

APPRAISAL OF REAL PROPERTY



LOCATED AT

1925 Plantation Rd
Lawrenceville, GA 30044
See Attached.

FOR

Anna M. Humnicky

OPINION OF VALUE

\$420,000

AS OF

11/02/2024

TABLE OF CONTENTS

| | |
|--|----|
| GP Residential | 1 |
| GP Residential | 2 |
| GP Residential | 3 |
| Additional Comparables 4-6 | 4 |
| Supplemental Addendum | 5 |
| USPAP Identification | 8 |
| GP Residential Certifications Addendum | 9 |
| Subject Photos | 11 |
| Subject Photos Exterior | 12 |
| Subject Photos Exterior | 13 |
| Comparable Photos 1-3 | 14 |
| Comparable Photos 4-6 | 15 |
| Tax Maps | 16 |
| Legal Description | 17 |
| Plat | 18 |
| Location Map | 19 |

RESIDENTIAL APPRAISAL REPORT

File No.: 241001176

| | | | |
|--|----------------------|---|--|
| Property Address: 1925 Plantation Rd | City: Lawrenceville | State: GA | Zip Code: 30044 |
| County: Gwinnett | | Legal Description: See Attached. | |
| Assessor's Parcel #: R5052-003B | | | |
| Tax Year: 2023 | R.E. Taxes: \$ 6,024 | Special Assessments: \$ 0 | Borrower (if applicable): N/A |
| Current Owner of Record: Fresh Beginning Trust | | Occupant: <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> Vacant | <input type="checkbox"/> Manufactured Housing |
| Project Type: <input type="checkbox"/> PUD <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input type="checkbox"/> Other (describe) | | HOA: \$ 0 | <input type="checkbox"/> per year <input type="checkbox"/> per month |
| Market Area Name: M L Yearty | | Map Reference: 12054 | Census Tract: 0505.68 |

| | | | |
|--|--|---|--|
| The purpose of this appraisal is to develop an opinion of: <input checked="" type="checkbox"/> Market Value (as defined), or <input type="checkbox"/> other type of value (describe) | | | |
| This report reflects the following value (if not Current, see comments): <input checked="" type="checkbox"/> Current (the Inspection Date is the Effective Date) <input type="checkbox"/> Retrospective <input type="checkbox"/> Prospective | | | |
| Approaches developed for this appraisal: <input checked="" type="checkbox"/> Sales Comparison Approach <input type="checkbox"/> Cost Approach <input type="checkbox"/> Income Approach (See Reconciliation Comments and Scope of Work) | | | |
| Property Rights Appraised: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Leased Fee <input type="checkbox"/> Other (describe) | | | |
| Intended Use: The intended use is for the client to evaluate the property that is the subject of the appraisal to estimate market value as of the effective date of appraisal. | | | |
| Intended User(s) (by name or type): The Intended User is the Client. | | | |
| Client: Anna M. Humnicky | | Address: 100 Galleria Parkway Suite 350 Atlanta, Georgia 30339 | |
| Appraiser: William D Hendley III, SRA | | Address: 5400 Laurel Springs Pkwy Ste 407, Suwanee, GA 30024-6064 | |

| | | | | |
|---|---|------------------|------------------|---|
| Location: <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural | Predominant Occupancy | One-Unit Housing | Present Land Use | Change in Land Use |
| Built up: <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25% | <input checked="" type="checkbox"/> Owner 90 | PRICE (\$000) | AGE (yrs) | <input checked="" type="checkbox"/> Not Likely |
| Growth rate: <input checked="" type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow | <input type="checkbox"/> Tenant 5 | 252 Low 0 | One-Unit 85 % | <input type="checkbox"/> Likely * <input type="checkbox"/> In Process * |
| Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining | <input checked="" type="checkbox"/> Vacant (0-5%) | 900 High 67 | 2-4 Unit 0 % | * To: _____ |
| Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply | <input type="checkbox"/> Vacant (>5%) | 360 Pred 39 | Multi-Unit 5 % | |
| Marketing time: <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos. | | | Comm'l 5 % | |
| | | | Vacant 5 % | |

Market Area Boundaries, Description, and Market Conditions (including support for the above characteristics and trends): The subject market area is located North of DeKalb County; west of Walton County; south of Interstate 985; and east of Fulton County. Homes in this area typically sell within 0-6 months. Exposure time approximates marketing time. Typical market conditions were found at the time of inspection. Subject's market is considered to stable values based upon analysis of current pending and listing activity. Demand currently equals supply. All cash, FHA, and new conventional financing are prevalent. Subject's market is considered to be overall stable.

| | | | |
|---|---|--|------|
| Dimensions: See Attached Plat for Dimensions | Site Area: 2.69 ac | | |
| Zoning Classification: R100 | Description: Single Family Residence | | |
| Zoning Compliance: <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal nonconforming (grandfathered) <input type="checkbox"/> Illegal <input type="checkbox"/> No zoning | | | |
| Are CC&Rs applicable? <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> Unknown | Have the documents been reviewed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | Ground Rent (if applicable) | \$ / |
| Highest & Best Use as improved: <input checked="" type="checkbox"/> Present use, or <input type="checkbox"/> Other use (explain) | | | |
| Actual Use as of Effective Date: Single Family Residence | | Use as appraised in this report: Single Family Residence | |
| Summary of Highest & Best Use: See attached addenda. | | | |

| Utilities | Public | Other | Provider/Description | Off-site Improvements | Type | Public | Private | Topography | Flat |
|----------------|-------------------------------------|-------------------------------------|----------------------|-----------------------|----------|-------------------------------------|--------------------------|------------|--------------------------|
| Electricity | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Public | Street | Asphalt | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Size | Typical For Neighborhood |
| Gas | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Public | Curb/Gutter | Concrete | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Shape | Irregular |
| Water | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Public | Sidewalk | None | <input type="checkbox"/> | <input type="checkbox"/> | Drainage | Adequate |
| Sanitary Sewer | <input type="checkbox"/> | <input checked="" type="checkbox"/> | Septic/Typical | Street Lights | Electric | <input checked="" type="checkbox"/> | <input type="checkbox"/> | View | Residential |
| Storm Sewer | <input checked="" type="checkbox"/> | <input type="checkbox"/> | Public | Alley | None | <input type="checkbox"/> | <input type="checkbox"/> | | |

Other site elements: Inside Lot Corner Lot Cul de Sac Underground Utilities Other (describe)

FEMA Spec'l Flood Hazard Area Yes No FEMA Flood Zone X FEMA Map # 13135C0102F FEMA Map Date 09/29/2006

Site Comments: Subject has a typical parcel size with a level building site which is on street grade. Site improvements include a concrete driveway, concrete walkways, rear porch, rear yard patio and full available public utility hookups.

| | | | | |
|--|---|---|--|--|
| General Description # of Units 1 <input type="checkbox"/> Acc. Unit # of Stories 2 Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> Design (Style) Georgian <input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons. Actual Age (Yrs.) 26 Effective Age (Yrs.) 10 | Exterior Description Foundation Concrete Exterior Walls Siding/Brick Roof Surface Shingle Gutters & Dwnspts. Aluminum Window Type Vinyl/Db/Hung Storm/Screens No/Yes | Foundation Slab No Crawl Space Yes Basement 0 Sump Pump <input type="checkbox"/> No Dampness <input type="checkbox"/> None Noted Settlement None Noted Infestation None Noted | Basement <input checked="" type="checkbox"/> None Area Sq. Ft. _____ % Finished _____ Ceiling _____ Walls _____ Floor _____ Outside Entry _____ | Heating Yes Type FWA Fuel Gas Cooling Yes Central X Other _____ |
| Interior Description Floors Carpet/LVP Walls Drywall Trim/Finish Wood Bath Floor Vinyl Bath Wainscot Fiberglass Doors Wood | Appliances Refrigerator <input type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Fan/Hood <input checked="" type="checkbox"/> Microwave <input type="checkbox"/> Washer/Dryer <input type="checkbox"/> | Attic <input type="checkbox"/> None Stairs <input type="checkbox"/> Drop Stair <input checked="" type="checkbox"/> Scuttle <input type="checkbox"/> Doorway <input checked="" type="checkbox"/> Floor <input checked="" type="checkbox"/> Heated <input type="checkbox"/> Finished <input type="checkbox"/> | Amenities Fireplace(s) # 1 Woodstove(s) # 0 Patio Concrete Deck None Open None None Gazebo | Car Storage <input type="checkbox"/> None Garage # of cars (4 Tot.) Attach. _____ Detach. _____ Blt.-In 2 Carport _____ Driveway 2 Surface Concrete |

Finished area above grade contains: 6 Rooms 3 Bedrooms 2.0 Bath(s) 1,980 Square Feet of Gross Living Area Above Grade

Additional features: Measurement complies with the ANSI standards. See comment in addendum for complete explanation.

