposition of the Homeowners' Association (HOA)? Yes Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a | DPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPR E (not required by Fannie Mae) = \$ come approach is not application FOR PUDs (if applicable) No Unit type(s) Detached | Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Functional | External Indicated Value market approach | =\$ 133,00 =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ eby Income Approac | |
| 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 estitivation public records, and/or extraction method is \$133,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data N/A Quality rating from cost service N/A Effective date of cost data N/A Comments on Cost Approach (gross living area calculations, depreciation, etc.) Site value was based on comparable site values and/or extraction method. Square footage calculation was based on appraiser's measurements. The remaining economic life is estimated at 50 years. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) The incomposition of the Homeowners' Association (HOA)? PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a Legal Name of Project | OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPR E (not required by Fannie Mae) = \$ come approach is not applicated FOR PUDs (if applicable) No Unit type(s) Detached Ind the subject property is an attached | Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Functional | External Indicated Value market approach | =\$ 133,00 =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ eby Income Approac | |
| 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 estitivalues, public records, and/or extraction method is \$133,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data N/A Quality rating from cost service N/A Effective date of cost data N/A Comments on Cost Approach (gross living area calculations, depreciation, etc.) Site value was based on comparable site values and/or extraction method. Square footage calculation was based on appraiser's measurements. The remaining economic life is estimated at 50 years. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) The into be the most accurate within the subject's marketing area. PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes 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 | OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPR E (not required by Fannie Mae) = \$ come approach is not applicated FOR PUDs (if applicable) No Unit type(s) Detached Ind the subject property is an attached | Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Functional | External Indicated Value market approach | =\$ 133,00 =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ eby Income Approac | |
| 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 estitivation public records, and/or extraction method is \$133,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data N/A Quality rating from cost service N/A Effective date of cost data N/A Comments on Cost Approach (gross living area calculations, depreciation, etc.) Site value was based on comparable site values and/or extraction method. Square footage calculation was based on appraiser's measurements. The remaining economic life is estimated at 50 years. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) The incomposition of the Homeowners' Association (HOA)? PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA a Legal Name of Project | OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPR E (not required by Fannie Mae) = \$ come approach is not applicated FOR PUDs (if applicable) No Unit type(s) Detached Ind the subject property is an attached | Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Functional | External Indicated Value market approach | =\$ 133,00 =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ eby Income Approac | |
| 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 estitivalues, public records, and/or extraction method is \$133,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data N/A Quality rating from cost service N/A Effective date of cost data N/A Comments on Cost Approach (gross living area calculations, depreciation, etc.) Site value was based on comparable site values and/or extraction method. Square footage calculation was based on appraiser's measurements. The remaining economic life is estimated at 50 years. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) The into be the most accurate within the subject's marketing area. PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes 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 units rented Total number of units for sale | OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPR E (not required by Fannie Mae) = \$ come approach is not applied FOR PUDs (if applicable) No Unit type(s) Detached Indicated the subject property is an attached Total number of units sold Data source(s) | Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Functional | External Indicated Value market approach | =\$ 133,00 =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ eby Income Approac | |
| 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 estivalues, public records, and/or extraction method is \$133,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data N/A Quality rating from cost service N/A Effective date of cost data N/A Comments on Cost Approach (gross living area calculations, depreciation, etc.) Site value was based on comparable site values and/or extraction method. Square footage calculation was based on appraiser's measurements. The remaining economic life is estimated at 50 years. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) The into be the most accurate within the subject's marketing area. PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes 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 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) Are the units, common elements, and recreation facilities complete? Yes No | OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPR E (not required by Fannie Mae) = \$ come approach is not applied FOR PUDs (if applicable) No Unit type(s) Detached Indicated the subject property is an attached Total number of units sold Data source(s) | Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Functional Cable as the d | External Indicated Value market approach | =\$ 133,00 =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ eby Income Approac | |
| 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 estivalues, public records, and/or extraction method is \$133,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data N/A Quality rating from cost service N/A Effective date of cost data N/A Comments on Cost Approach (gross living area calculations, depreciation, etc.) Site value was based on comparable site values and/or extraction method. Square footage calculation was based on appraiser's measurements. The remaining economic life is estimated at 50 years. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) The into be the most accurate within the subject's marketing area. PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes 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 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) Are the units, common elements, and recreation facilities complete? Yes No | OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPR E (not required by Fannie Mae) = \$ come approach is not applicated Total number of units sold Data source(s) No If Yes, date of conversion | Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Functional Cable as the d | External Indicated Value market approach | =\$ 133,00 =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ eby Income Approac | |
| 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 estivalues, public records, and/or extraction method is \$133,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data N/A Quality rating from cost service N/A Effective date of cost data N/A Comments on Cost Approach (gross living area calculations, depreciation, etc.) Site value was based on comparable site values and/or extraction method. Square footage calculation was based on appraiser's measurements. The remaining economic life is estimated at 50 years. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALUE Estimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) The into be the most accurate within the subject's marketing area. PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes 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 units rented Total number of units for sale Was the project contain any multi-dwelling units? Yes No Data Source(s) Are the units, common elements, and recreation facilities complete? Yes No | OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPR E (not required by Fannie Mae) = \$ come approach is not applied FOR PUDs (if applicable) No Unit type(s) Detached the subject property is an attached Total number of units sold Data source(s) No If Yes, date of conversion If No, describe the status of complete | Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Functional Cable as the d Attached dwelling unit. | External Indicated Value market approach | =\$ 133,00 =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ eby Income Approac | |
| 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 estivalues, public records, and/or extraction method is \$133,000. ESTIMATED REPRODUCTION OR REPLACEMENT COST NEW Source of cost data N/A Quality rating from cost service N/A Effective date of cost data N/A Comments on Cost Approach (gross living area calculations, depreciation, etc.) Site value was based on comparable site values and/or extraction method. Square footage calculation was based on appraiser's measurements. The remaining economic life is estimated at 50 years. Estimated Remaining Economic Life (HUD and VA only) 50 Years INCOME APPROACH TO VALUE Stimated Monthly Market Rent \$ X Gross Rent Multiplier Summary of Income Approach (including support for market rent and GRM) The into be the most accurate within the subject's marketing area. PROJECT INFORMATION Is the developer/builder in control of the Homeowners' Association (HOA)? Yes 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 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) Are the units, common elements, and recreation facilities complete? | OPINION OF SITE VALUE DWELLING Garage/Carport Total Estimate of Cost-New Less Physical Depreciation Depreciated Cost of Improvements "As-is" Value of Site Improvements INDICATED VALUE BY COST APPR E (not required by Fannie Mae) = \$ come approach is not applicated Total number of units sold Data source(s) No If Yes, date of conversion | Sq.Ft. @ \$ Sq.Ft. @ \$ Sq.Ft. @ \$ Functional Cable as the d Attached dwelling unit. | External Indicated Value market approach | =\$ 133,00 =\$ =\$ =\$ =\$ =\$ =\$ =\$ =\$ eby Income Approac | |

Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report

57711 File # 35502157

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

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

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a visual inspection of the exterior areas of the subject property from at least the street, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

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

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the 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.

Freddie Mac Form 2055 March 2005

UAD Version 9/2011 Page 4 of 6

Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report 57711 File # 35502

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.

