

# APPRAISAL OF REAL PROPERTY

## LOCATED AT

2150 Plantation Rd  
Lawrenceville, GA 30044  
See Attached.

## FOR

Anna M. Humnicky

## OPINION OF VALUE

\$285,000

## AS OF

11/02/2024

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# RESIDENTIAL APPRAISAL REPORT

File No.: 241001175

Property Address: 2150 Plantation Rd	City: Lawrenceville	State: GA	Zip Code: 30044
County: Gwinnett	Legal Description: See Attached.		
Assessor's Parcel #: R5045-110			
Tax Year: 2023	R.E. Taxes: \$ 3,092	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: Stephan A Sanchez		Map Reference: Aero - 819: F4	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 for bidding purposes.			
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	<b>Predominant Occupancy</b>	<b>One-Unit Housing</b>	<b>Present Land Use</b>	<b>Change in Land Use</b>
Built up: <input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	<input checked="" type="checkbox"/> Owner 90 <input type="checkbox"/> Tenant 5 <input checked="" type="checkbox"/> Vacant (0-5%) <input type="checkbox"/> Vacant (>5%)	PRICE \$ (000)	AGE (yrs)	<input checked="" type="checkbox"/> Not Likely
Growth rate: <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow		252 Low 0	2-4 Unit 0 %	<input type="checkbox"/> Likely * <input type="checkbox"/> In Process *
Property values: <input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining		900 High 124	Multi-Unit 5 %	* To: _____
Demand/supply: <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply		360 Pred 39	Comm'l 5 %	
Marketing time: <input checked="" type="checkbox"/> Under 3 Mos. <input type="checkbox"/> 3-6 Mos. <input type="checkbox"/> Over 6 Mos.				

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: Survey unavailable	Site Area: 1.27 ac		
Zoning Classification: R75	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	Rectangular
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 # 13135C0032G FEMA Map Date 03/04/2013

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 yard screen in porch, rear yard patio and full available public utility hookups.

<b>General Description</b>	<b>Exterior Description</b>	<b>Foundation</b>	<b>Basement</b> <input checked="" type="checkbox"/> None	<b>Heating</b>
# of Units 1 <input type="checkbox"/> Acc. Unit	Foundation Concrete	Slab No	Area Sq. Ft. _____	Type FWA
# of Stories 1	Exterior Walls Siding/Brick	Crawl Space Yes	% Finished _____	Fuel Gas
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> _____	Roof Surface Shingle	Basement 0	Ceiling _____	
Design (Style) Ranch	Gutters & Dwnspts. Aluminum	Sump Pump <input type="checkbox"/> No	Walls _____	<b>Cooling</b>
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Und.Cons.	Window Type Wood/DbI	Dampness <input type="checkbox"/> None Noted	Floor _____	Central CAC
Actual Age (Yrs.) 41	Storm/Screens No/Yes	Settlement None Noted	Outside Entry _____	Other _____
Effective Age (Yrs.) 20		Infestation None Noted		
<b>Interior Description</b>	<b>Appliances</b>	<b>Attic</b> <input type="checkbox"/> None	<b>Amenities</b>	<b>Car Storage</b> <input type="checkbox"/> None
Floors Carpet/LVP	Refrigerator <input type="checkbox"/>	Stairs <input type="checkbox"/>	Fireplace(s) # 0	Garage # of cars ( 2 Tot.)
Walls Drywall/Good	Range/Oven <input checked="" type="checkbox"/>	Drop Stair <input type="checkbox"/>	Woodstove(s) # _____	Attach. _____
Trim/Finish Wood/Good	Disposal <input type="checkbox"/>	Scuttle <input checked="" type="checkbox"/>	Covered _____	Detach. _____
Bath Floor Vinyl/Good	Dishwasher <input checked="" type="checkbox"/>	Doorway <input type="checkbox"/>	Screened _____	Blt.-In _____
Bath Wainscot Fiberglass/Good	Fan/Hood <input checked="" type="checkbox"/>	Floor <input type="checkbox"/>	None _____	Carport 1
Doors Wood/Good	Microwave <input checked="" type="checkbox"/>	Heated <input type="checkbox"/>	None _____	Driveway 1
	Washer/Dryer <input type="checkbox"/>	Finished <input type="checkbox"/>		Surface _____

Finished area above grade contains: 4 Rooms 2 Bedrooms 1.0 Bath(s) 1,245 Square Feet of Gross Living Area Above Grade

Additional features: FWA/CAC

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.