Describe the condition of the property (including physical, functional and external obsolescence): The subject could not be seen from the street. Only a street inspection was completed. The physical data taken from Gwinnett County tax records and peer data. The appraiser makes the extraordinary assumption that the property is in good condition and free from any issues that would impact marketability.



RESIDENTIAL APPRAISAL REPORT

File No.: 241001176

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s): Realist/Gsccca

| | |
|---------------------------------|--|
| 1st Prior Subject Sale/Transfer | Analysis of sale/transfer history and/or any current agreement of sale/listing: There were no prior sales of the subject going back three years. The subject is not currently being offered for sale on MLS or FMLS databases. |
| Date: | |
| Price: | |
| Source(s): | |
| 2nd Prior Subject Sale/Transfer | |
| Date: | |
| Price: | |
| Source(s): | |

SALES COMPARISON APPROACH TO VALUE (if developed) The Sales Comparison Approach was not developed for this appraisal.

| FEATURE | SUBJECT | COMPARABLE SALE # 1 | | | COMPARABLE SALE # 2 | | | COMPARABLE SALE # 3 | | |
|---------------------------------------|---|--|---|--|---------------------------------------|---|---|--|---|---|
| Address | 1925 Plantation Rd Lawrenceville, GA 30044 | 2265 Sugarloaf Pkwy Lawrenceville, GA 30045 | | | 565 Cooper Rd Loganville, GA 30052 | | | 1006 Saddleback Way Lawrenceville, GA 30045 | | |
| Proximity to Subject | | 2.98 miles E | | | 5.59 miles SE | | | 6.37 miles E | | |
| Sale Price | \$ n/a | \$ 325,000 | | | \$ 455,000 | | | \$ 435,000 | | |
| Sale Price/GLA | \$ /sq.ft. | \$ 270.83 /sq.ft. | | | \$ 218.86 /sq.ft. | | | \$ 205.67 /sq.ft. | | |
| Data Source(s) | Realist | FMLS#7425745;DOM 7 | | | FMLS#7322896;DOM 2 | | | FMLS#7357846;DOM 4 | | |
| Verification Source(s) | Inspection | Gwinnett County GIS/Realist | | | Compflo(P)/Realist | | | Gwinnett County GIS/Realist | | |
| VALUE ADJUSTMENTS | DESCRIPTION | DESCRIPTION | + | (-) \$ Adjust. | DESCRIPTION | + | (-) \$ Adjust. | DESCRIPTION | + | (-) \$ Adjust. |
| Sales or Financing Concessions | n/a | ArmLth | | | ArmLth | | | ArmLth | | |
| Date of Sale/Time | n/a | FHA;3000 | | | Cash;0 | | | FHA;18000 | | |
| Rights Appraised | n/a | s08/24;c08/24 | | | s03/24;c02/24 | | | s04/24;c03/24 | | |
| Location | Fee Simple | Fee Simple | | | Fee Simple | | | Fee Simple | | |
| Site | Discovery HS | Grayson HS | | | Grayson HS | | | Discovery HS | | |
| View | 2.69 ac | 2.15 ac | | | 3.00 ac | | | 2.23 ac | | |
| Design (Style) | Res/Woods | Res/Busy Road | | +15,000 | Res/Pasture | | | Res/Woods | | |
| Quality of Construction | Georgian | Ranch | | | Cape Cod | | | Georgian | | |
| Age | Average | Average | | | Average | | | Avg/Updated | | -20,000 |
| Condition | 43 | 42 | | | 43 | | | 38 | | |
| Above Grade | Good | Good | | | Good | | | Good | | |
| Room Count | Total Bdrms Baths | Total Bdrms Baths | | | Total Bdrms Baths | | | Total Bdrms Baths | | |
| Gross Living Area | 6 3 2.0 | 6 3 2.0 | | | 7 3 2.0 | | | 8 4 2.5 | | -6,000 |
| Basement & Finished Rooms Below Grade | 1,980 sq.ft. | 1,200 sq.ft. | | +47,000 | 2,079 sq.ft. | | -6,000 | 2,115 sq.ft. | | -8,000 |
| Functional Utility | 1200 sf total | Crawl | | +24,000 | Crawl | | +24,000 | Crawl | | +24,000 |
| Heating/Cooling | Unfinished | None | | | None | | | None | | |
| Energy Efficient Items | Adequate | Adequate | | | Adequate | | | Adequate | | |
| Garage/Carport | FWA,CAC | FWA,CAC | | | FWA,CAC | | | FWA,CAC | | |
| Porch/Patio/Deck | Ceiling Fans | Ceiling Fans | | | Ceiling Fans | | | Ceiling Fans | | |
| Fireplace | 2 car builtin | 1 att garage | | | 2 att garage | | | 2 att garage | | |
| Other | Porch/Patio | Porch/patio | | | Porches, Patio | | | CvPc,ScnDk,Dk | | |
| | Fireplace - 1 | Fireplace - 1 | | | Fireplace - 1 | | | Fireplace - 1 | | |
| | None | Barn | | | 0 Horse Barn/Fence | | -50,000 | None | | |
| Net Adjustment (Total) | | | | <input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 86,000 | | | <input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -32,000 | | | <input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -10,000 |
| Adjusted Sale Price of Comparables | | Net 26.5 % | | | Net 7.0 % | | | Net 2.3 % | | |
| | | Gross 26.5 % | | \$ 411,000 | Gross 17.6 % | | \$ 423,000 | Gross 13.3 % | | \$ 425,000 |

Summary of Sales Comparison Approach See attached addenda.

Indicated Value by Sales Comparison Approach \$ 420,000

RESIDENTIAL APPRAISAL REPORT

File No.: 241001176

| | | |
|--|--|------------------------------------|
| COST APPROACH | COST APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Cost Approach was not developed for this appraisal. | |
| | Provide adequate information for replication of the following cost figures and calculations. | |
| | Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value): Site value was derived from studying local land sales and sales of similar sized lots located with similar school districts and subdivisions. With the current zoning and the size of the lot the parcel could be subdivided once. | |
| | ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW | |
| | Source of cost data: | OPINION OF SITE VALUE = \$ 200,000 |
| | Quality rating from cost service: | DWELLING Sq.Ft. @ \$ _____ = \$ |
| | Effective date of cost data: | Sq.Ft. @ \$ _____ = \$ |
| | Comments on Cost Approach (gross living area calculations, depreciation, etc.): | Sq.Ft. @ \$ _____ = \$ |
| | | Sq.Ft. @ \$ _____ = \$ |
| | | Sq.Ft. @ \$ _____ = \$ |
| | Sq.Ft. @ \$ _____ = \$ | |
| | Sq.Ft. @ \$ _____ = \$ | |
| | Sq.Ft. @ \$ _____ = \$ | |
| | Garage/Carport Sq.Ft. @ \$ _____ = \$ | |
| | Total Estimate of Cost-New _____ = \$ | |
| | Less Physical Functional External | |
| | Depreciation _____ = \$(_____) | |
| | Depreciated Cost of Improvements _____ = \$ | |
| | "As-is" Value of Site Improvements _____ = \$ | |
| | _____ = \$ | |
| | _____ = \$ | |
| Estimated Remaining Economic Life (if required): _____ Years | INDICATED VALUE BY COST APPROACH _____ = \$ | |

| | | |
|------------------------|---|--|
| INCOME APPROACH | INCOME APPROACH TO VALUE (if developed) <input checked="" type="checkbox"/> The Income Approach was not developed for this appraisal. | |
| | Estimated Monthly Market Rent \$ _____ | X Gross Rent Multiplier _____ = \$ _____ Indicated Value by Income Approach |
| | Summary of Income Approach (including support for market rent and GRM): The income approach was not utilized due to a lack of rental comparables and a lack of homes which sold while rented, which is necessary to develop a GRM. The income approach was not used in this appraisal and has no effect on determining the subject property value. | |