Freddie Mac Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report File # 35502157

57711

- 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 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 JLS Appraisal Services, LLC | 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 06/06/2024 | Date of Signature |
| Effective Date of Appraisal 06/06/2024 | 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 08/31/2024 | SUBJECT PROPERTY |
| ADDRESS OF PROPERTY APPRAISED | ☐ Did not inspect exterior of subject property |
| 4474 Highelen Tree | Did inspect exterior of subject property from street |
| Dacula. GA 30019 | Date of Inspection |
| APPRAISED VALUE OF SUBJECT PROPERTY \$ 800.000 | · ———— |
| | COMPARABLE SALES |
| LENDER/CLIENT | COIVII ATTABLE SALLO |
| 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

UAD Version 9/2011

Page 6 of 6

Fannie Mae Form 2055 March 2005

Exterior-Only Inspection Residential Appraisal Report 57711 35502157

| FEATURE | SUBJECT | COMPARABLE SALE # 4 | | COMPARABLE SALE # 5 | | | COMPARABLE SALE # 6 | | |
|---|--------------------------------|-----------------------------|-------------------------|---------------------|------------------------------------|----------------------|---------------------|-------------------------|---------------------|
| Address 4174 Highglen Tr | | 4005 Greenside | _ | 2870 Ivy B | | | | Mill Grove | |
| Dacula, GA 3001 | 9 | Dacula, GA 300 | 19 | Buford, GA | | 9 | | la, GA 3001 | 9 |
| Proximity to Subject | Φ. | 0.71 miles SE | h | 1.86 miles | W | φ | | niles S | Φ |
| Sale Price | \$ | ¢ 050 == 45# | \$ 775,000 | | 4 | \$ 774,900 | | | \$ 740,000 |
| Sale Price/Gross Liv. Area | \$ sq.ft. | | • | | 7 sq.ft. | | | 227.97 sq.ft. | 2014.0 |
| Data Source(s) Verification Source(s) | | FMLS#7336187 | | FMLS#733 | | | | 5#7267999; | |
| VALUE ADJUSTMENTS | DESCRIPTION | TaxRec;PeerDate DESCRIPTION | +(-) \$ Adjustment | TaxRec;Pe | | +(-) \$ Adjustment | | ec;PeerDat SCRIPTION | + (-) \$ Adjustment |
| Sales or Financing | DESCRIPTION | ArmLth | T(-) \$\psi Aujustinent | ArmLth | IION | T(-) # Aujustinent | ArmLt | | T(-) \$ Aujustinent |
| Concessions | | Conv;10000 | | Conv;0 | | | Conv: | | |
| Date of Sale/Time | | s03/24;c02/24 | | s05/24;c04 | 1/2/ | | | 3;c09/23 | |
| Location | N;Res; | N;Res; | | N;Res; | +/ 4 | | N;Res | | |
| Leasehold/Fee Simple | Fee Simple | Fee Simple | | Fee Simple | | | Fee S | | |
| Site | 20038 sf | 13939 sf | 0 | 13504 sf | | 0 | 29185 | | 0 |
| View | N;Res; | B;Glfvw; | -50,000 | | | | N;Res | | |
| Design (Style) | DT2;Traditional | DT2;Traditional | , | DT2;Tradit | tional | | | Γraditional | |
| Quality of Construction | Q3 | Q3 | | Q3 | | | Q4 | | +29,600 |
| Actual Age | 19 | 21 | 0 | 18 | | 0 | 25 | | 0 |
| Condition | C3 | C3 | | C3 | | | C3 | | -14,800 |
| Above Grade | Total Bdrms. Baths | Total Bdrms. Baths | | Total Bdrms. | Baths | | Total | Bdrms. Baths | |
| Room Count | 10 5 4.0 | 8 4 3.1 | +5,000 | | 3.1 | +5,000 | | 5 4.0 | |
| Gross Living Area | 3,642 sq.ft. | 3,066 sq.ft. | | | 6 sq.ft. | 0 | | 3,246 sq.ft. | +15,800 |
| Basement & Finished | 2337sf0sfwo | 2886sf553sfwo | | 2911sf271 | | , | 1 | sf1400sfwo | -17,200 |
| Rooms Below Grade | | 2rr0br1.0ba0o | 0 | 1rr2br2.0b | a1o | 0 | | r1.0ba0o | 0 |
| Functional Utility | Typical | Typical | | Typical | | | Typic | | |
| Heating/Cooling | FWA/CAC | FWA/CAC | | FWA/CAC | : | | FWA/ | CAC | |
| Energy Efficient Items | None | None | | None | | | None | | |
| Garage/Carport | 3gbi3dw | 3gbi3dw | | 2gbi2dw | | +10,000 | | | +10,000 |
| Porch/Patio/Deck | · · | Stp/Dck/Pch/Pat | | Stoop/Dec | k/Pat | | | crPc/Pat | -2,000 |
| Pool | Pool | None | +75,000 | None | | +75,000 | Pool | | +37,500 |
| | | | | | | | | | |
| Net Adjustment (Total) | | X + | \$ 31.700 | X + | П - | \$ 27.100 | X | + | \$ 58,900 |
| Adjusted Sale Price | | Net Adj. 4.1 % | | Net Adj. | 3.5 % | , | Net Adj. | | \$ 58,900 |
| of Comparables | | Gross Adj. 22.5 % | | | 3.5 [/] 19.7 [/] | | | | ¢ 700,000 |
| Report the results of the research a | l and analysis of the prior | | | | | | | | \$ 798,900 |
| ITEM | | JBJECT JBJECT | COMPARABLE SA | | | OMPARABLE SALE # { | | | ABLE SALE # 6 |
| Date of Prior Sale/Transfer | | 550201 | OOMI THE BEE OF | LL // T | | OWN THINDEL OTTEL IT | , | OOMII 7111 | NOLE ONLL # 0 |
| Price of Prior Sale/Transfer | | | | | | | | | |
| Data Source(s) | Tax/FMLS/G | SAMLS/Deed | Tax/FMLS/GAML | S/Deed | Tax/F | MLS/GAMLS/Dee | -d | Tax/FMLS/ | GAMLS/Deed |
| Effective Date of Data Source(s) | 06/06/2024 | | 06/06/2024 | | | 5/2024 | | 06/06/2024 | |
| Data Source(s) Effective Date of Data Source(s) Analysis of prior sale or transfer hi | | | | | | - | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| Analysis/Comments | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |
| | | | | | | | | | |

APPRAISERS COMMENTS

File No. 35502157

| Borrower | Catamount Properties 2018 LLC | | | | |
|------------------|-------------------------------|-----------------|----------|----------------|--|
| Property Address | 4174 Highglen Trce | | · | | |
| City | Dacula | County Gwinnett | State GA | Zip Code 30019 | |
| 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:

- MY ENGAGEMENT IN THIS ASSIGNMENT OR IN ANY FUTURE ASSIGNMENTS IS NOT CONTINGENT UPON DEVELOPING OR REPORTING PREDETERMINED RESULTS.
- 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.**
- 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 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 1995-2010 FROM WITHIN A 3 MILES RADIUS AND FROM FULTON COUNT. IN THE PAST 12 MONTHS, THE MARKET MEDIAN HAS REMAINED CONSTANT AROUND \$785,000.

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 | eld. Jammons | Signature | |
|--------------------------------|--------------|-----------------------|-------|
| Name Joel L. Sammons | | Name | |
| Date Signed 06/06/2024 | | Date Signed | |
| State Certification # CG251463 | State GA | State Certification # | State |
| Or State License # | State | Or State License # | State |

APPRAISERS COMMENTS

File No. 35502157

| Borrower | Catamount Properties 2018 LLC | | | |
|------------------|-------------------------------|-----------------|----------|----------------|
| Property Address | 4174 Highglen Trce | | | |
| City | Dacula | County Gwinnett | State GA | Zip Code 30019 |
| 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: 5 SALES WERE UTILIZED FROM THE SUBJECT SUBDIVISION. AN OUTSIDE AND COMPETING SALE WAS UTILIZED AS IT IS MORE SIMILAR TO THE SUBJECT IN BASEMENT AREA. ALL CHARACTERISTICS WERE BRACKETED.

AT LEAST 2 RECENT SALES WERE UTILIZED.