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<b>TRANSFER HISTORY</b>	My research <input type="checkbox"/> did <input checked="" type="checkbox"/> 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: <u>There were no prior sales of the subject going back three years. There were no prior sales of the comparables going back twelve months from the settlement date.</u>
	Date:	
	Price:	
	Source(s):	
<b>TRANSFER HISTORY</b>	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	2150 Plantation Rd Lawrenceville, GA 30044	444 Fieldstream Way Lawrenceville, GA 30044			1513 Collins Hill Rd Lawrenceville, GA 30043			590 Huff St Lawrenceville, GA 30046		
Proximity to Subject		1.39 miles N			5.24 miles NE			3.01 miles NE		
Sale Price	\$ n/a	\$ 335,200			\$ 345,000			\$ 289,000		
Sale Price/GLA	\$ /sq.ft.	\$ 228.81 /sq.ft.			\$ 181.39 /sq.ft.			\$ 286.71 /sq.ft.		
Data Source(s)	Realist	FMLS#7428645;DOM 13			FMLS#7448257;DOM 23			FMLS#7364929;DOM 5		
Verification Source(s)	Inspection	Gwinnett County GIS/Realist			Gwinnett County GIS/Realist			Gwinnett County GIS/Realist		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION		+(-) \$ Adjust.	DESCRIPTION		+(-) \$ Adjust.	DESCRIPTION		+(-) \$ Adjust.
Sales or Financing Concessions	n/a	ArmLth FHA;15000			ArmLth Cash;7500			ArmLth Conv;4000		
Date of Sale/Time	n/a	s09/24;c08/24			s10/24;c09/24			s05/24;c04/24		
Rights Appraised	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Location	Discovery HS	Discovery HS			Collins Hill HS			Discovery HS		
Site	1.27 ac	1.41 ac			1.28 ac			20038 sf		
View	Residential	Residential			Residential			Residential		
Design (Style)	Ranch	Split Level			Ranch			Ranch		
Quality of Construction	Average	Average			Average			Average		
Age	41	46			124			74		
Condition	Good	Good			Good			Good		
Above Grade	Total Bdrms Baths	Total Bdrms Baths			Total Bdrms Baths			Total Bdrms Baths		
Room Count	4 2 1.0	6 3 2.0		-12,000	6 2 1.0			5 2 1.0		
Gross Living Area	1,245 sq.ft.	1,465 sq.ft.		-13,000	1,902 sq.ft.		-39,000	1,008 sq.ft.		+14,000
Basement & Finished Rooms Below Grade	Crawl None	690 sf total 159 sf finished			-14,000 -6,000			Crawl None		
Functional Utility	Adequate	Adequate			Adequate			Adequate		
Heating/Cooling	FWA/CAC	FWA/CAC			FWA/CAC			FWA/CAC		
Energy Efficient Items	Ceiling Fans	Ceiling Fans			Ceiling Fans			Ceiling Fans		
Garage/Carport	1 att carport	1 builtin			0			3 det garage		
Porch/Patio/Deck	ScndPorch/Prc	Stp,0,Opn			-24,000			2 det garage		
Fireplace	Fireplace - 1	Fireplace - 1			Fireplace - 1			Fireplace - 1		
Other	None	None			None			None		
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$ -45,000	<input type="checkbox"/> + <input checked="" type="checkbox"/> -		\$ -63,000	<input checked="" type="checkbox"/> + <input type="checkbox"/> -		\$ 2,000
Adjusted Sale Price of Comparables				\$ 290,200			\$ 282,000			\$ 291,000

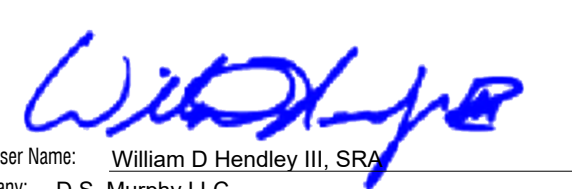
Summary of Sales Comparison Approach See attached addenda.