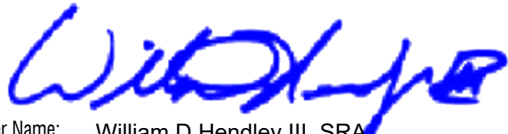
| | | |
|------------|---|--|
| PUD | PROJECT INFORMATION FOR PUDs (if applicable) <input type="checkbox"/> The Subject is part of a Planned Unit Development. | |
| | Legal Name of Project: _____ | |
| | Describe common elements and recreational facilities: _____ | |

| | | | |
|-----------------------|---|--|--|
| RECONCILIATION | Indicated Value by: Sales Comparison Approach \$ 420,000 | Cost Approach (if developed) \$ _____ | Income Approach (if developed) \$ _____ |
| | Final Reconciliation <u>See attached addenda.</u> | | |
| | This appraisal is made <input type="checkbox"/> "as is", <input checked="" type="checkbox"/> subject to completion per plans and specifications on the basis of a Hypothetical Condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a Hypothetical Condition that the repairs or alterations have been completed, <input type="checkbox"/> subject to the following required inspection based on the Extraordinary Assumption that the condition or deficiency does not require alteration or repair: <u>that the subject property is in good and marketable condition</u> | | |

This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.

Based on the degree of inspection of the subject property, as indicated below, defined Scope of Work, Statement of Assumptions and Limiting Conditions, and Appraiser's Certifications, my (our) Opinion of the Market Value (or other specified value type), as defined herein, of the real property that is the subject of this report is: \$ 420,000, as of: 11/02/2024, which is the effective date of this appraisal. If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.

| | | |
|---|---|---|
| ATTACHMENTS | A true and complete copy of this report contains <u>23</u> pages, including exhibits which are considered an integral part of the report. This appraisal report may not be properly understood without reference to the information contained in the complete report. | |
| | Attached Exhibits: | |
| | <input checked="" type="checkbox"/> Scope of Work | <input checked="" type="checkbox"/> Limiting Cond./Certifications |
| | <input checked="" type="checkbox"/> Map Addenda | <input checked="" type="checkbox"/> Narrative Addendum |
| <input checked="" type="checkbox"/> Hypothetical Conditions | <input type="checkbox"/> Cost Addendum | |
| <input checked="" type="checkbox"/> Extraordinary Assumptions | <input checked="" type="checkbox"/> Photograph Addenda | |
| <input type="checkbox"/> | <input type="checkbox"/> Flood Addendum | |
| <input type="checkbox"/> | <input type="checkbox"/> Manuf. House Addendum | |

| | | |
|---|--|--|
| SIGNATURES | Client Contact: (770) 857-4770 | Client Name: Anna M. Humnicky |
| | E-Mail: ahumnicky@smallherrin.com | Address: 100 Galleria Parkway Suite 350 Atlanta, Georgia 30339 |
| | APPRAISER | SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable) |
| |  | |
| | Appraiser Name: William D Hendley III, SRA | Supervisory or Co-Appraiser Name: _____ |
| | Company: D.S. Murphy, LLC | Company: _____ |
| | Phone: (678) 584-5900 | Phone: _____ |
| | E-Mail: dhendley@dsmurphy.com | E-Mail: _____ |
| | Date of Report (Signature): 11/03/2024 | Date of Report (Signature): _____ |
| | License or Certification #: CR372105 | License or Certification #: _____ |
| Designation: SRA | Designation: _____ | |
| Expiration Date of License or Certification: 05/31/2025 | Expiration Date of License or Certification: _____ | |
| Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input checked="" type="checkbox"/> Exterior Only <input type="checkbox"/> None | Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None | |
| Date of Inspection: 11/02/2024 | Date of Inspection: _____ | |

Supplemental Addendum

File No. 241001176

| | | | | | |
|------------------|--------------------|--------|----------|-------|-------------------|
| Borrower/Client | N/A | | | | |
| Property Address | 1925 Plantation Rd | | | | |
| City | Lawrenceville | County | Gwinnett | State | GA Zip Code 30044 |
| Lender | | | | | |

SCOPE OF WORK

This appraisal report is prepared for Anna M. Humnicky to estimate the market value of the subject property. The analysis consists of an inspection of the subject property from the street only, FMLS and MLS listings and sales, dialogue with agents, CoreLogic data, tax records, and public information.

MARKET CONDITIONS

There is ample financing available in the market at this time with typical loans at 80% to 90% loan to value ratio. Interest rates of 4% to 9.5%, 0-3 discount points. Discount points are not a major factor in this area. There are some adjustable rate mortgages available. No unusual concessions were found. Typically adjustments are not made for seller paid concessions. On average in the Atlanta market, seller paid closing costs range between 0-5%, dollar for dollar adjustments for these concessions are not warranted.

ZONING COMPLIANCE

No survey has been provided to this appraiser which may reveal any encroachments, easements, zoning violations, flood zones, or other matters of interest that could warrant modifications of the appraised value. Appraised value is predicated on the assumption that the subject site constitutes a legal "lot of record" and is in compliance with all local, state and federal ordinances, acts and/or regulations. Each municipality will have different zoning and building ordinances which can be extremely detailed. Statements regarding these ordinances are intended only in the most general sense. The subject is zoned for single-family use and is being used as such. Only in this general sense is it considered to legally comply with the local zoning ordinance. The appraiser has not made a detailed comparison of every property characteristic relative to local zoning and building ordinances that affect this property.

HIGHEST AND BEST USE

To determine the Highest and Best use of the subject property as improved, the appraiser conducted a thorough analysis. The analysis consisted of an inspection of the property, a study of the neighborhood, region and trends. The site's physical attributes and surrounding development were also considered. It is the appraiser's opinion that the Highest and Best use for the subjects site, as improved, is for the continued use as a single-family residence.

Based on the zoning, the subject site is large enough to be subdivided once. However, without a survey of all improvements to determine set-backs, the appraisal is made with the extraordinary assumption that the subject lot could be subdivided based on set backs, septic capable soil, and allowed under current zoning.

ADVERSE SITE CONDITIONS AND/OR EXTERNAL FACTORS

There is an extraordinary assumption that the site is free of all encroachments and easements as there was no inspection done of the property other than from the street.

PROPERTY CONDITION

An interior inspection was not completed due to access not being allowed. Per the client, the appraisal has been completed under the hypothetical condition that the subject is in good and marketable condition. In addition to the home being in good condition, the home lacks any recent updates.

GP RESIDENTIAL: SALES COMPARISON ANALYSIS - SUMMARY OF SALES COMPARISON APPROACH

The sales cited are located within close proximity and are considered to be comparable in general features to include location, design, appeal and quality of construction.

Supplemental Addendum

File No. 241001176

| | | | | | |
|------------------|--------------------|--------|----------|-------|-------------------|
| Borrower/Client | N/A | | | | |
| Property Address | 1925 Plantation Rd | | | | |
| City | Lawrenceville | County | Gwinnett | State | GA Zip Code 30044 |
| Lender | | | | | |

Comparable sales are chosen and adjusted according to effective age not actual age. An effective age of the subject is determined and comparables are analyzed using that age not actual year built. All comparables chosen are similar in effective age and adjusted accordingly. We are asked to report actual age within the report for the comparables. If an adjustment is deemed necessary it is made in comparison to effective age and a detailed explanation will be given. If no adjustments are made all comparables are similar in effective age to the subject.

Due to limited data of homes located on acreage proximity was expanded into similar school districts. In addition, homes located on lots that could possibly be subdivided were considered.