POOL ADJUSTMENTS WERE BASED ON PAIRED SALES ANALYSIS. COMPARABLES WITH AND WITHOUT A POOL WERE UTILIZED AND BASED ON PAIRED SALES ANALYSIS, ROUGHLY A \$75,000 POOL ADJUSTMENT WAS WARRANTED. PLEASE NOTE THAT COMPARABLE #6 HAS A SMALL AND BASIC POOL WHEN COMPARED TO THE SUBJECT AND COMPARABLES #2 AND #3 POOLS. BASED ON THIS INFORMATION 50% OF THE \$75,000 POOL ADJUSTMENT WAS UTILIZED.

DIFFERENCES IN PARKING WERE BASED ON PAIRED SALES.

COMPARABLE #1 APPEARS TO BE OVERALL SIMILARIN CONDITION.

COMPARABLES #2 AND #3 HAVE A FAIR AMOUNT OF UPDATES NOTED TO KITCHENS AND BATHS, ETC... AND A 5% CONDITION ADJUSTMENT WAS MADE.

COMPARABLE #3 APPEARS TO LACK SIMILAR BRICK EXTERIOR BUT IS A HOME THAT APPEARS TO HAVE GOOD QUALTITY AND EXTERIOR ORNAMENTATION AND IS CONSIDERED OVERALL SIMILAR TO THE SUBJECT IN QUALITY. COMPARABLES #4 AND #5 ALSO APPEAR TO BE OVERALL SIMILAR TO THE SUBJECT IN CONDITION. A GOLF VIEW ADJUSTMENT WAS MADE FOR COMPARABLE #4 WHICH WAS BASED ON PAIRED SALES. COMPARABLE #6 APPEARS TO HAVE MORE STANDARD BUILDER QUALITY WHEN COMPARED TO THE SUBJECT AND THE OTHER COMPARABLES. IT APPEARS THAT THE HOME IS ONLY A BRICK FRONT HOME AND A 4% QUALITY ADJUSTMENT. THE KITCHEN HAS BEEN UPDATED BUT MOST OF THE HOME APPEARS TO BE MOSTLY ORIGINAL. A 2% CONDITION ADJUSTMENT IS MADE.

GLA: THE APPRAISER HAS UTILIZED A GLA ADJUSTMENT WHICH IS 20% OF THE TYPICAL PRICE PER SQUARE FOOT FOR THE COMPARABLES WITH MOST EMPHASIS PLACED ON COMPARABLE #1 WHICH IS MOSTLY SIMILAR TO THE SUBJECT IN MOST ASPECTS WITH EXCEPTION TO LACKING A POOL.

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 #1 AS IT IS A RECENT SALE WHICH APPEARS TO MOSTLY DIFFER IN LACKING A POOL AND COMPARABLE #2 WHICH REQUIRED THE LEAST AMOUNT OF ADJUSTMENTS. ADDITIONAL WEIGHT IS GIVEN TO 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

| Signature | Sammons | Signature | |
|--------------------------------|----------|-----------------------|-------|
| Name Joel L. Sammons | | Name | |
| Date Signed 06/06/2024 | | Date Signed | |
| State Certification # CG251463 | State GA | State Certification # | State |
| Or State License # | State | Or State License # | State |

APPRAISERS COMMENTS

File No. 35502157

| | | | • | | | 11000021 | <u> </u> | |
|------------------|-------------------------------|--------|---|-------|----|----------|----------|--|
| Borrower | Catamount Properties 2018 LLC | | | | | | | |
| Property Address | 4174 Highglen Trce | | | | | | | |
| City | Dacula | County | Gwinnett | State | GA | Zip Code | 30019 | |
| Lender/Client | Wedgewood Inc | | | | | | | |

PROPERTY'S VALUE OR MARKETABILITY.

COMMENTS REGARDING MARKET CONDITIONS AND MORTGAGE FINANCING: NO ADJUSTMENT FOR FINANCING 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. San | mens |
|--------------------------|-------------|----------|
| Name Joel L. Sammo | ons | |
| Date Signed 06/06/20 | 024 | |
| State Certification # CG | 9251463 | State GA |
| Or State License # | | State |

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

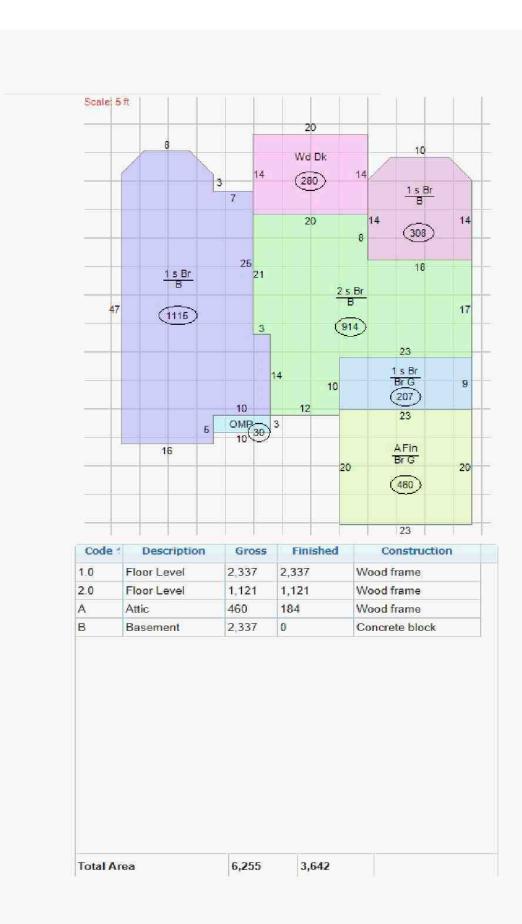
Market Conditions Addendum to the Appraisal Report