Indicated Value by Sales Comparison Approach \$ 285,000



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COST APPROACH	<b>COST APPROACH TO VALUE (if developed)</b> <input checked="" type="checkbox"/> The Cost Approach was developed for this appraisal. <input 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): land sales and sales of similar sized lots located with similar school districts and subdivisions.
	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW
	OPINION OF SITE VALUE ----- = \$ 90,000
	Source of cost data: _____ DWELLING Sq.Ft. @ \$ ----- = \$
	Quality rating from cost service: _____ Effective date of cost data: _____ Sq.Ft. @ \$ ----- = \$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.): _____ Sq.Ft. @ \$ ----- = \$
	_____ Sq.Ft. @ \$ ----- = \$
	_____ Sq.Ft. @ \$ ----- = \$
INCOME APPROACH	<b>INCOME APPROACH TO VALUE (if developed)</b> <input checked="" type="checkbox"/> The Income Approach was developed for this appraisal. <input type="checkbox"/> The Income Approach was not developed for this appraisal.
	Estimated Monthly Market Rent \$ _____ X Gross Rent Multiplier _____ = \$ _____ <b>Indicated Value by Income Approach</b>
PUD	<b>PROJECT INFORMATION FOR PUDs (if applicable)</b> <input type="checkbox"/> The Subject is part of a Planned Unit Development.
	Legal Name of Project: _____ Describe common elements and recreational facilities: _____
RECONCILIATION	<b>Indicated Value by: Sales Comparison Approach \$ 285,000 Cost Approach (if developed) \$ Income Approach (if developed) \$</b>
	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>
	<input checked="" type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.
	<b>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: \$ 285,000 , as of: 11/02/2024 , which is the effective date of this appraisal.</b> <b>If indicated above, this Opinion of Value is subject to Hypothetical Conditions and/or Extraordinary Assumptions included in this report. See attached addenda.</b>
	A true and complete copy of this report contains <u>18</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"/> Narrative Addendum <input checked="" type="checkbox"/> Photograph Addenda <input type="checkbox"/> Sketch Addendum <input checked="" type="checkbox"/> Map Addenda <input checked="" type="checkbox"/> Additional Sales <input type="checkbox"/> Cost Addendum <input type="checkbox"/> Flood Addendum <input type="checkbox"/> Manuf. House Addendum <input checked="" type="checkbox"/> Hypothetical Conditions <input checked="" type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/> _____ <input type="checkbox"/> _____
SIGNATURES	Client Contact: <u>(770) 857-4770</u> Client Name: <u>Anna M. Humnicky</u>
	E-Mail: <u>ahumnicky@smallherrin.com</u> Address: <u>100 Galleria Parkway Suite 350 Atlanta, Georgia 30339</u>
	APPRaiser Name: _____ SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable)
	 Appraiser Name: <u>William D Hendley III, SRA</u> Company: <u>D.S. Murphy, LLC</u> Phone: <u>(678) 584-5900</u> Fax: _____ E-Mail: <u>dhendley@dsmurphy.com</u> Date of Report (Signature): <u>11/03/2024</u> License or Certification #: <u>CR372105</u> State: <u>GA</u> Designation: <u>SRA</u> Expiration Date of License or Certification: <u>05/31/2025</u> Inspection of Subject: <input type="checkbox"/> Interior & Exterior <input checked="" type="checkbox"/> Exterior Only <input type="checkbox"/> None Date of Inspection: <u>11/02/2024</u>



Borrower/Client N/A File No. 241001175  
 Property Address 2150 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

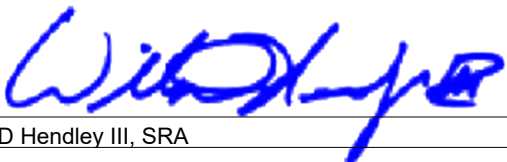
**Comments on Appraisal and Report Identification**