All comparables and listings used have been adjusted accordingly. A figure of \$60 a square foot for above grade living area has been used. Bathrooms have been adjusted at \$12,000 . Basements have been adjusted at \$20 a square foot for below grade area and \$40 a square foot for the finished areas. This has been reported as one final total for the differences between the unfinished and finished areas in comparison to the subject.

Comparable sale 3 has an updated kitchen requiring an adjustment.

Comparable sale 2 has a large horse barn with power and water and a totally fenced in property requiring an adjustment.

In analyzing data in the subject's market area these adjustments appear to be what the typical buyer would pay for equal amenities. This is not considered the value that it would cost to rebuild such amenities. Homes with more than three bedrooms are considered excessive and the GLA adjustment takes this into consideration. Three bedrooms are enough for the average family to live comfortably.

With the subject's market area being comprised of mostly tract homes, minor differences in lot size warrant no adjustments. It appears that the minor differences in square feet do not affect the marketability of the homes.

With comparable seller concessions being within the market of 0%-5% of the sales price no adjustment is required.

Ideally, the appraiser uses the principle of substitution, identifying properties that have sold within the market that are reasonable substitutes for the subject property. As market-derived, relevant characteristics within the sales grid for each of the comparable properties are compared to the subject property, each of the differences found with the comparables are considered and adjusted where appropriate to mirror the subject. Only those differences that are recognized by the majority of buyers willing to pay more or less for the improvement are adjusted upward or downward in terms of price within the market of the subject property. These items are then adjusted for within the sales comparison grid.

In determining adjustments for the sales analysis within the form, the appraiser researches the market for paired or matched sales within the market. These sales must be as nearly identical as possible so that the appraisal can readily isolate small differences and determine from nearly identical properties what the market is willing to pay for a difference between the subject property and a comparable used within the sales analysis.

Although it is nearly impossible to perform an objective paired-sales analysis on every comparable for every difference to the subject property, this is the basis for which adjustments are to be derived within the market. In highly unique properties, in which there are significant differences between the subject and comparable properties, a matched-pair or paired-sales analysis to determine adjustments for the sales comparison grid may be nearly impossible.

Appraisers instead use expertise garnered from completing years of appraisals, researching current market data and in direct contact with local realtors as the source for making market-based estimates for the adjustment to each of the comparable sales within the sales comparison analysis.

Supplemental Addendum

File No. 241001176

| | | | | | |
|------------------|--------------------|--------|----------|-------|-------------------|
| Borrower/Client | N/A | | | | |
| Property Address | 1925 Plantation Rd | | | | |
| City | Lawrenceville | County | Gwinnett | State | GA Zip Code 30044 |
| Lender | | | | | |

GP RESIDENTIAL: RECONCILIATION - RECONCILIATION AND FINAL VALUE COMPARISON

The estimate of value has been concluded by analyzing the subject's market area and by analyzing current sales and listings of homes comparable to the subject. The income approach was not utilized due to the lack of rental information and the neighborhood being predominately owner occupied. The cost approach is deemed unreliable in homes older than one year.

The values indicated by the comparable sales displayed were reconciled into a single value by giving the most weight to the comparable sales most similar to the subject, based on their gross adjustments, and proportionately less weight to the comparable sales that are less similar to the subject. This is not merely a mechanical process, but instead incorporates all the judgment and consideration given during the adjustment phase of the appraisal.

GLA and physical data taken from old peer data and Gwinnett County tax records.

• **GENERAL PURPOSE APPRAISAL REPORT FORMS (GPAR)**

The appraiser has been engaged to form an opinion of value. If subsequent developments or disagreements should arise, users of this appraisal agree that the appraiser may not be held liable for damages in excess of the amount he/she was paid for doing the appraisal.

Acceptance of, and/or use of, this appraisal report constitutes acceptance of the above conditions.

• **COVID-19**

As of the effective date, the long term impact on the market from the COVID-19 virus is unknown; however, the market has demonstrated over the past 2+ years of the virus that there is no negative impact on marketability or value. This assumption has been taken into consideration with regards to the estimate of reasonable exposure time.

• **PROFESSIONAL DESIGNATION**

As of the date of this report, I William D. Hendley III, SRA have completed the continuing education program of the Appraisal Institute.

Borrower/Client N/A File No. 241001176
 Property Address 1925 Plantation Rd
 City Lawrenceville County Gwinnett State GA Zip Code 30044
 Lender

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

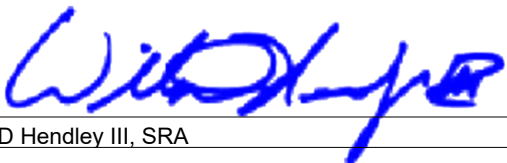
I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, 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 acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).
- Appraiser calculates gross living area based on the ANSI Measurement Standard and the appraiser certifies he adheres to the standard. In addition, appraiser has completed additional training and is a certified Home Measurement Specialist.

Reasonable Exposure Time (USPAP defines Exposure Time as the 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.)
 My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: 0-3 Months

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:
EXPOSURE TIME: the 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.
 Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market. As information, the Fannie Mae definition of market value includes exposure time, so it is required for any appraisal where the Fannie Mae definition is used, such as lender work.

APPRAISER:
 Signature: 
 Name: William D Hendley III, SRA
 State Certification #: CR372105
 or State License #: _____
 State: GA Expiration Date of Certification or License: 05/31/2025
 Date of Signature and Report: 11/03/2024
 Effective Date of Appraisal: 11/02/2024
 Inspection of Subject: None Interior and Exterior Exterior-Only
 Date of Inspection (if applicable): 11/02/2024

SUPERVISORY or CO-APPRAISER (if applicable):
 Signature: _____
 Name: _____
 State Certification #: _____
 or State License #: _____
 State: _____ Expiration Date of Certification or License: _____
 Date of Signature: _____
 Inspection of Subject: None Interior and Exterior Exterior-Only
 Date of Inspection (if applicable): _____

Assumptions, Limiting Conditions & Scope of Work

File No.: 241001176

Property Address: 1925 Plantation Rd

City: Lawrenceville

State: GA

Zip Code: 30044

Client: Anna M. Humnicky

Address:

Appraiser: William D Hendley III, SRA

Address: 5400 Laurel Springs Pkwy Ste 407, Suwanee, GA 30024-6064

STATEMENT OF ASSUMPTIONS & LIMITING CONDITIONS

- The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it. The appraiser assumes that the title is good and marketable and, therefore, will not render any opinions about the title. The property is appraised on the basis of it being under responsible ownership.
- The appraiser may have provided a sketch in the appraisal report to show approximate dimensions of the improvements, and any such sketch is included only to assist the reader of the report in visualizing the property and understanding the appraiser's determination of its size. Unless otherwise indicated, a Land Survey was not performed.
- If so indicated, 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 the appraisal report whether 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.
- 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.
- If the cost approach is included in this appraisal, the appraiser has estimated the value of the land in the cost approach at its highest and best use, and the improvements at their contributory value. These separate valuations of the land and improvements must not be used in conjunction with any other appraisal and are invalid if they are so used. Unless otherwise specifically indicated, the cost approach value is not an insurance value, and should not be used as such.
- The appraiser has noted in the appraisal report any adverse conditions (including, but not limited to, needed repairs, depreciation, 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 normal research involved in performing the appraisal. Unless otherwise stated in the appraisal report, the appraiser has no knowledge of any hidden or unapparent conditions of the property, or adverse environmental conditions (including, but not limited to, the presence of hazardous wastes, toxic substances, etc.) that would make the property more or less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied, regarding the condition of the property. 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, the appraisal report must not be considered as an environmental assessment of the property.
- The appraiser obtained the information, estimates, and opinions that were expressed in the appraisal report from sources that he or she considers to be reliable and believes them to be true and correct. The appraiser does not assume responsibility for the accuracy of such items that were furnished by other parties.
- The appraiser will not disclose the contents of the appraisal report except as provided for in the Uniform Standards of Professional Appraisal Practice, and any applicable federal, state or local laws.
- If this appraisal is indicated as subject to satisfactory completion, repairs, or alterations, the appraiser has based his or her appraisal report and valuation conclusion on the assumption that completion of the improvements will be performed in a workmanlike manner.
- An appraiser's client is the party (or parties) who engage an appraiser in a specific assignment. Any other party acquiring this report from the client does not become a party to the appraiser-client relationship. Any persons receiving this appraisal report because of disclosure requirements applicable to the appraiser's client do not become intended users of this report unless specifically identified by the client at the time of the assignment.
- The appraiser's written consent and approval must be obtained before this appraisal report can be conveyed by anyone to the public, through advertising, public relations, news, sales, or by means of any other media, or by its inclusion in a private or public database.
- An appraisal of real property is not a 'home inspection' and should not be construed as such. As part of the valuation process, the appraiser performs a non-invasive visual inventory that is not intended to reveal defects or detrimental conditions that are not readily apparent. The presence of such conditions or defects could adversely affect the appraiser's opinion of value. Clients with concerns about such potential negative factors are encouraged to engage the appropriate type of expert to investigate.