57711 File No. 35502157

| neighborhood. This is a required addendum for all appra | isal reports with an effective | e date on or after Δnril 1 | 2009 | | oject | |
|---|--|--|--|---|---|---|
| Property Address 4174 Highglen Trce | isai reports with an enective | City Dacula | 2003. | State GA | ZIP Code 300 | 19 |
| Borrower Catamount Properties 2018 LLC | | y Bacaia | | | | 10 |
| Instructions: The appraiser must use the information red | | asis for his/her conclusio | ns, and must provide support | for those conclusi | ons, 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 comp | | | | ed by a prospectiv | e buyer of the | |
| subject property. The appraiser must explain any anoma | | | | _ | Overell Trend | |
| Inventory Analysis Total # of Comparable Sales (Settled) | Prior 7–12 Months | Prior 4–6 Months | Current – 3 Months | ★ Increasing | Overall Trend Stable | Declining |
| Absorption Rate (Total Sales/Months) | 24 4.00 | <u>5</u> 1.67 | 7.00 | ➤ Increasing | Stable | Declining Declining |
| Total # of Comparable Active Listings | 3 | 7 | 16 | Declining | Stable | Increasing |
| Months of Housing Supply (Total Listings/Ab.Rate) | 0.8 | 4.2 | 2.3 | Declining | ➤ Stable | Increasing |
| Median Sale & List Price, DOM, Sale/List % | Prior 7–12 Months | Prior 4–6 Months | Current – 3 Months | Booming | Overall Trend | morecomig |
| Median Comparable Sale Price | 769,825 | 783,500 | 785,000 | Increasing | X Stable | Declining |
| Median Comparable Sales Days on Market | 11 | 16 | 13 | Declining | X Stable | Increasing |
| Median Comparable List Price | 795,000 | 799,900 | 752,500 | Increasing | Stable | ■ Declining |
| Median Comparable Listings Days on Market | 74 | 53 | 20 | ■ Declining | Stable | Increasing |
| Median Sale Price as % of List Price | 98.04 | 99.43 | 99.49 | Increasing | X Stable | Declining |
| Seller-(developer, builder, etc.)paid financial assistance p | revalent? X Yes | ☐ No | | Declining | X Stable | Increasing |
| Explain in detail the seller concessions trends for the pas | st 12 months (e.g., seller co | ontributions increased fro | m 3% to 5%, increasing use of | f buydowns, closir | ig costs, condo | |
| fees, options, etc.). Traditionally sellers ha | ve paid up to 3.0% i | n closing costs for | the subject's marketing | area. Recent | ly, seller cond | cessions |
| have remained relatively stable. | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| Are foreclosure sales (REO sales) a factor in the market | Yes 🔀 No | If yes, explain (inclu | iding the trends in listings and | sales of foreclose | d properties). | |
| Less than 2%. Non-impactful. | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| Cita data aguraga for above information TI | | | | 1:::::::::::::::::::::::::::::::::::::: | | |
| | | | ated using First Multiple | | | |
| report. This enables the appraiser to extra | ct records from FML | S and analyze both | the general/macro ma | arket and micr | o/sub market | of homes |
| from the defined market. Summarize the above information as support for your co | nclusions in the Neighborh | and section of the apprai | cal report form. If you used an | v additional inform | ation such as | |
| an analysis of pending sales and/or expired and withdraw | - | | • | - | | |
| This data is considered to be reliable and the | • | | | • | | of the local |
| peer group. The analysis of some portions of | | | | | | |
| above is solely dependent upon the accuract | | | | - | - | |
| group of complementary land uses: a congru | | | | <i>-</i> | | edasa I |
| used in the context of the principal of compe | | | | | arable in this a | |
| - accuming the control of the philippal of collide | tition and the purchas | ina power of potenti | al buvers relative to the | | | nalysis was |
| | • | | | subject proper | ty. In market n | nalysis was netrics, it is |
| important to have a sizeable sample of proper market down into substitute properties would | erties to measure cha | nges over periods o | f time to have meaningfu | subject proper ul and reasona | ty. In market n ble results. Bre | nalysis was netrics, it is eaking the |
| important to have a sizeable sample of prope | erties to measure cha | nges over periods o | f time to have meaningfu | subject proper ul and reasona | ty. In market n ble results. Bre | nalysis was netrics, it is eaking the |
| important to have a sizeable sample of proper market down into substitute properties would | erties to measure cha | nges over periods o | f time to have meaningfu | subject proper ul and reasona | ty. In market n ble results. Bre | nalysis was netrics, it is eaking the |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative | erties to measure chai limit such a sample a project, complete the follow | nges over periods o and therefore provid ving: | f time to have meaningfue ambiguous data. The Project N | subject proper ul and reasona sample sizes u | ty. In market n ble results. Broused in this and | nalysis was netrics, it is eaking the |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data | erties to measure chal limit such a sample a | nges over periods o and therefore provid | f time to have meaningfore ambiguous data. The | subject proper ul and reasona sample sizes u ame: | ty. In market n ble results. Bro ised in this and Overall Trend | nalysis was netrics, it is eaking the alysis are |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) | erties to measure chai limit such a sample a project, complete the follow | nges over periods o and therefore provid ving: | f time to have meaningfue ambiguous data. The Project N | subject proper ul and reasona sample sizes u ame: Increasing | ty. In market n ble results. Bre ised in this and Overall Trend Stable | nalysis was netrics, it is eaking the alysis are |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) | erties to measure chai limit such a sample a project, complete the follow | nges over periods o and therefore provid ving: | f time to have meaningfue ambiguous data. The Project N | subject proper ul and reasona sample sizes u ame: Increasing Increasing | ty. In market n ble results. Bre sed in this and Overall Trend Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings | erties to measure chai limit such a sample a project, complete the follow | nges over periods o and therefore provid ving: | f time to have meaningfue ambiguous data. The Project N | subject proper al and reasona sample sizes u ame: Increasing Declining | Overall Trend Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) | erties to measure chai limit such a sample a project, complete the follow Prior 7–12 Months | nges over periods o and therefore provid ving: Prior 4-6 Months | f time to have meaningfue ambiguous data. The service ambiguous data from Project N Current – 3 Months | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | Overall Trend Stable Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project | erties to measure chai limit such a sample a project, complete the follow Prior 7–12 Months | nges over periods o and therefore provid ving: Prior 4-6 Months | f time to have meaningfue ambiguous data. The Project N | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | Overall Trend Stable Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) | erties to measure chai limit such a sample a project, complete the follow Prior 7–12 Months | nges over periods o and therefore provid ving: Prior 4-6 Months | f time to have meaningfue ambiguous data. The service ambiguous data from Project N Current – 3 Months | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | Overall Trend Stable Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project | erties to measure chai limit such a sample a project, complete the follow Prior 7–12 Months | nges over periods o and therefore provid ving: Prior 4-6 Months | f time to have meaningfue ambiguous data. The service ambiguous data from Project N Current – 3 Months | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | Overall Trend Stable Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project | erties to measure chai limit such a sample a project, complete the follow Prior 7–12 Months | nges over periods o and therefore provid ving: Prior 4-6 Months | f time to have meaningfue ambiguous data. The service ambiguous data from Project N Current – 3 Months | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | Overall Trend Stable Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project | erties to measure chai limit such a sample a project, complete the follow Prior 7–12 Months | nges over periods o and therefore provid ving: Prior 4-6 Months | f time to have meaningfue ambiguous data. The service ambiguous data from Project N Current – 3 Months | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | Overall Trend Stable Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project | erties to measure chai limit such a sample a project, complete the follow Prior 7–12 Months | nges over periods o and therefore provid ving: Prior 4-6 Months | f time to have meaningfue ambiguous data. The service ambiguous data from Project N Current – 3 Months | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | Overall Trend Stable Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project | erties to measure chai limit such a sample a project, complete the follow Prior 7–12 Months | nges over periods o and therefore provid ving: Prior 4-6 Months | f time to have meaningfue ambiguous data. The service ambiguous data from Project N Current – 3 Months | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | Overall Trend Stable Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. | erties to measure chai I limit such a sample a project, complete the follow Prior 7–12 Months Prior 7–12 Months Prior 7–12 Months | nges over periods o and therefore provid ving: Prior 4–6 Months If yes, indicate the r | f time to have meaningfue ambiguous data. The service ambiguous data from Project N Current – 3 Months | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | Overall Trend Stable Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project | erties to measure chai I limit such a sample a project, complete the follow Prior 7–12 Months Prior 7–12 Months Prior 7–12 Months | nges over periods o and therefore provid ving: Prior 4–6 Months If yes, indicate the r | f time to have meaningfue ambiguous data. The series Project N Current – 3 Months | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | Overall Trend Stable Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. | erties to measure chai I limit such a sample a project, complete the follow Prior 7–12 Months Prior 7–12 Months Prior 7–12 Months | nges over periods o and therefore provid ving: Prior 4–6 Months If yes, indicate the r | f time to have meaningfue ambiguous data. The series Project N Current – 3 Months | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | Overall Trend Stable Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. | erties to measure chai I limit such a sample a project, complete the follow Prior 7–12 Months Prior 7–12 Months Prior 7–12 Months | nges over periods o and therefore provid ving: Prior 4–6 Months If yes, indicate the r | f time to have meaningfue ambiguous data. The series Project N Current – 3 Months | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | Overall Trend Stable Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. | erties to measure chai I limit such a sample a project, complete the follow Prior 7–12 Months Prior 7–12 Months Prior 7–12 Months | nges over periods o and therefore provid ving: Prior 4–6 Months If yes, indicate the r | f time to have meaningfue ambiguous data. The series Project N Current – 3 Months | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | Overall Trend Stable Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. | erties to measure chai I limit such a sample a project, complete the follow Prior 7–12 Months Prior 7–12 Months Prior 7–12 Months | nges over periods o and therefore provid ving: Prior 4–6 Months If yes, indicate the r | f time to have meaningfue ambiguous data. The series Project N Current – 3 Months | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | Overall Trend Stable Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. | erties to measure chai I limit such a sample a project, complete the follow Prior 7–12 Months Prior 7–12 Months Prior 7–12 Months | nges over periods o and therefore provid ving: Prior 4–6 Months If yes, indicate the r | f time to have meaningfue ambiguous data. The series Project N Current – 3 Months | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | Overall Trend Stable Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. | erties to measure chai I limit such a sample a project, complete the follow Prior 7–12 Months Prior 7–12 Months Prior 7–12 Months | nges over periods o and therefore provid ving: Prior 4–6 Months If yes, indicate the r | f time to have meaningfue ambiguous data. The series Project N Current – 3 Months | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | Overall Trend Stable Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. | erties to measure chai I limit such a sample a project, complete the follow Prior 7–12 Months Prior 7–12 Months Prior 7–12 Months | nges over periods o and therefore provid ving: Prior 4–6 Months If yes, indicate the r | f time to have meaningfue ambiguous data. The series Project N Current – 3 Months | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | Overall Trend Stable Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. Summarize the above trends and address the impact on | erties to measure chai I limit such a sample a project, complete the follow Prior 7–12 Months Prior 7–12 Months Prior 7–12 Months | nges over periods of and therefore provid ving: Prior 4–6 Months If yes, indicate the research of the second of | f time to have meaningfue ambiguous data. The series Project N Current – 3 Months | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | Overall Trend Stable Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. Summarize the above trends and address the impact on | erties to measure chail limit such a sample a project, complete the follow Prior 7–12 Months Prior 7–12 Months Yes No | nges over periods of and therefore provid ving: Prior 4–6 Months If yes, indicate the research of the second of | F time to have meaningfue ambiguous data. The seambiguous data. Th | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | Overall Trend Stable Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. Summarize the above trends and address the impact on Signature Appraiser Name Joel L. Sammons | erties to measure chail limit such a sample a project, complete the follow Prior 7–12 Months Prior 7–12 Months Yes No | nges over periods of and therefore provid ving: Prior 4–6 Months If yes, indicate the reserved in the second sec | F time to have meaningfue ambiguous data. The seambiguous data. Th | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | Overall Trend Stable Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. Summarize the above trends and address the impact on Signature Appraiser Name Joel L. Sammons Company Name JLS Appraisal Services, Li | erties to measure chail limit such a sample a project, complete the follow Prior 7–12 Months Prior 7–12 Months Yes No | nges over periods of and therefore provid ving: Prior 4–6 Months If yes, indicate the reserved in the second sec | F time to have meaningfue ambiguous data. The seambiguous data. Th | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | Overall Trend Stable Stable Stable Stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |
| important to have a sizeable sample of proper market down into substitute properties would believed to provide the most reliable results. If the subject is a unit in a condominium or cooperative Subject Project Data Total # of Comparable Sales (Settled) Absorption Rate (Total Sales/Months) Total # of Active Comparable Listings Months of Unit Supply (Total Listings/Ab.Rate) Are foreclosure sales (REO sales) a factor in the project foreclosed properties. Summarize the above trends and address the impact on Signature Appraiser Name Joel L. Sammons Company Name JLS Appraisal Services, Li Company Address 3960 Magnolia Leaf Ln, | erties to measure chail limit such a sample a project, complete the follow Prior 7–12 Months Prior 7–12 Months Yes Note the subject unit and project the subjec | nges over periods of and therefore provid ving: Prior 4–6 Months If yes, indicate the reserved in the second sec | F time to have meaningfue ambiguous data. The seambiguous data. Th | subject proper al and reasona sample sizes u ame: Increasing Declining Declining | overall Trend Stable Stable Stable Stable stable stable | nalysis was netrics, it is eaking the alysis are Declining Declining Increasing Increasing |