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  
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.: 241001175

Property Address: 2150 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.: 241001175

Property Address: 2150 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:

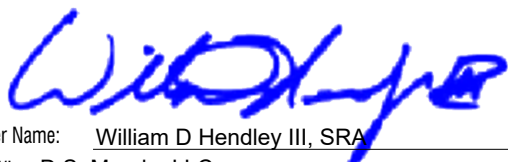
## DEFINITION OF MARKET VALUE \*:

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 &amp; 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 &amp; Exterior <input type="checkbox"/> Exterior Only <input type="checkbox"/> None                  Date of Inspection: _____</p>
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SIGNATURES



## Supplemental Addendum

File No. 241001175

Borrower/Client	N/A				
Property Address	2150 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 cannot be subdivided. The subject site is approximately 102 feet wide. Within R75 zoning the site width needs to be at least 75 feet making this site too narrow for further subdivision. Therefore, the highest and best is as is.

### **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.

Comparable sales are chosen and adjusted according to effective age not actual age. An

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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.

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.

### **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

## Supplemental Addendum

File No. 241001175

Borrower/Client	N/A				
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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 primary 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.

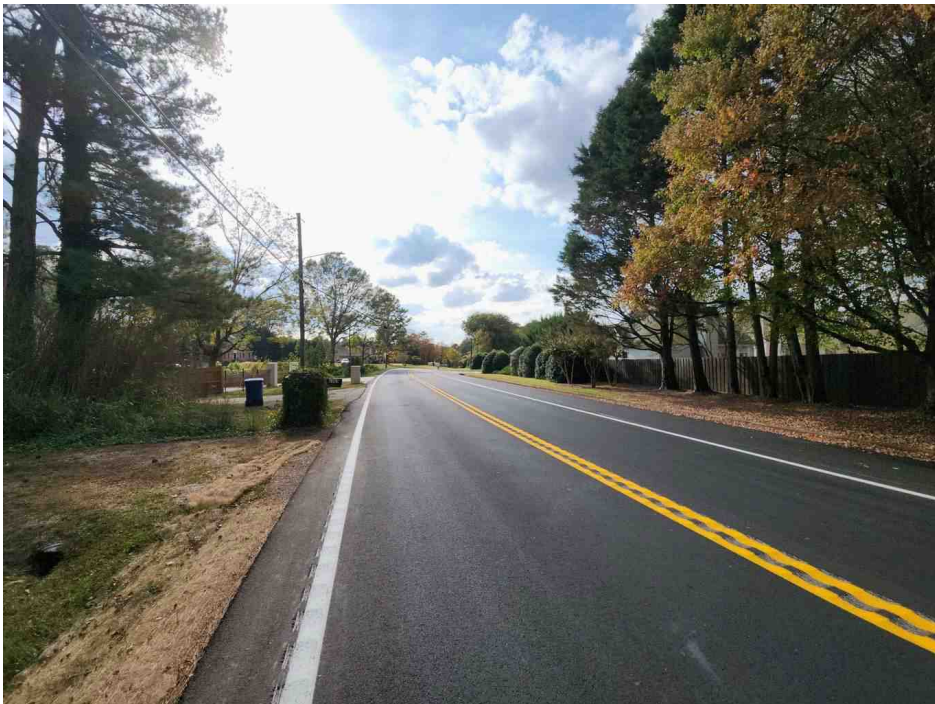
## Subject Photos

Borrower/Client	N/A				
Property Address	2150 Plantation Rd				
City	Lawrenceville	County	Gwinnett	State	GA Zip Code 30044
Lender					