The Scope of Work is the type and extent of research and analyses performed in an appraisal assignment that is required to produce credible assignment results, given the nature of the appraisal problem, the specific requirements of the intended user(s) and the intended use of the appraisal report. Reliance upon this report, regardless of how acquired, by any party or for any use, other than those specified in this report by the Appraiser, is prohibited. The Opinion of Value that is the conclusion of this report is credible only within the context of the Scope of Work, Effective Date, the Date of Report, the Intended User(s), the Intended Use, the stated Assumptions and Limiting Conditions, any Hypothetical Conditions and/or Extraordinary Assumptions, and the Type of Value, as defined herein. The appraiser, appraisal firm, and related parties assume no obligation, liability, or accountability, and will not be responsible for any unauthorized use of this report or its conclusions.

Additional Comments (Scope of Work, Extraordinary Assumptions, Hypothetical Conditions, etc.):

As of the date of this report, I William D. Hendley III, SRA have completed the continuing education program of the Appraisal Institute --The a

Certifications

File No.: 241001176

| | | | |
|---------------------------------------|---|-----------|-----------------|
| Property Address: 1925 Plantation Rd | City: Lawrenceville | State: GA | Zip Code: 30044 |
| Client: Anna M. Humnicky | Address: | | |
| Appraiser: William D Hendley III, SRA | Address: 5400 Laurel Springs Pkwy Ste 407, Suwanee, GA 30024-6064 | | |

APPRAISER'S CERTIFICATION

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

- The statements of fact contained in this report are true and correct.
- The credibility of this report, for the stated use by the stated user(s), of the reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions, and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, 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 acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or to the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- I did not base, either partially or completely, my analysis and/or the opinion of value in the appraisal report on the race, color, religion, sex, 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.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification.

Additional Certifications:

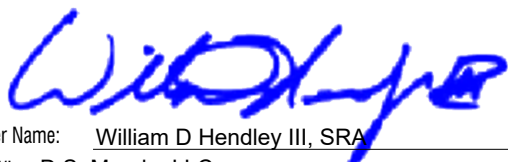
DEFINITION OF MARKET VALUE *:

Market value means 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 and 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 acting in what they consider their own best interests;
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.

* This definition is from regulations published by federal regulatory agencies pursuant to Title XI of the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA) of 1989 between July 5, 1990, and August 24, 1990, by the Federal Reserve System (FRS), National Credit Union Administration (NCUA), Federal Deposit Insurance Corporation (FDIC), the Office of Thrift Supervision (OTS), and the Office of Comptroller of the Currency (OCC). This definition is also referenced in regulations jointly published by the OCC, OTS, FRS, and FDIC on June 7, 1994, and in the Interagency Appraisal and Evaluation Guidelines, dated October 27, 1994.

| | |
|-----------------------------------|-------------------------------|
| Client Contact: (770) 857-4770 | Client Name: Anna M. Humnicky |
| E-Mail: ahumnicky@smallherrin.com | Address: |

| | |
|--|---|
| <p>APPRAISER</p>  <p>Appraiser Name: William D Hendley III, SRA Company: D.S. Murphy, LLC Phone: (678) 584-5900 Fax: _____ E-Mail: dhendley@dsmurphy.com Date Report Signed: 11/03/2024 License or Certification #: CR372105 State: GA Designation: SRA Expiration Date of License or Certification: 05/31/2025 Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input checked="" type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: 11/02/2024</p> | <p>SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)</p> <p>Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ Fax: _____ E-Mail: _____ Date Report Signed: _____ License or Certification #: _____ State: _____ Designation: _____ Expiration Date of License or Certification: _____ Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: _____</p> |
|--|---|

SIGNATURES

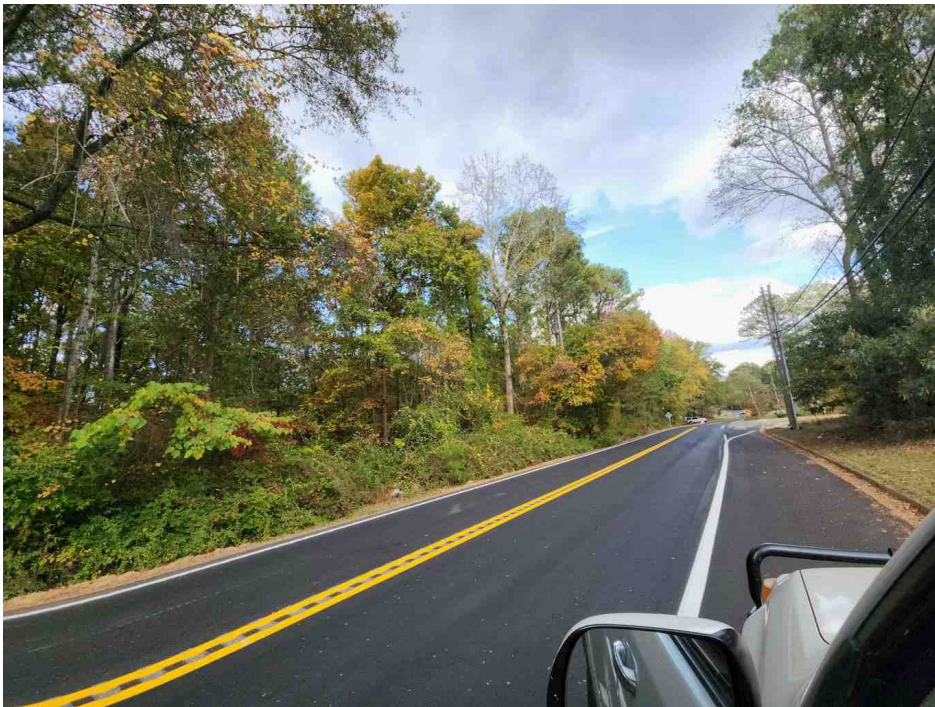
Subject Photos

| | | | | | |
|------------------|--------------------|--------|----------|-------|-------------------|
| Borrower/Client | N/A | | | | |
| Property Address | 1925 Plantation Rd | | | | |
| City | Lawrenceville | County | Gwinnett | State | GA Zip Code 30044 |
| Lender | | | | | |