| Borrower | Catamoun | Properties 2018 LLC | | | File No. 35502157 |
|---|--|--|--|---|---|
| roperty Address | 4174 High | | County | | |
| ity ender/Client | Dacula Wedgewoo | od Inc | County G | winnett | State GA Zip Code 30019 |
| APPRAIS | SAL AND | REPORT IDENTI | FICATION | | |
| This Report | t is <u>one</u> of the | following types: | | | |
| Appraisa | al Report (| A written report prepared under | | | rk, as disclosed elsewhere in this report.) |
| Restricte Appraisa | | A written report prepared under estricted to the stated intended | er Standards Rule I use only by the spe | 2-2(b) , pursuant to the Scope of Wo cified client and any other named inter | ork, as disclosed elsewhere in this report, nded user(s).) |
| | | tandards Rule 2- | -3 | | |
| - The statement - The reported a analyses, opinio - Unless otherwi - Unless otherwi period immediat - I have no bias - My engageme - My compensai client, the amou - My analyses, o were in effect at - Unless otherwi - Unless otherwi individual provid | is of fact containalyses, opinions, and conclustive indicated, I likely preceding at with respect to not in this assignation for complete int of the value of opinions, and contains the time this regise indicated, I lise indicate | sions. nave no present or prospective interpretation in a performed no services, as an exceptance of this assignment. It is the subject of ament was not contingent upon defing this assignment is not contingention, the attainment of a stipulation of the stipul | erest in the property that appraiser or in any oth this report or the partie eveloping or reporting pent upon the development appraisal, or the occurrence of the property that is the perty appraisal assistants as stated elsewhere in this exposure in the property that is the perty appraisal assistants as stated elsewhere in this exposure in the property that is the perty appraisal assistants as stated elsewhere in this exposure in the property that is the perty appraisal assistants as stated elsewhere in this exposure in the property that is the perty appraisal assistants as stated elsewhere in this exposure in the property that is the perty appraisal assistants are the property that is the perty appraisal assistants. | is the subject of this report and no person or capacity, regarding the property that is the sinvolved with this assignment. edetermined results. ent or reporting of a predetermined value or nice of a subsequent event directly related the ared, in conformity with the Uniform Standare e subject of this report. ee to the person(s) signing this certification | ards of Professional Appraisal Practice that In (if there are exceptions, the name of each at the property interest being e effective date of the appraisal.) |
| Note any U | SPAP-relate | · | osure and any st | ate mandated requirements: | ons were developed, and this report |
| has been pre | epared, in co | nformity with the Georgia F | Real Estate | | |
| Appraiser Cla | assification a | and Regulation Act and the | Rules and Regula | ions of the Georgia Real Estate A | ppraisers Board. |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| APPRAISER | : | | | SUPERVISORY or CO-APPF | AISER (if applicable): |
| | | | | | |
| | | Joel L. San | m.en\$ | | |
| Signature: | Camanana | Accou com | | Signature: Name: | |
| Name: <u>Joel L</u> | Sammons | | | Name. | |
| State Certification | 1#: <u>CG25</u> 1 | 463 | | State Certification #: | |
| or State License | | of Cartification or Licenses | 24/0004 | or State License #: | rtification or License: |
| Date of Signature | and Report: | 06/06/2024 | 31/2024 | State: Expiration Date of Cell Date of Signature: | runcation of License: |
| Effective Date of Inspection of Sub Date of Inspection | oject: N | lone 🔀 Interior and Exterior | Exterior-Only | Inspection of Subject: None Date of Inspection (if applicable): | Interior and Exterior Exterior-Only |

Tax Record_sketch



Subject Photo Page

| Borrower | Catamount Properties 2018 LLC | | | | | | | |
|------------------|-------------------------------|--------|----------|-------|----|----------|-------|--|
| Property Address | 4174 Highglen Trce | | | | | | | |
| City | Dacula | County | Gwinnett | State | GA | Zip Code | 30019 | |
| Lender/Client | Wedgewood Inc | | | | | | | |



Subject Front

4174 Highglen Trce

Sales Price

Gross Living Area 3,642 Total Rooms 10 **Total Bedrooms** 5 Total Bathrooms 4.0 Location N;Res; N;Res; View 20038 sf Site Quality Q3 Age 19