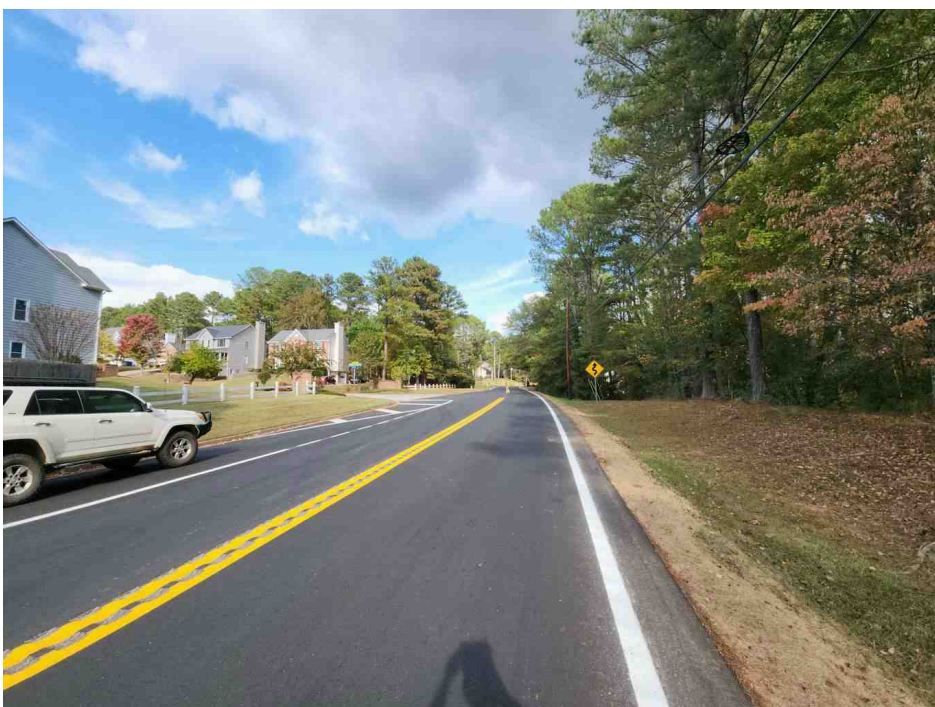


### Subject Front

2150 Plantation Rd  
Sales Price n/a  
Gross Living Area 1,245  
Total Rooms 4  
Total Bedrooms 2  
Total Bathrooms 1.0  
Location Discovery HS  
View Residential  
Site 1.27 ac  
Quality Average  
Age 41



### Subject Street



### Subject Street

## Comparable Photos 1-3

Borrower/Client	N/A				
Property Address	2150 Plantation Rd				
City	Lawrenceville	County	Gwinnett	State	GA
				Zip Code	30044
Lender					



### Comparable 1

444 Fieldstream Way	
Prox. to Subject	1.39 miles N
Sale Price	335,200
Gross Living Area	1,465
Total Rooms	6
Total Bedrooms	3
Total Bathrooms	2.0
Location	Discovery HS
View	Residential
Site	1.41 ac
Quality	Average
Age	46



### Comparable 2

1513 Collins Hill Rd	
Prox. to Subject	5.24 miles NE
Sale Price	345,000
Gross Living Area	1,902
Total Rooms	6
Total Bedrooms	2
Total Bathrooms	1.0
Location	Collins Hill HS
View	Residential
Site	1.28 ac
Quality	Average
Age	124



### Comparable 3

590 Huff St	
Prox. to Subject	3.01 miles NE
Sale Price	289,000
Gross Living Area	1,008
Total Rooms	5
Total Bedrooms	2
Total Bathrooms	1.0
Location	Discovery HS
View	Residential
Site	20038 sf
Quality	Average
Age	74

## Comparable Photo Page

Borrower/Client	N/A						
Property Address	2150 Plantation Rd						
City	Lawrenceville	County	Gwinnett	State	GA	Zip Code	30044
Lender							



### Comparable 4

656 Moon Rd  
Prox. to Subject 2.85 miles E  
Sale Price 260,000  
Gross Living Area 1,132  
Total Rooms 5  
Total Bedrooms 2  
Total Bathrooms 1.0  
Location Central Gwinnett  
View Residential  
Site 1.00 ac  
Quality Average  
Age 64

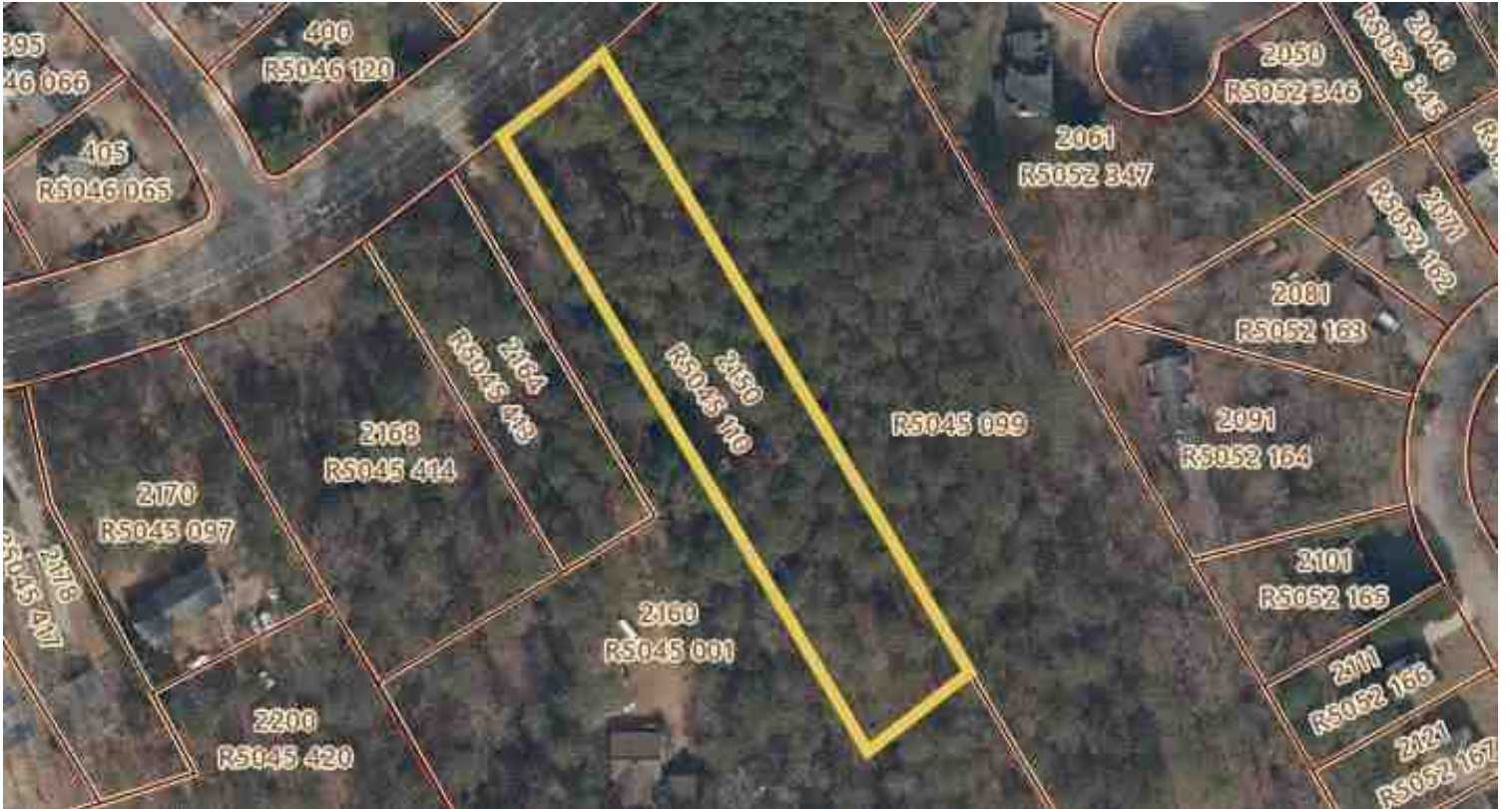
### Comparable 5

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 Map



## 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 45 OF THE 5<sup>TH</sup> DISTRICT, GWINNETT COUNTY, GEORGIA, ON THE SOUTHEASTERLY SIDE OF PLANTATION ROAD AS SHOWN ON PLAT RECORDED IN DEED BOOK 2578, PAGE 502, OF THE DEED RECORDS OF GWINNETT COUNTY, GEORGIA, SAID RECORDED PLAT BEING INCORPORATED HEREIN BY REFERENCE, AND BEING SHOWN AND DELINEATED ON PLAT OF SURVEY PREPARED FOR STEPHEN A SANCHEZ BY HAMBRICK SURVEYING, INC., GEORGIA REGISTERED LAND SURVEYORS, DATED MAY 27, 1992, AND BEING MORE PARTICULARLY DESCRIBED ACCORDING TO SAID HAMBRICK SURVEY AS FOLLOWS:

BEGINNING AT AN IRON PIN FOUND ON THE SOUTHEASTERLY RIGHT OF WAY OF PLANTATION ROAD (80 FOOT RIGHT OF WAY), SAID IRON PIN LYING 210.57 FEET SOUTHWESTERLY OF THE INTERSECTION OF THE SOUTHEASTERLY RIGHT OF WAY OF PLANTATION ROAD WITH THE DIVIDING LINE BETWEEN LAND LOTS 45 AND 52, AS MEASURED ALONG THE SOUTHEASTERLY RIGHT OF WAY OF PLANTATION ROAD; THENCE SOUTH 30 DEGREES 39 MINUTES 33 SECONDS EAST 557.19 FEET TO AN IRON PIN FOUND; THENCE SOUTH 52 DEGREES 29 MINUTES 38 SECONDS WEST 100.00 FEET TO AN IRON PIN FOUND; THENCE NORTH 30 DEGREES 39 MINUTES 33 SECONDS WEST 557.19 FEET TO AN IRON PIN FOUND ON THE SOUTHEASTERLY RIGHT OF WAY OF PLANTATION ROAD; THENCE ALONG SAID RIGHT OF WAY, NORTH 52 DEGREES 29 MINUTES 38 SECONDS EAST 100.00 FEET TO THE POINT OF BEGINNING.



# Peer Sketch



## Appraiser Generated Property Profile

Primary Data

### Location Information

Aero Map Code	883-B-1	Subdivision	
Address	2150 Plantation Road	Unit	
City	Lawrenceville	Census Tract	0505.15
Zip	30044	Improvement Type	Detached
County	Gwinnett	Property Rights	Fee Simple
Legal Description			

### Physical Characteristics

Stories	0	Design(style)	1 Story/Avg
Year Built	1983	Lot Size	55,757
Age	41	Acreage	1.28
Rooms	4	Site Influence	Homes/Avg
Bedrooms	2	Location	Average
Bath(s)	1.0	Parking	1 Car Carport
GLA/SqFt	1245	Fireplace	No
Basement	Crawl Space	Pool	No
Finish	Std Kitchen	Water	Public
		Sewer	Other
		Heating/Cooling	FHA / CAC
		Porch/Patio/Deck	Cv Por_scr P

### Sales Information

Contract Price		Closing Date		Source Name	Residential Valuation Services Inc
Financing	N/A	Concessions		Source Date	06/2003

## County Tax Generated Property Profile

Taxes :

### Physical Characteristics

Lot Acres		Quality	Forced Air
Lot Area		HVAC	Gas
Lot Dimensions		Heat Fuel	Central
Stories		Cooling Type	
Year Built		Exterior	
Above Grade Area		Style	
Total Rooms		Style2	
Bedrooms		Deck   Patio	
Full Baths		Water	
Half Baths		Sewer	
Total baths		Roof	
Bath Fixtures		Garage Type	
Basement Sq. Feet		Garage Capacity	
Unfinished Basement		Garage Sq. Feet	
Fireplace			

### Market Sale & Chain of Title

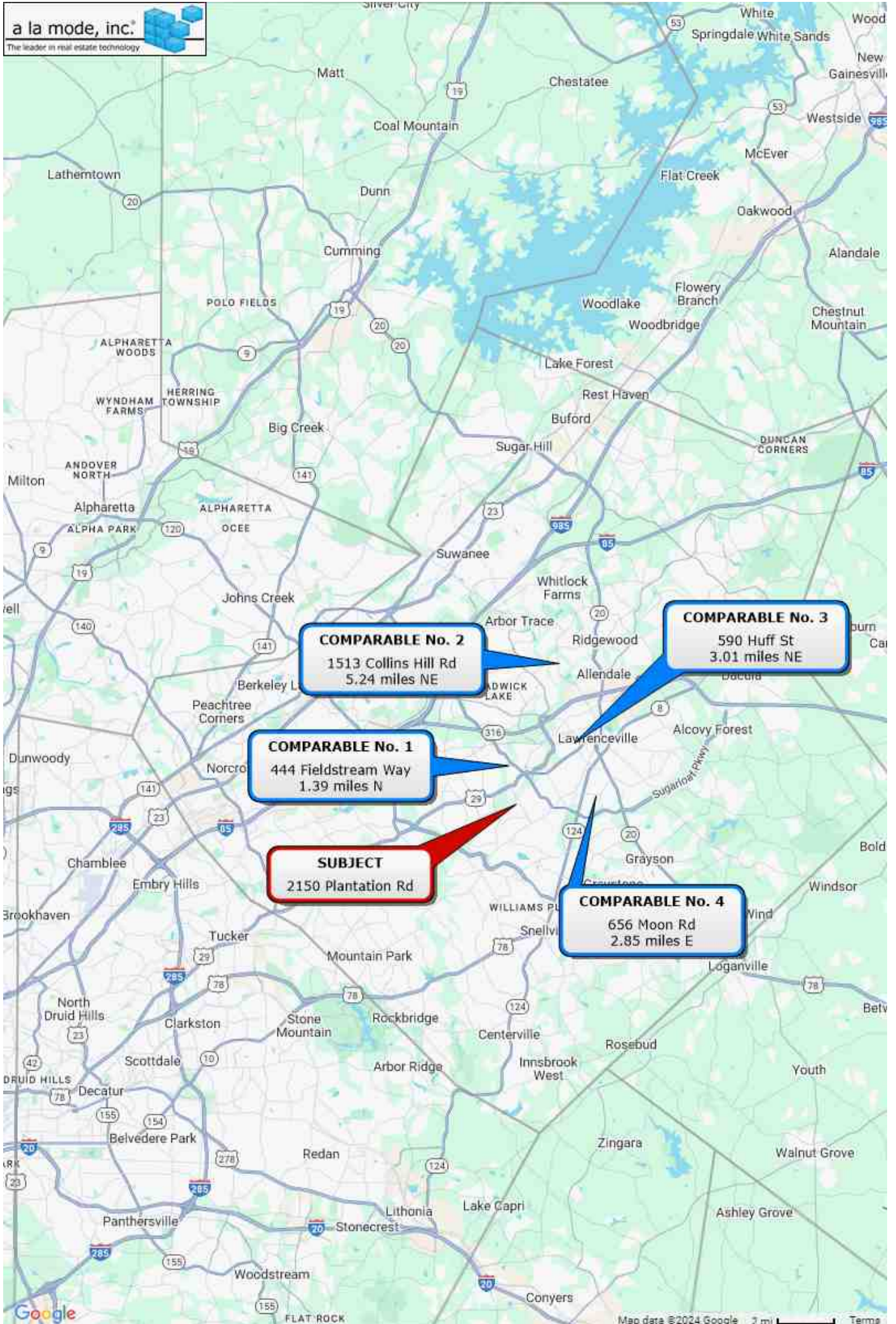
Settle Date		Deed Book   Page	
Sale Price		Document Type	
Owner Name		Tax Billing & Zip	
Owner Name 2		Tax Billing & Zip + 4	
Tax Billing Address		Owner Occupied	
Tax City & State		Unit	
Recording Date			
Sale Date			
Sale Price			
Deed Book   Page			
Document Type			
Grantee   Buyer			
Grantor   Seller			

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The data within this report has been compiled from public and private sources. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality. Data is considered to be reliable, however its accuracy is not guaranteed.

## Comparable Sales Map

Borrower/Client	N/A				
Property Address	2150 Plantation Rd				
City	Lawrenceville	County	Gwinnett	State	GA
				Zip Code	30044
Lender					



# 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

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LYNN DEMPSEY  
Real Estate Commissioner

1573266133162431