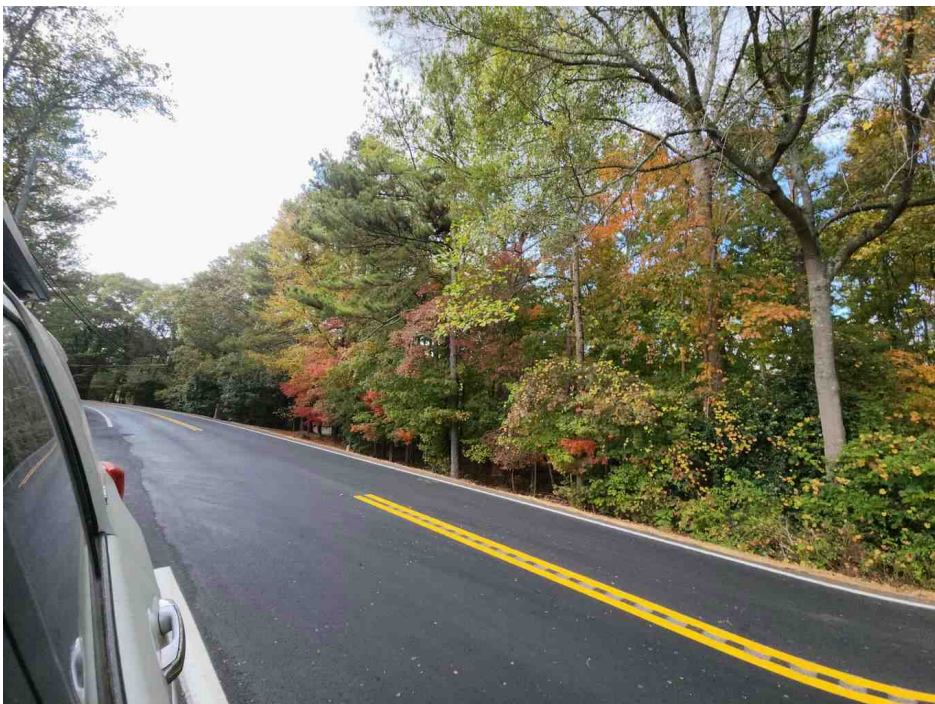


Subject Front

1925 Plantation Rd
Sales Price n/a
Gross Living Area 1,980
Total Rooms 6
Total Bedrooms 3
Total Bathrooms 2.0
Location Discovery HS
View Res/Woods
Site 2.69 ac
Quality Average
Age 43



Subject Street



Subject Street

Subject Photos Exterior

| | | | | | | | |
|------------------|--------------------|--------|----------|-------|----|----------|-------|
| Borrower/Client | N/A | | | | | | |
| Property Address | 1925 Plantation Rd | | | | | | |
| City | Lawrenceville | County | Gwinnett | State | GA | Zip Code | 30044 |
| Lender | | | | | | | |

Alternate Street Scene

Across Street

Subject Photos Exterior

| | | | | | |
|------------------|--------------------|--------|----------|-------|-------------------|
| Borrower/Client | N/A | | | | |
| Property Address | 1925 Plantation Rd | | | | |
| City | Lawrenceville | County | Gwinnett | State | GA Zip Code 30044 |
| Lender | | | | | |

Left Side

Right Side

Back Yard

Comparable Photos 1-3

| | | | | | |
|------------------|--------------------|--------|----------|----------|-------|
| Borrower/Client | N/A | | | | |
| Property Address | 1925 Plantation Rd | | | | |
| City | Lawrenceville | County | Gwinnett | State | GA |
| | | | | Zip Code | 30044 |
| Lender | | | | | |



Comparable 1

2265 Sugarloaf Pkwy
 Prox. to Subject 2.98 miles E
 Sale Price 325,000
 Gross Living Area 1,200
 Total Rooms 6
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location Grayson HS
 View Res/Busy Road
 Site 2.15 ac
 Quality Average
 Age 42



Comparable 2

565 Cooper Rd
 Prox. to Subject 5.59 miles SE
 Sale Price 455,000
 Gross Living Area 2,079
 Total Rooms 7
 Total Bedrooms 3
 Total Bathrooms 2.0
 Location Grayson HS
 View Res/Pasture
 Site 3.00 ac
 Quality Average
 Age 43



Comparable 3

1006 Saddleback Way
 Prox. to Subject 6.37 miles E
 Sale Price 435,000
 Gross Living Area 2,115
 Total Rooms 8
 Total Bedrooms 4
 Total Bathrooms 2.5
 Location Discovery HS
 View Res/Woods
 Site 2.23 ac
 Quality Avg/Updated
 Age 38

Comparable Photo Page

| | | | | | | | |
|------------------|--------------------|--------|----------|-------|----|----------|-------|
| Borrower/Client | N/A | | | | | | |
| Property Address | 1925 Plantation Rd | | | | | | |
| City | Lawrenceville | County | Gwinnett | State | GA | Zip Code | 30044 |
| Lender | | | | | | | |



Comparable 4

| | |
|-------------------|---------------|
| 1522 Game Trl | |
| Prox. to Subject | 0.84 miles NE |
| Sale Price | 394,999 |
| Gross Living Area | 1,684 |
| Total Rooms | 6 |
| Total Bedrooms | 3 |
| Total Bathrooms | 2.0 |
| Location | Discovery HS |
| View | Res/Woods |
| Site | 2.10 ac |
| Quality | Average |
| Age | 40 |

Comparable 5

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

Comparable 6

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

Tax Maps



Legal Description

THE LAND REFERRED TO IS SITUATED IN THE COUNTY OF GWINNETT, STATE OF GEORGIA, AND IS DESCRIBED AS FOLLOWS.

ALL THAT TRACT OR PARCEL OF LAND LYING AND BEING IN LAND LOT 52 OF THE 5TH DISTRICT OF GWINNETT COUNTY, GEORGIA, BEING A THREE-ACRE TRACT OF LAND AS SHOWN ON PLAT PREPARED FOR M.L. YEARTY BY HANNON, MEEKS, AND BAGWELL, SURVEYORS, DATED FEBRUARY 28, 1977, RECORDED IN PLAT BOOK 5, PAGE 237A, GWINNETT COUNTY, GEORGIA RECORDS, AND BEING MORE PARTICULARLY DESCRIBED AS FOLLOWS.

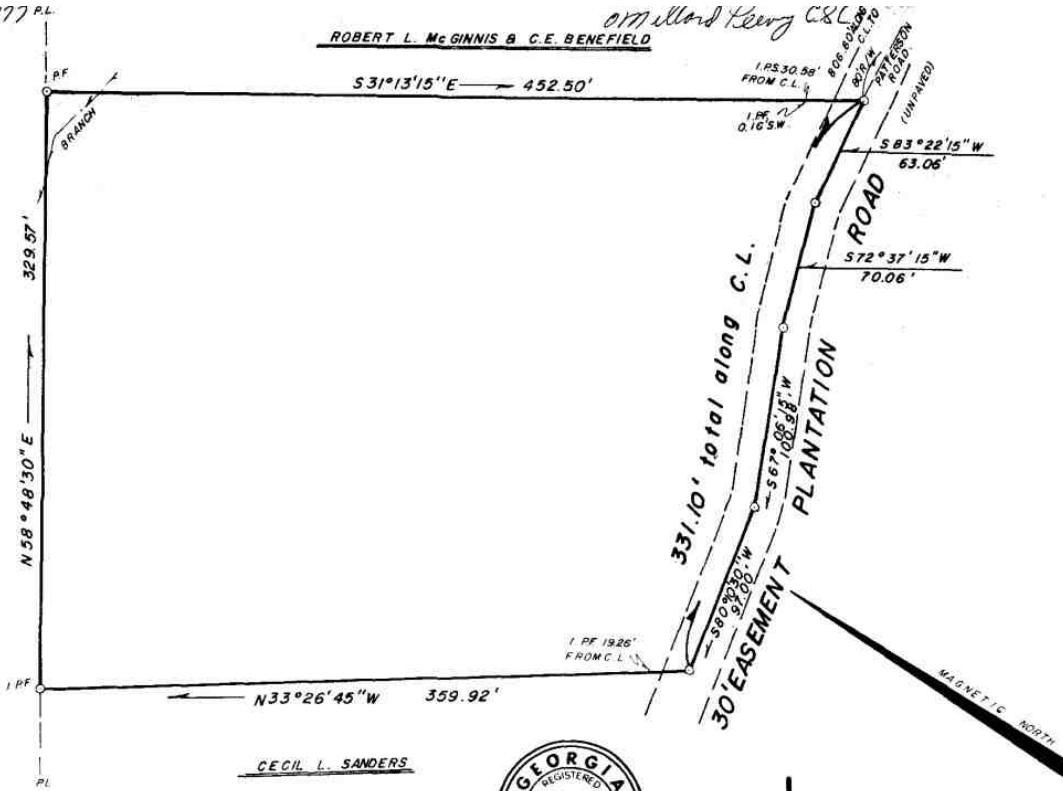
BEGINNING AT A POINT ON THE CENTER LINE OF PLANTATION ROAD, SAID POINT BEING LOCATED 806.60 FEET SOUTHWESTERLY AS MEASURED ALONG THE CENTER LINE OF PLANTATION ROAD FROM ITS INTERSECTION WITH THE WESTERLY RIGHT OF WAY (80' R/W) OF PATTERSON ROAD, AND RUN THENCE ALONG THE CENTER LINE OF PLANTATION ROAD SOUTH 83 DEGREES 22 MINUTES 15 SECONDS WEST 63 06 FEET, SOUTH 72 DEGREES 37 MINUTES 15 SECONDS WEST 70 06 FEET, SOUTH 67 DEGREES 06 MINUTES 15 SECONDS WEST 100 98 FEET, SOUTH 80 DEGREES 10 MINUTES 30 SECONDS WEST 97.00 FEET, THENCE NORTH 33 DEGREES 26 MINUTES 45 SECONDS WEST 359.92 FEET, THENCE NORTH 58 DEGREES 48 MINUTES 30 SECONDS EAST 329 57 FEET, THENCE SOUTH 31 DEGREES 13 MINUTES 15 SECONDS EAST 452.50 FEET TO A POINT IN THE CENTER LINE OF PLANTATION ROAD, BEING THE PLACE OR POINT OF BEGINNING