Subject Front Alternate



Subject Street

Comparable Photo Page

| Borrower | Catamount Properties 2018 LLC | | | |
|------------------|-------------------------------|-----------------|----------|----------------|
| Property Address | 4174 Highglen Trce | | | |
| City | Dacula | County Gwinnett | State GA | Zip Code 30019 |
| Lender/Client | Wedgewood Inc | | | |



Comparable 1

4060 Lantern Hill Dr

0.42 miles E Prox. to Subject Sale Price 705,000 Gross Living Area 3,633 Total Rooms 10 Total Bedrooms 5 Total Bathrooms 4.0 Location N;Res; N;Res; View Site 18295 sf Quality Q3 20 Age



Comparable 2

1598 Autumn Sage Dr

Prox. to Subject 0.97 miles SE Sale Price 870,000 Gross Living Area 3,642 Total Rooms 10 Total Bedrooms 5 Total Bathrooms 4.0 Location N;Res; View N;Res; 11326 sf Site Quality Q3 Age 20



Comparable 3

2431 Floral Valley Dr

Prox. to Subject 0.39 miles SE Sale Price 880,000 Gross Living Area 3,338 Total Rooms 9 Total Bedrooms 5 **Total Bathrooms** 4.0 Location N;Res; View N;Res; Site 13939 sf Quality Q3 Age 22

Comparable Photo Page

| Borrower | Catamount Properties 2018 LLC | | | |
|------------------|-------------------------------|-----------------|----------|----------------|
| Property Address | 4174 Highglen Trce | | | |
| City | Dacula | County Gwinnett | State GA | Zip Code 30019 |
| Lender/Client | Wedgewood Inc | | | |



Comparable 4

4005 Greenside Ct

0.71 miles SE Prox. to Subject Sale Price 775,000 Gross Living Area 3,066 Total Rooms 8 Total Bedrooms 4 Total Bathrooms 3.1 Location N;Res; View B;Glfvw; Site 13939 sf Quality Q3 Age 21



Comparable 5

2870 Ivy Brook Ln

Prox. to Subject 1.86 miles W Sale Price 774,900 Gross Living Area 3,726 Total Rooms 10 Total Bedrooms 5 Total Bathrooms 3.1 Location N;Res; View N;Res; 13504 sf Site Quality Q3 Age 18



Comparable 6

1502 Mill Grove Ct

Prox. to Subject 1.31 miles S Sale Price 740,000 Gross Living Area 3,246 Total Rooms 10 Total Bedrooms 5 Total Bathrooms 4.0 Location N;Res; N;Res; View Site 29185 sf Quality Q4 Age 25

Location Map

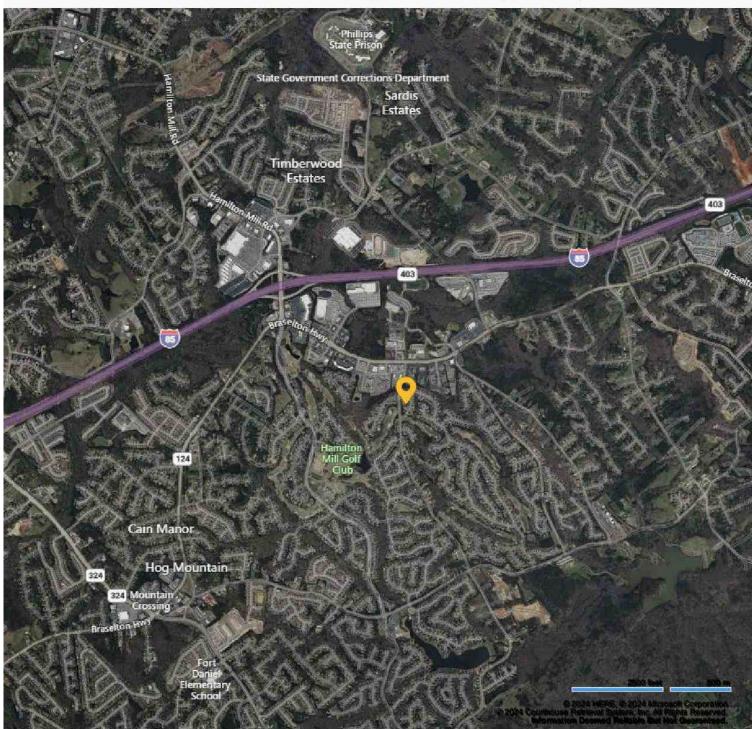
| Borrower | Catamount Properties 2018 LLC | | | |
|------------------|-------------------------------|-----------------|----------|----------------|
| Property Address | 4174 Highglen Trce | | | |
| City | Dacula | County Gwinnett | State GA | Zip Code 30019 |
| Lender/Client | Wedgewood Inc | | | |



Aerial View



Map for Parcel Address: 4174 Highglen Trce Dacula, GA 30019-4579 Parcel ID: R3002B526

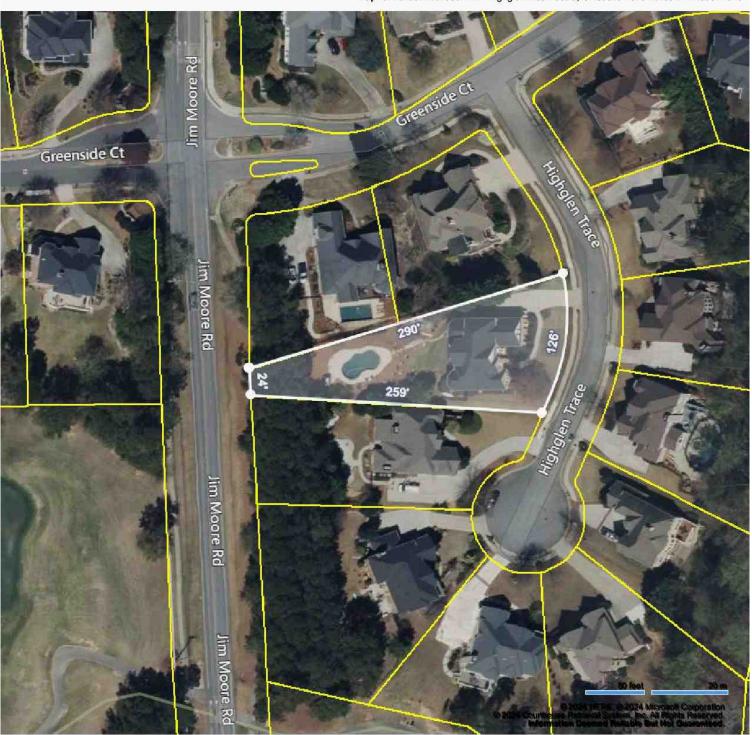


© 2024 Courthouse Retrieval System, Inc. All Rights Reserved. Information Deemed Reliable But Not Guaranteed.

Aerial View II



Map for Parcel Address: 4174 Highglen Trce Dacula, GA 30019-4579 Parcel ID: R3002B526



© 2024 Courthouse Retrieval System, Inc. All Rights Reserved. Information Deemed Reliable But Not Guaranteed.

Tax Record - Page 1



Wednesday, June 05, 2024



| LOCATION | | |
|----------------------|---|---|
| Property Address | 4174 Highglen Trce Dacula, GA 30019-4579 | 血 |
| Subdivision | Glenaire At Hamilton Mill | |
| County | Gwinnett County, GA | |
| GENERAL PARCEL IN | FORMATION | |
| Parcel ID/Tax ID | R3002B526 | |
| Alternate Parcel ID | | |
| Account Number | 4012045 | |
| District/Ward | County Unincorporated | |
| 2020 Census Trct/Blk | 506.18/2 | |
| Assessor Roll Year | 2023 | |

| PROPERTY SUMMA | RY | |
|--------------------------|------------------------------|---------------------|
| Property Type | Residential | |
| Land Use | Residential Sfr | |
| Improvement Type | 2 Story Conven | tional |
| Square Feet | 3458 | |
| CURRENT OWNER | | |
| Name | Yost Emily Robe | erts Yost Matthew C |
| Mailing Address | 4174 Highglen Dacula, GA 300 | Trce 119-4579 |
| SCHOOL ZONE INFO | ORMATION | |
| Puckett's Mill Elementar | y School | 1.5 mi |
| Elementary: K to 5 | | Distance |
| Frank N. Osborne Middle | e School | 2.1 mi |
| Middle: 6 to 8 | | Distance |
| Mill Creek High School | | 1.9 mi |
| High: 9 to 12 | | Distance |

SALES HISTORY THROUGH 05/15/2024

| Date | Amount | Buyer/Owners | Seller | Instrument | No. Parcels | Book/Page Or Document# |
|-----------|-----------|-------------------------------------|--------------------|---------------|-------------|------------------------------|
| 7/24/2015 | | Yost Emily Roberts & Yost Matthew C | Yost Emily Roberts | Warranty Deed | | 53712/715 2015- 017880 |
| 7/1/2015 | \$400,000 | Yost Emily Roberts | McGuigan Scott | Warranty Deed | | 53678/353 |

COPYRIGHT © 2024 COURTHOUSE RETRIEVAL SYSTEM, INC. ALL RIGHTS RESERVED. Information Deemed Reliable But Not Guaranteed.

Tax Record - Page 2

Property Report for 4174 HIGHGLEN TRCE, cont.

| | | | | | | | | 2015- 016009 |
|----------------|------------------|--|-----------------------|------------------|------------------|-----------|--------------|-----------------|
| 7/27/2005 | \$454,437 | McGuigan Scot | t | Hrc Constru | iction Inc | | | 44056/118 |
| 7/27/2005 | | Hrc Construction | n Inc | Hrc Design | Inc | | | 44056/117 |
| 11/9/2004 | \$435,400 | Hrc Design Inc | | Atlantic Hills | s Corporation | | 6 | 40158/102 |
| TAX ASSES | SMENT | | | | | | | |
| Appraisal | | Amount | | As | ssessment | | Amount | |
| Appraisal Yea | a a | 2022 | | A | ssessment Year | | 2022 | |
| Appraised Lan | d | \$133,000 | | A | ssessed Land | | \$53,200 | |
| Appraised Imp | rovements | \$480,600 | | A | ssessed Improvem | ents | \$192,240 | |
| Total Tax Appr | aisal | \$613,600 | | To | otal Assessment | | \$245,440 | |
| | | | | Е | kempt Amount | | | |
| | | | | Е | xempt Reason | | | |
| TAXES | | | | | | | | |
| Tax Year | Cit | y Taxes | Cou | inty Taxes | | Total Ta | ixes | |
| 2022 | | | | | | \$7,592. | 19 | |
| 2021 | | | | | | \$6,515. | 17 | |
| 2020 | | | | | | \$6,319. | 28 | |
| 2019 | | | | | | \$6,106. | 66 | |
| 2018 | | | | | | \$6,002. | 79 | |
| 2017 | | | | | | \$6,070. | 43 | |
| 2016 | | | | | | \$5,653. | 23 | |
| 2015 | | | | | | \$5,714. | 96 | |
| 2014 | | | | | | \$5,334. | 31 | |
| 2013 | | | | | | \$5,108. | 91 | |
| MORTGAGE | HISTORY | | | | | | | |
| Date | Loan Amount | Borrowe | r | Lender | | Book/Page | or Document# | € |
| 04/18/2017 | \$75,000 | Yost Emil Yost Matt | y Roberts hew C | First Citizens B | ank | 55143/409 | | |
| 09/26/2016 | \$332,000 | Yost Emil Yost Matt | y Roberts hew C | Academy Morte | gage | 54740/379 | | |
| 07/01/2015 | \$320,000 | Yost Emil | y Roberts | Brand Mortgag | е | 53678/355 | | |
| 05/31/2012 | \$322,560 | McGuiga McGuiga | n Scott n Nicole D | Ally Bank | | 51440/194 | | |
| 03/09/2007 | \$80,000 | McGuiga | | Jp Morgan Cha | se Bank | 47704/722 | | |
| FORECLOS | URE HISTORY | | | | | | | |
| Filing Date Au | ction Date Defer | ndant(s) | Plai | ntiff | Foreclosure Type | Case Numb | er Book/Page | or Document# |
| 10/11/2023 11 | /07/2023 Yost | Emily Roberts An | d Matthew C Wel | ls Fargo Bank Na | Foreclosure | | | |
| PROPERTY | CHARACTERIS | STICS: BUILDIN | IG | | | | | |
| Building #1 | | The second secon | | | | | | |
| Туре | 2 Story Con | ventional | Condition | Good | | Units | 1 | |
| Year Built | 2005 | | Effective Year | | | Stories | 2 | |
| BRs | | 4 | Baths | 4 F | н | Rooms | 8 | |
| | | | | | | | | |

COPYRIGHT © 2024 COURTHOUSE RETRIEVAL SYSTEM, INC. ALL RIGHTS RESERVED. Information Deemed Reliable But Not Guaranteed.

Tax Record - Page 3

Property Report for 4174 HIGHGLEN TRCE, cont.