THE ABOVE DESCRIBED PROPERTY IS CONVEYED SUBJECT TO ALL VALID AND ENFORCEABLE RESTRICTIVE COVENANTS AND EASEMENTS OF RECORD APPLICABLE THERETO, INCLUDING THE 80' RIGHT-OF-WAY OF PLANTATION ROAD WHOSE CENTER LINE FORMS THE SOUTHEASTERLY BOUNDARY OF SAID PROPERTY

Plat

LEGEND: *Revised March 1, 1977 PL*

- | | |
|-------------------------|---------------------------|
| I.P.F. = IRON PIN FOUND | D.E. = DRAINAGE |
| I.P.S. = IRON PIN SET | S.E. = SEWER EASEMENT |
| P.L. = PROPERTY LINE | D.A. = DRAINAGE AREA |
| C.L. = CENTER LINE | H.W. = HEAD WALL |
| B.L. = BUILDING LINE | C.B. = CATCH BASIN |
| L.L.L. = LAND LOT LINE | C.D. = CROSS DRAIN |
| R/W = RIGHT-OF-WAY | P.T. = POINT OF TANGENCY |
| P. = POWER LINE | P.C. = POINT OF CURVATURE |
| T. = TELEPHONE | R. = RADIUS |
| -W- = WATER LINE | |
| -S- = SEWER LINE | |
| T.H. = TEST HOLE | |
| M.H. = MANHOLE | |
| M.T. = MARKED TREE | |



FILED & RECORDED
CLERK SUPERIOR COURT
WINNETT COUNTY GA
3/1/77 TIME
BOOK 5 PAGE 237A
C.M. LAWLER, CLERK
11/22/00
JA

SURVEY FOR

M. L. YEARTY

LAND LOT 52 of the 5TH. DISTRICT
GWINNETT COUNTY, GEORGIA 2.993 ACRES

DATE: 2-28-77
SCALE: 1" = 50'

LAND PLANNING
LAND SURVEYING
FEASIBILITY STUDIES & ENGINEERING



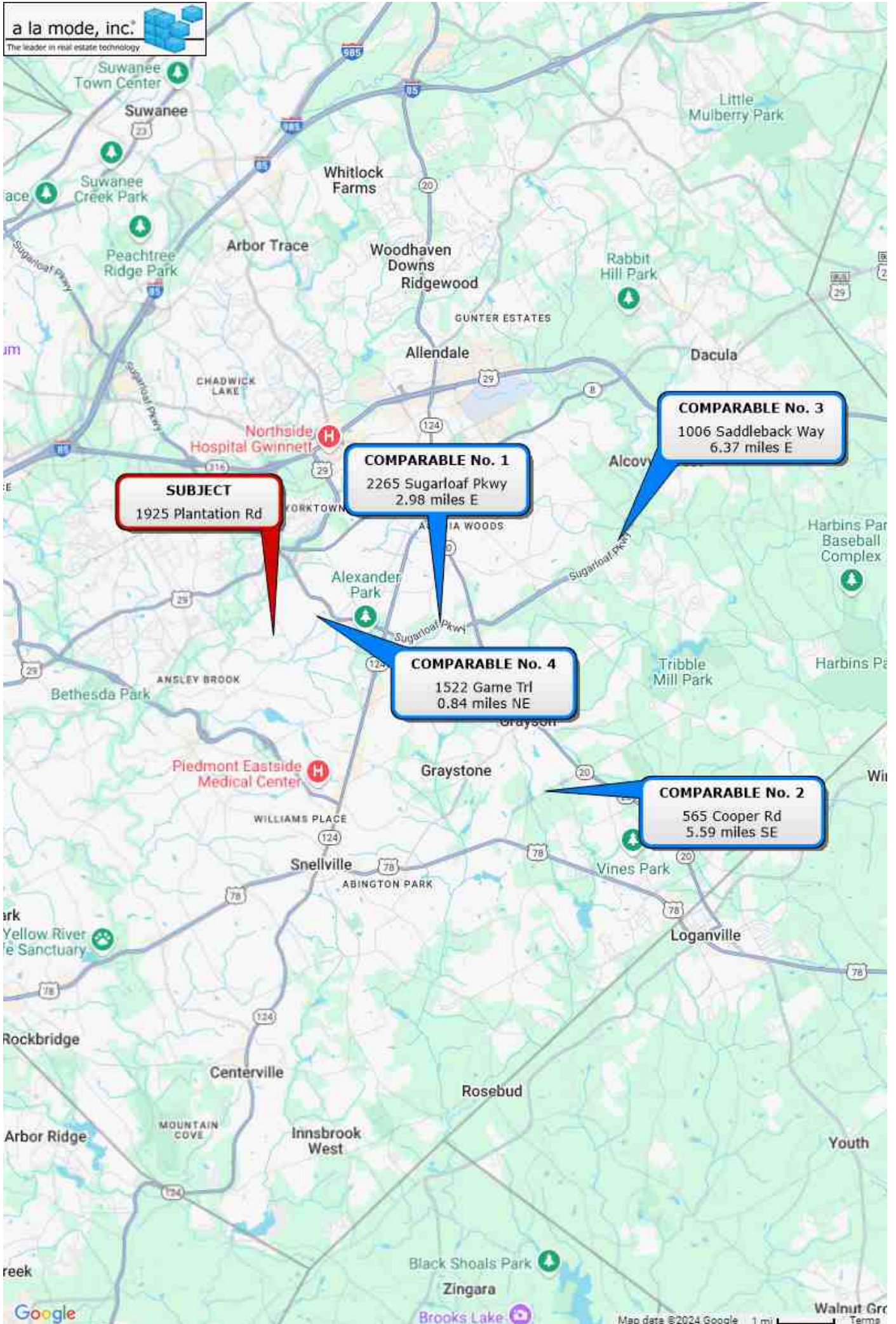
IN MY OPINION, THIS PLAT IS A CORRECT REPRESENTATION OF THE LAND PLATTED AND HAS BEEN PREPARED IN CONFORMITY WITH THE MINIMUM STANDARDS AND REQUIREMENTS OF THE GEORGIA SURVEYING & MAPPING SOCIETY, INC.

HANNON, MEEKS & BAGWELL,
SURVEYORS & ENGINEERS, INC.

238 BUFORD DRIVE
LAWRENCEVILLE, GEORGIA 30245
TELEPHONE 404/963-7181

Location Map

| | | | | | |
|------------------|--------------------|-----------------|----------|----------------|--|
| Borrower/Client | N/A | | | | |
| Property Address | 1925 Plantation Rd | | | | |
| City | Lawrenceville | County Gwinnett | State GA | Zip Code 30044 | |
| Lender | | | | | |



Tax Records - Page 1

Image: Gwinnett county Assessor's Online eFiling System

Tax Assessor's Office

| Property Detail | |
|--|--|
| FRESH BEGINNING TRUST Mailing Address 13714 MILLS AVE SILVER SPRING, MD 20904-1050 Property Location 1925 PLANTATION RD | Property ID R5052 003B Alternate ID 377376 Address 1925 PLANTATION RD Property Class Residential SFR Neighborhood 8031 11 Deeded Acres 2.6900 |

| Value History | | | | | | | | |
|---------------|--------------------------------|-----------|--------------|------------------|----------|----------|--------------|------------------|
| Year | Reason | Appraised | | | Assessed | | | |
| | | Land | Improvements | Total | Land | Land Use | Improvements | Total |
| 2024 | Adjusted for Market Conditions | \$151,300 | \$260,900 | \$412,200 | \$60,520 | \$0 | \$104,360 | \$164,880 |
| 2023 | Adjusted for Market Conditions | \$149,200 | \$253,400 | \$402,600 | \$59,680 | \$0 | \$101,360 | \$161,040 |
| 2022 | Adjusted for Market Conditions | \$126,400 | \$236,900 | \$363,300 | \$50,560 | \$0 | \$94,760 | \$145,320 |
| 2021 | Adjusted for Market Conditions | \$97,900 | \$187,500 | \$285,400 | \$39,160 | \$0 | \$75,000 | \$114,160 |
| 2020 | Adjusted for Market Conditions | \$97,900 | \$160,600 | \$258,500 | \$39,160 | \$0 | \$64,240 | \$103,400 |
| 2019 | Notice of Current Assessment | \$80,800 | \$134,300 | \$215,100 | \$32,320 | \$0 | \$53,720 | \$86,040 |
| 2018 | Adjusted for Market Conditions | \$80,800 | \$134,300 | \$215,100 | \$32,320 | \$0 | \$53,720 | \$86,040 |
| 2017 | Notice of Current Assessment | \$67,500 | \$118,900 | \$186,400 | \$27,000 | \$0 | \$47,560 | \$74,560 |
| 2016 | Adjusted for Market Conditions | \$67,500 | \$118,900 | \$186,400 | \$27,000 | \$0 | \$47,560 | \$74,560 |
| 2015 | Notice of Current Assessment | \$41,600 | \$73,700 | \$115,300 | \$16,640 | \$0 | \$29,480 | \$46,120 |
| 2014 | Adjusted for Market Conditions | \$41,600 | \$73,700 | \$115,300 | \$16,640 | \$0 | \$29,480 | \$46,120 |
| 2013 | Adjusted for Market Conditions | \$32,000 | \$52,300 | \$84,300 | \$12,800 | \$0 | \$20,920 | \$33,720 |
| 2012 | Notice of Current Assessment | \$50,700 | \$72,300 | \$123,000 | \$20,280 | \$0 | \$28,920 | \$49,200 |
| 2011 | Adjusted for Market Conditions | \$50,700 | \$72,300 | \$123,000 | \$20,280 | \$0 | \$28,920 | \$49,200 |
| 2010 | Adjusted for Market Conditions | \$50,700 | \$94,500 | \$145,200 | \$20,280 | \$0 | \$37,800 | \$58,080 |
| 2009 | Correct Landsize Only | \$78,900 | \$112,300 | \$191,200 | \$31,560 | \$0 | \$44,920 | \$76,480 |
| 2009 | Land & Bld Value Adj For Mkt | \$78,900 | \$112,300 | \$191,200 | \$31,560 | \$0 | \$44,920 | \$76,480 |
| 2005 | Land & Bld Value Adj For Mkt | \$87,700 | \$124,800 | \$212,500 | \$35,080 | \$0 | \$49,920 | \$85,000 |
| 2004 | Conversion | \$69,200 | \$107,600 | \$176,800 | \$27,680 | \$0 | \$43,040 | \$70,720 |
| 2003 | Conversion | \$69,200 | \$107,600 | \$176,800 | \$27,680 | \$0 | \$43,040 | \$70,720 |
| 2002 | Conversion | \$69,200 | \$107,600 | \$176,800 | \$27,680 | \$0 | \$43,040 | \$70,720 |
| 2001 | Conversion | \$69,200 | \$107,600 | \$176,800 | \$27,680 | \$0 | \$43,040 | \$70,720 |
| 2000 | Conversion | \$69,200 | \$107,600 | \$176,800 | \$27,680 | \$0 | \$43,040 | \$70,720 |
| 1999 | Conversion | \$69,200 | \$107,600 | \$176,800 | \$27,680 | \$0 | \$43,040 | \$70,720 |


| Sales History | | | | | | | | | |
|---------------|------|-----------|--------------------|-----------------------|------|------|----------|-------------|------------|
| Book | Page | Date | Owner | Grantee | Type | Deed | Validity | Vacant Land | Sale Price |
| 53373 | 818 | 1/13/2015 | MCGUIGAN TRACIE | FRESH BEGINNING TRUST | S | GI | 4 | No | \$0 |
| 39514 | 216 | 8/17/2004 | LINDER MARC B ETAL | MCGUIGAN TRACIE | | JS | Y | No | \$259,000 |

| Land Details | | | | |
|--------------|-----------|--------|--------------|-----------|
| Primary Use | Land Type | Acres | Eff Frontage | Eff Depth |
| | | 1.0000 | 0.00 | 0.00 |
| | | 1.6900 | 0.00 | 0.00 |

Tax Records - Page 2

| Legal Description | |
|-------------------|---------------|
| Line | Description |
| 1 | PLANTATION RD |

Tax Records - Page 3

| R01 - Extension Details | |
|--|---|
| Address 1925 PLANTATION RD Type 1+ Story Conventional Grade C Year Built 1981 |  |

| Attributes | | |
|------------|-------------------|-------------------------|
| Story | Attribute | Detail |
| | Type | 1+ Story Conventional |
| | Occupancy | Single family |
| | Roof Structure | Gable-Hip |
| | Roof Cover | Comp sh 240-260# |
| | Heating | Forced hot air-gas |
| | A/C | Central air |
| | Stories | 1.5 |
| | Bedrooms | 3 |
| | Bathrooms | 2 |
| | Feature | Basement garage - 2 car |
| | Feature | Fireplace - gas |
| 1 | Exterior Wall | Wood siding |
| 1 | Interior Flooring | Carpet |
| 1.5 | Interior Flooring | Carpet |
| 1.5 | Exterior Wall | Wood siding |

| Floor Areas | | | | |
|--------------------------------|-------------|--------------|--------------|--------------|
| Code | Description | Gross | Finished | Construction |
| 1.0 | Floor Level | 1,200 | 1,200 | Wood frame |
| 1.5 | Floor Level | 1,200 | 780 | Wood frame |
| B | Basement | 1,200 | 0 | |
| Above Grade Living Area | | 2,400 | 1,980 | |

| Exterior Features | | | |
|-------------------|----------------------|------|--------------|
| Code | Description | Size | Construction |
| EFP | Enclosed frame porch | 204 | |
| OFP | Open frame porch | 384 | |

| Improvements | | | | | | | |
|--------------|------|------|--------|-------|-------|-----------|-------|
| Code | Year | Bldg | Length | Width | Units | Unit Type | Value |
| GAZEBO | 1998 | R01 | 10.00 | 10.00 | 1 | IT | 6,400 |

Appraiser License

STATE OF GEORGIA REAL ESTATE APPRAISERS BOARD

WILLIAM D HENDLEY III

372105

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

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

D. SCOTT MURPHY
Chairperson

JEFF A. LAWSON
Vice Chairperson

JEANMARIE HOLMES
KEITH STONE
WILLIAM A. MURRAY

1573266133162431

WILLIAM D HENDLEY III

372105
Status ACTIVE

END OF RENEWAL
05/31/2025

CERTIFIED RESIDENTIAL REAL
PROPERTY APPRAISER

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

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



LYNN DEMPSEY
Real Estate Commissioner

1573266133162431

WILLIAM D HENDLEY III

372105
Status ACTIVE

END OF RENEWAL
05/31/2025

CERTIFIED RESIDENTIAL REAL
PROPERTY APPRAISER

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

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



LYNN DEMPSEY
Real Estate Commissioner

1573266133162431