| | | | | Attached Garage 667 | | |
|---|--|--|--|--|------------------|-------------------|
| | | | | Attic Part 184 | | |
| | | | | Basement Unfinished 2337 | | |
| | | | | Deck 280 | | |
| | | | | Open Porch 30 | | |
| - CONSTRUC | TION | | | | | |
| Quality | | Above Ave | rage | Roof Framing | Gable-Hip | |
| Shape | | | | Roof Cover Deck | Comp Sh 24 | 10-260# |
| Partitions | | | | Cabinet Millwork | | |
| Common Wal | l | | | Floor Finish | | |
| Foundation | | Full Bsmt | | Interior Finish | | |
| Floor System | | | | Air Conditioning | Central | |
| Exterior Wall | | Brick | | Heat Type | Forced Hot | Air |
| Structural Fra | ıming | Wood Fran | ne | Bathroom Tile | | |
| Fireplace | | Υ | | Plumbing Fixtures | | |
| -OTHER | | | | | | |
| Occupancy | | | | Building Data Source | | |
| . News messue | CHARACTER res were found for | | RA FEATURES | | | |
| No extra featu PROPERTY | | this parcel. | | Lot Dimensions | | |
| No extra featu PROPERTY Land Use | res were found for | this parcel. | | Lot Dimensions Lot Square Feet | 20,03 | 8 |
| No extra featu PROPERTY Land Use Block/Lot | res were found for | this parcel. Reside | | | 20,03 0.46 | 8 |
| No extra featu PROPERTY Land Use Block/Lot Latitude/Long | res were found for CHARACTER | this parcel. Reside /57 34.065 | Initial Sfr 899°/-83.906034° | Lot Square Feet | | 8 |
| No extra featu PROPERTY Land Use Block/Lot Latitude/Long | res were found for | this parcel. Reside /57 34.065 | Initial Sfr 899°/-83.906034° | Lot Square Feet | | 8 |
| No extra featu PROPERTY Land Use Block/Lot Latitude/Long PROPERTY Gas Source | res were found for CHARACTER | this parcel. Reside /57 34.065 | Initial Sfr 899°/-83.906034° | Lot Square Feet Acreage | 0.46 | 8 |
| No extra featu PROPERTY Land Use Block/Lot Latitude/Long PROPERTY Gas Source Electric Source | res were found for CHARACTER ittude CHARACTER | this parcel. Reside /57 34.065 | Initial Sfr 899°/-83.906034° | Lot Square Feet Acreage Road Type | 0.46 Paved | 8 |
| No extra featu PROPERTY Land Use Block/Lot Latitude/Long PROPERTY Gas Source Electric Source Water Source | res were found for CHARACTER | this parcel. Reside /57 34.065 RISTICS: UTI Public Public | Initial Sfr 899°/-83.906034° | Lot Square Feet Acreage Road Type Topography | 0.46 Paved | 8 |
| No extra featu PROPERTY Land Use Block/Lot Latitude/Long PROPERTY Gas Source Electric Source Water Source | res were found for CHARACTER | Reside /57 34.065 RISTICS: UTI Public Public Public Public | Initial Sfr 899°/-83.906034° | Lot Square Feet Acreage Road Type Topography District Trend Special School District 1 | 0.46 Paved | 8 |
| No extra featu PROPERTY Land Use Block/Lot Latitude/Long PROPERTY Gas Source Electric Source Water Source Sewer Source | res were found for CHARACTER | Reside /57 34.065 RISTICS: UTI Public Public Public Public | ntial Sfr 899°/-83.906034° LITIES/AREA | Lot Square Feet Acreage Road Type Topography District Trend Special School District 1 | 0.46 Paved | 8 |
| No extra feature PROPERTY Land Use Block/Lot Latitude/Long PROPERTY Gas Source Electric Source Water Source Sewer Source Zoning Code Owner Type | res were found for CHARACTER | Reside /57 34.065 RISTICS: UTI Public Public Public Public | ntial Sfr 899°/-83.906034° LITIES/AREA | Lot Square Feet Acreage Road Type Topography District Trend Special School District 1 | 0.46 Paved | 8 |
| No extra featu PROPERTY Land Use Block/Lot Latitude/Long PROPERTY Gas Source Electric Source Water Source Sewer Source Zoning Code Owner Type LEGAL DES | res were found for CHARACTER | Reside /57 34.065 RISTICS: UTI Public Public Public Public Public R100clu | ntial Sfr 899°/-83.906034° LITIES/AREA | Lot Square Feet Acreage Road Type Topography District Trend Special School District 1 | 0.46 Paved | 8 |
| No extra feature PROPERTY Land Use Block/Lot Latitude/Long PROPERTY Gas Source Electric Source Water Source Sewer Source Zoning Code Owner Type LEGAL DES Subdivision | res were found for CHARACTER | Reside /57 34.065 RISTICS: UTI Public Public Public Public Public R100clu | ntial Sfr 899°/-83.906034° LITIES/AREA -Single-Family Res Dis | Lot Square Feet Acreage Road Type Topography District Trend Special School District 1 t Special School District 2 | 0.46 Paved Level | 8 Jnincorporated |
| No extra featu PROPERTY Land Use Block/Lot Latitude/Long PROPERTY Gas Source Electric Source Water Source Sewer Source Zoning Code Owner Type LEGAL DES Subdivision Block/Lot | res were found for CHARACTER | Reside /57 34.065 RISTICS: UTI Public Public Public R100clu Glenaire /57 | ntial Sfr 899°/-83.906034° LITIES/AREA -Single-Family Res Dis | Lot Square Feet Acreage Road Type Topography District Trend Special School District 1 t Special School District 2 Plat Book/Page District/Ward | 0.46 Paved Level | |
| No extra feature PROPERTY Land Use Block/Lot Latitude/Long PROPERTY Gas Source Electric Source Water Source Sewer Source Zoning Code Owner Type LEGAL DES Subdivision Block/Lot Description | res were found for CHARACTER | Reside /57 34.065 RISTICS: UTI Public Public Public R100clu Glenaire /57 | ntial Sfr 899°/-83.906034° LITIES/AREA -Single-Family Res Dis | Lot Square Feet Acreage Road Type Topography District Trend Special School District 1 t Special School District 2 Plat Book/Page District/Ward | 0.46 Paved Level | |
| No extra featu PROPERTY Land Use Block/Lot Latitude/Long | res were found for CHARACTER | Reside /57 34.065 RISTICS: UTI Public Public Public R100clu Glenaire /57 | ntial Sfr 899°/-83.906034° LITIES/AREA -Single-Family Res Dis | Lot Square Feet Acreage Road Type Topography District Trend Special School District 1 t Special School District 2 Plat Book/Page District/Ward | 0.46 Paved Level | |

COPYRIGHT © 2024 COURTHOUSE RETRIEVAL SYSTEM, INC. ALL RIGHTS RESERVED. Information Deemed Reliable But Not Guaranteed.

2015 FMLS Photos - Page 1













2015 FMLS Photos - Page 2







 $Accuracy of all information deemed \ reliable \ but \ not \ guaranteed \ and \ should \ be \ independently \ verified. \ @2024 \ FMLS$

STATE OF GEORGIA REAL ESTATE APPRAISERS BOARD

JOEL L SAMMONS

251463

IS AUTHORIZED TO TRANSACT BUSINESS IN GEORGIA AS A CERTIFIED GENERAL REAL PROPERTY APPRAISER

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

D. SCOTT MURPHY

JEFF A. LAWSON Vice Chairperson

JEANMARIE HOLMES KEITH STONE WILLIAM A. MURRAY

1300167136416730

JOEL L SAMMONS

251463 ACTIVE

END OF RENEWAL 08/31/2024

CERTIFIED GENERAL REAL PROPERTY APPRAISER

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

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

LYNN DEMPSEY Real Estate Commissione

1300167136416730

JOEL L SAMMONS

251463 ACTIVE

END OF RENEWAL 08/31/2024

CERTIFIED GENERAL REAL PROPERTY APPRAISER

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

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

LYNN DEMPSEY

1300167136416730

SAMMONS, JOEL L 3960 MAGNOLIA LEAF LN SUWANEE, GA 30024

Report Version 8

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





APPRAISAL, VALUATION AND PROPERTY SERVICES PROFESSIONAL LIABILITY INSURANCE POLICY

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 |
|-------------|---------------|------------------------|
| 8/29/2023 | AAI009881-05 | AA1009881-04 |

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.

| 1. | Customer ID: 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 | |
| 4. | Retroactive Date: 09/11/2019 | |
| 5. | Inception Date: 09/11/2019 | <u> </u> |
| 6. | Limits of Liability: A. \$500,000 Each Claim B. \$1,000,000 Aggregate | |
| | Subpoena Response: \$5,000 Supplemental Payment Coverage | |
| | Pre-Claim Assistance: \$5,000 Supplemental Payment Coverage | |
| | Disciplinary Proceeding: \$7,500 Supplemental Payment Coverage 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: Residential Property: Commercial Property: Bodily Injury and Property Damage Caused During Appraisal Inspection (\$100,000 Sub-Limit): Right of Way Agent and Relocation: Machinery and Equipment Valuation: Personal Property Appraisal: Real Estate Sales/Brokerage: | Yes X No Yes No X If "yes", added by endorsement) |

Aspen American Insurance Company LLA001 (04/19) Page 1 of 2

E & 0 - Page 2

| 8. | Report Claims to: LIA Administrators & Insurance Services, 800-334-0652, P.O. Box 1319, 1600 Anacapa St, Santa Barbara, California 93101 | | |
|-----|--|---|--|
| 9. | Annual Premium: | \$678.00 | |
| 10. | Forms attached at issue: | LIA002 (04/19) LIA GA (09/19) LIA012 (05/19) LIA164 (05/19) | |
| | | completed and signed Policy Application including all attachments and exhibits thereto, and ween the Named Insured and the Company. | |
| | 08/29/2023 | Ruie | |

Authorized Representative

57711 File No. 35502157

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.

O.S

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)

05

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 |
| | | Sale or Financing Concessions |
| Listing | Listing Mountain View | View |
| Mtn N | Neutral New | Location & View |
| | | |
| NonArm | Non-Arms Length Sale | Sale or Financing Concessions Location |
| BsyRd | Busy Road Other | Basement & Finished Rooms Below Grade |
| Prk | Park View | View |
| Pstrl | Park view 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 |
| W0 | 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 |
|--------------|-----------|---|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |