

APPRAISAL OF REAL PROPERTY

LOCATED AT
Plantation Rd SW
Lawrenceville, GA 30044
see attached legal description

FOR
Anna M. Humnicky

OPINION OF VALUE
\$235,000

AS OF
11/02/2024

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LAND APPRAISAL REPORT

File No.: 241001173

Property Address: <u>Plantation Rd SW</u>	City: <u>Lawrenceville</u>	State: <u>GA</u>	Zip Code: <u>30044</u>
County: <u>Gwinnett</u>		Legal Description: <u>see attached legal description</u>	
Assessor's Parcel #: <u>R5045-099</u>	Tax Year: <u>2023</u>	R.E. Taxes: \$ <u>2,910</u>	Special Assessments: \$ <u>0</u>
Market Area Name: <u>Plantation Rd</u>	Map Reference: <u>12054</u>	Census Tract: <u>0505.68</u>	
Current Owner of Record: <u>Fresh Beginning Trust</u>	Borrower (if applicable): <u>N/A</u>		
Project Type (if applicable): <input type="checkbox"/> PUD <input type="checkbox"/> De Minimis PUD <input type="checkbox"/> Other (describe)	HOA: \$ <u>0</u> <input type="checkbox"/> per year <input type="checkbox"/> per month		
Are there any existing improvements to the property? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes If Yes, indicate current occupancy: <input type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant <input type="checkbox"/> Not habitable			
If Yes, give a brief description:			

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
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: <u>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.</u>	
Intended User(s) (by name or type): <u>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.</u>	
Client: <u>Anna M. Humnicky</u>	Address: <u>100 Galleria Parkway Suite 350 Atlanta, Georgia 30339</u>
Appraiser: <u>William D Hendley III, SRA</u>	Address: <u>5400 Laurel Springs Pkwy Ste 407, Suwanee, GA 30024-6064</u>

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

Factors Affecting Marketability											
Item	Good	Average	Fair	Poor	N/A	Item	Good	Average	Fair	Poor	N/A
Employment Stability	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Adequacy of Utilities	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience to Employment	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Property Compatibility	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience to Shopping	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Protection from Detrimental Conditions	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Convenience to Schools	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Police and Fire Protection	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Adequacy of Public Transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	General Appearance of Properties	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Recreational Facilities	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Appeal to Market	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Market Area Comments: 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: <u>Survey unavailable</u>	Site Area: <u>3.80 Acres</u>
Zoning Classification: <u>R75</u>	Description: <u>Single Family Residence</u>
Do present improvements comply with existing zoning requirements? <input type="checkbox"/> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> No Improvements	
Uses allowed under current zoning: <u>single family residence</u>	

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) \$ _____ /
Comments:		
Highest & Best Use as improved: <input type="checkbox"/> Present use, or <input checked="" type="checkbox"/> Other use (explain) <u>improved with single family residence(s)</u>		
Actual Use as of Effective Date: <u>Single Family Residence</u>	Use as appraised in this report: <u>Single Family Residence</u>	
Summary of Highest & Best Use: <u>See attached addenda.</u>		

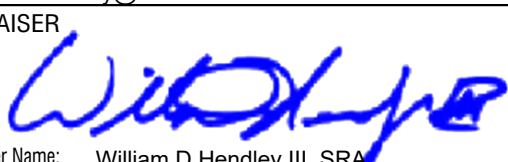
Utilities	Public		Other		Provider/Description	Off-site Improvements	Type		Public	Private	Frontage	210 feet
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>			Public	Private				
Electricity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Public	Street	Asphalt	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Topography	Flat/Slight Rolling	
Gas	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Public	Width	Adequate	<input type="checkbox"/>	<input type="checkbox"/>	Size	Typical For Neighborhood	
Water	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Public	Surface	Asphalt	<input type="checkbox"/>	<input type="checkbox"/>	Shape	Irregular	
Sanitary Sewer	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Septic/Typical	Curb/Gutter	None	<input type="checkbox"/>	<input type="checkbox"/>	Drainage	Adequate	
Storm Sewer	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Public	Sidewalk	None	<input type="checkbox"/>	<input type="checkbox"/>	View	Residential	
Telephone	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Private	Street Lights	Electric	<input checked="" type="checkbox"/>	<input type="checkbox"/>			
Multimedia	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Private	Alley	None	<input type="checkbox"/>	<input type="checkbox"/>			

Other site elements: <input checked="" type="checkbox"/> Inside Lot <input type="checkbox"/> Corner Lot <input type="checkbox"/> Cul de Sac <input checked="" type="checkbox"/> Underground Utilities <input type="checkbox"/> Other (describe)
FEMA Spec'l Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone <u>X</u> FEMA Map # <u>13135C0102F</u> FEMA Map Date <u>09/29/2006</u>
Site Comments: <u>Subject has a typical parcel size with a level building site which is on street grade.</u>



LAND APPRAISAL REPORT

File No.: 241001173

TRANSFER HISTORY	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. The subject is not currently being offered for sale on MLS or FMLS databases.</u>																																																																																																																																																																								
	Date:																																																																																																																																																																										
	Price:																																																																																																																																																																										
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<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:15%;">FEATURE</th> <th style="width:20%;">SUBJECT PROPERTY</th> <th colspan="2" style="width:25%;">COMPARABLE NO. 1</th> <th colspan="2" style="width:25%;">COMPARABLE NO. 2</th> <th colspan="2" style="width:20%;">COMPARABLE NO. 3</th> </tr> </thead> <tbody> <tr> <td>Address</td> <td>Plantation Rd SW Lawrenceville, GA 30044</td> <td colspan="2">2165 Collins Hill Rd Lawrenceville, GA 30043</td> <td colspan="2">R6120131 Four Winds Dr Lilburn, GA 30047</td> <td colspan="2">4265 Rosebud Rd Loganville, GA 30052</td> </tr> <tr> <td>Proximity to Subject</td> <td></td> <td colspan="2">7.58 miles N</td> <td colspan="2">6.45 miles SW</td> <td colspan="2">8.29 miles SE</td> </tr> <tr> <td>Sale Price</td> <td>\$ n/a</td> <td>\$</td> <td>250,000</td> <td>\$</td> <td>250,000</td> <td>\$</td> <td>200,000</td> </tr> <tr> <td>Price/ Acre</td> <td>\$</td> <td>\$</td> <td>47,080.98</td> <td>\$</td> <td>34,482.76</td> <td>\$</td> <td>43,739.75</td> </tr> <tr> <td>Data Source(s)</td> <td>Realist</td> <td colspan="2">FMLS#7321328</td> <td colspan="2">FMLS#7339796</td> <td colspan="2">FMLS#7201741</td> </tr> <tr> <td>Verification Source(s)</td> <td>Inspection</td> <td colspan="2">Gwinnett County GIS/Realist</td> <td colspan="2">Gwinnett County GIS/Realist</td> <td colspan="2">Gwinnett County GIS/Realist</td> </tr> <tr> <td>VALUE ADJUSTMENT</td> <td>DESCRIPTION</td> <td>DESCRIPTION</td> <td>+(-) \$ Adjust</td> <td>DESCRIPTION</td> <td>+(-) \$ Adjust</td> <td>DESCRIPTION</td> <td>+(-) \$ Adjust</td> </tr> <tr> <td>Sales or Financing</td> <td>n/a</td> <td>Cash</td> <td></td> <td>Cash</td> <td></td> <td>Conventional</td> <td></td> </tr> <tr> <td>Concessions</td> <td>n/a</td> <td>\$0</td> <td></td> <td>\$0</td> <td></td> <td>\$0</td> <td></td> </tr> <tr> <td>Date of Sale/Time</td> <td>n/a</td> <td>02/20/2024</td> <td></td> <td>05/31/2024</td> <td></td> <td>07/26/2024</td> <td></td> </tr> <tr> <td>Rights Appraised</td> <td>Fee Simple</td> <td>Fee Simple</td> <td></td> <td>Fee Simple</td> <td></td> <td>Fee Simple</td> <td></td> </tr> <tr> <td>Location</td> <td>Discovery HS</td> <td>Collins Hill HS</td> <td></td> <td>Parkview</td> <td></td> <td>South Gwinnett HS</td> <td></td> </tr> <tr> <td>Site Area (in Acres)</td> <td>3.8</td> <td>5.31</td> <td></td> <td>7.25</td> <td></td> <td>4.57/2.5 ac usable</td> <td></td> </tr> <tr> <td>Topography</td> <td>Flat/Rolling</td> <td>Rolling</td> <td></td> <td>Flat</td> <td></td> <td>Flat</td> <td></td> </tr> <tr> <td>Zoning</td> <td>R75</td> <td>R100</td> <td></td> <td>R100</td> <td></td> <td>R100</td> <td></td> </tr> <tr> <td>Road Frontage</td> <td>210 feet</td> <td>165 feet</td> <td></td> <td>47 feet</td> <td></td> <td>940 feet</td> <td></td> </tr> <tr> <td>Shape</td> <td>Rectangle</td> <td>Rectangle</td> <td></td> <td>Irregular</td> <td></td> <td>Rectangle</td> <td></td> </tr> <tr> <td>Net Adjustment (Total, in \$)</td> <td></td> <td><input type="checkbox"/> + <input type="checkbox"/> - 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	Legal Name of Project: _____ Describe common elements and recreational facilities: _____																																																																																																																																																																										
RECONCILIATION	Indicated Value by: Sales Comparison Approach \$																																																																																																																																																																										
	Final Reconciliation <u>See attached addenda.</u>																																																																																																																																																																										
	This appraisal is made <input checked="" type="checkbox"/> "as is", or <input type="checkbox"/> subject to the following conditions: _____ <input checked="" type="checkbox"/> This report is also subject to other Hypothetical Conditions and/or Extraordinary Assumptions as specified in the attached addenda.																																																																																																																																																																										
<p>Based upon an inspection of the subject property, 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: \$ 235,000, 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.</p>																																																																																																																																																																											
ATTACH.	A true and complete copy of this report contains <u>16</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, which contains the following attached exhibits: <input checked="" type="checkbox"/> Scope of Work																																																																																																																																																																										
	<input checked="" type="checkbox"/> Limiting cond./Certifications <input checked="" type="checkbox"/> Narrative Addendum <input type="checkbox"/> Location Map(s) <input type="checkbox"/> Flood Addendum <input checked="" type="checkbox"/> Additional Sales <input type="checkbox"/> Photo Addenda <input type="checkbox"/> Parcel Map <input type="checkbox"/> Hypothetical Conditions <input checked="" type="checkbox"/> Extraordinary Assumptions <input type="checkbox"/> Hypothetical Conditions																																																																																																																																																																										
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  Appraiser Name: William D Hendley III, SRA Company: D.S. Murphy, LLC Phone: (678) 584-5900 Fax: _____ E-Mail: dhendley@dsmurphy.com Date of Report (Signature): 11/03/2024 License or Certification #: CR372105 State: GA Designation: SRA Expiration Date of License or Certification: 05/31/2025 Inspection of Subject: <input checked="" type="checkbox"/> Did Inspect <input type="checkbox"/> Did Not Inspect (Desktop) Date of Inspection: 11/02/2024			SUPERVISORY APPRAISER (if required) or CO-APPRAISER (if applicable) Supervisory or Co-Appraiser Name: _____ Company: _____ Phone: _____ Fax: _____ E-Mail: _____ Date of Report (Signature): _____ License or Certification #: _____ State: _____ Designation: _____ Expiration Date of License or Certification: _____ Inspection of Subject: <input type="checkbox"/> Did Inspect <input type="checkbox"/> Did Not Inspect Date of Inspection: _____																																																																																																																																																																							



Borrower/Client N/A File No. 241001173
 Property Address Plantation Rd SW
 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

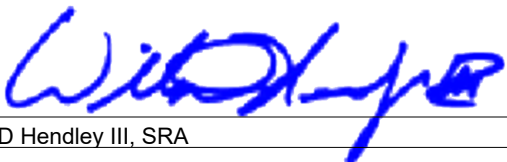
(USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

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.: 241001173

Property Address: Plantation Rd SW

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.: 241001173

Property Address: Plantation Rd SW 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:

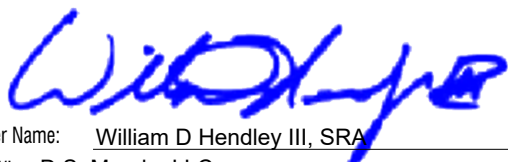
DEFINITION OF MARKET VALUE *:

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 checked="" type="checkbox"/> Interior & Exterior <input 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>
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SIGNATURES

Supplemental Addendum

File No. 241001173

Borrower/Client	N/A				
Property Address	Plantation Rd SW				
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

The subject property is vacant and only an inspection from the street was conducted.

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

Vacant land sales from with the Discovery High School District were not available even over the past two years. Therefore, the appraiser expanded search into additional high school districts.

Comparable sale 1 is 5.31 acres but backs up to a lake dam and is located within a floodplain.

Comparable sale 2 is 7.25 acres but only has 50 or so feet of road frontage. Although the

Supplemental Addendum

File No. 241001173

Borrower/Client	N/A				
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Lender					

zoning would allow for one subdivision the limited road frontage would prevent multi-parcel subdivision. In addition, there property contains an HOA pool and tennis court making more than one parcel subdivision not likely.

Comparable sale 3 is located near an intersection with around 940 feet of frontage on both roads. However, the property has a pond and power line easement along the back rendering only around 2.5 acres usable.

Comparable sale 4 is an older sale that is flag shaped and, like the subject, would only be allowed to be subdivided one.

The appraiser could not located a comparable sale within the R75 zoning. Therefore, comparable sales from R100 were selected that were similar in size, but more importantly, were shaped and sized in such a way that they could only be subdivided one time like the subject. This of course, is making the extraordinary assumption that these lots cannot be subdivided more than once per zoning.

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.

The unadjusted sales prices of the comparable sales indicate a buyer will pay between \$200,000 and \$250,000 for the subject property. Comparable sale 4 is an older sale but most like the subject but cannot have any weight given because it is an older sale. However, based on the property it indicates that the market will pay closer to the \$250,000 for a property that has more road frontage but only can be subdivided once. Therefore, the appraiser, while consider the two sales that sold at \$250,000, reconciles the value on the higher side of the range at \$230,000.

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

Supplemental Addendum

File No. 241001173

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

Institute.

Subject Photos

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

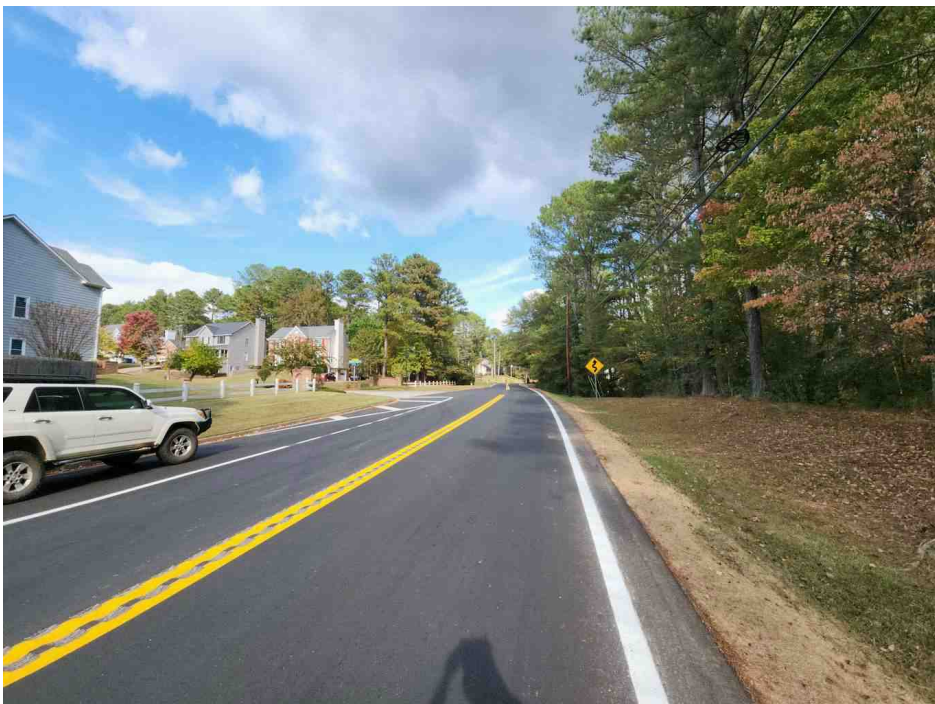


Subject Front

Plantation Rd SW
Sales Price n/a
Gross Living Area
Total Rooms
Total Bedrooms
Total Bathrooms
Location Discovery HS
View Residential
Site 3.8
Quality
Age



Subject Front



Subject Street

Comparable Photos 1-3

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



Comparable 1

2165 Collins Hill Rd
 Prox. to Subject 7.58 miles N
 Sale Price 250,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location Collins Hill HS
 View
 Site 5.31
 Quality
 Age



Comparable 2

R6120131 Four Winds Dr
 Prox. to Subject 6.45 miles SW
 Sale Price 250,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location Parkview
 View
 Site 7.25
 Quality
 Age



Comparable 3

4265 Rosebud Rd
 Prox. to Subject 8.29 miles SE
 Sale Price 200,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location South Gwinnett HS
 View
 Site 4.57
 Quality
 Age

Comparable Photo Page

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



Comparable 4

115 Annie Chandler Trl
 Prox. to Subject 5.45 miles E
 Sale Price 235,000
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location Grayson HS
 View
 Site 2.94
 Quality
 Age

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

Legal Document

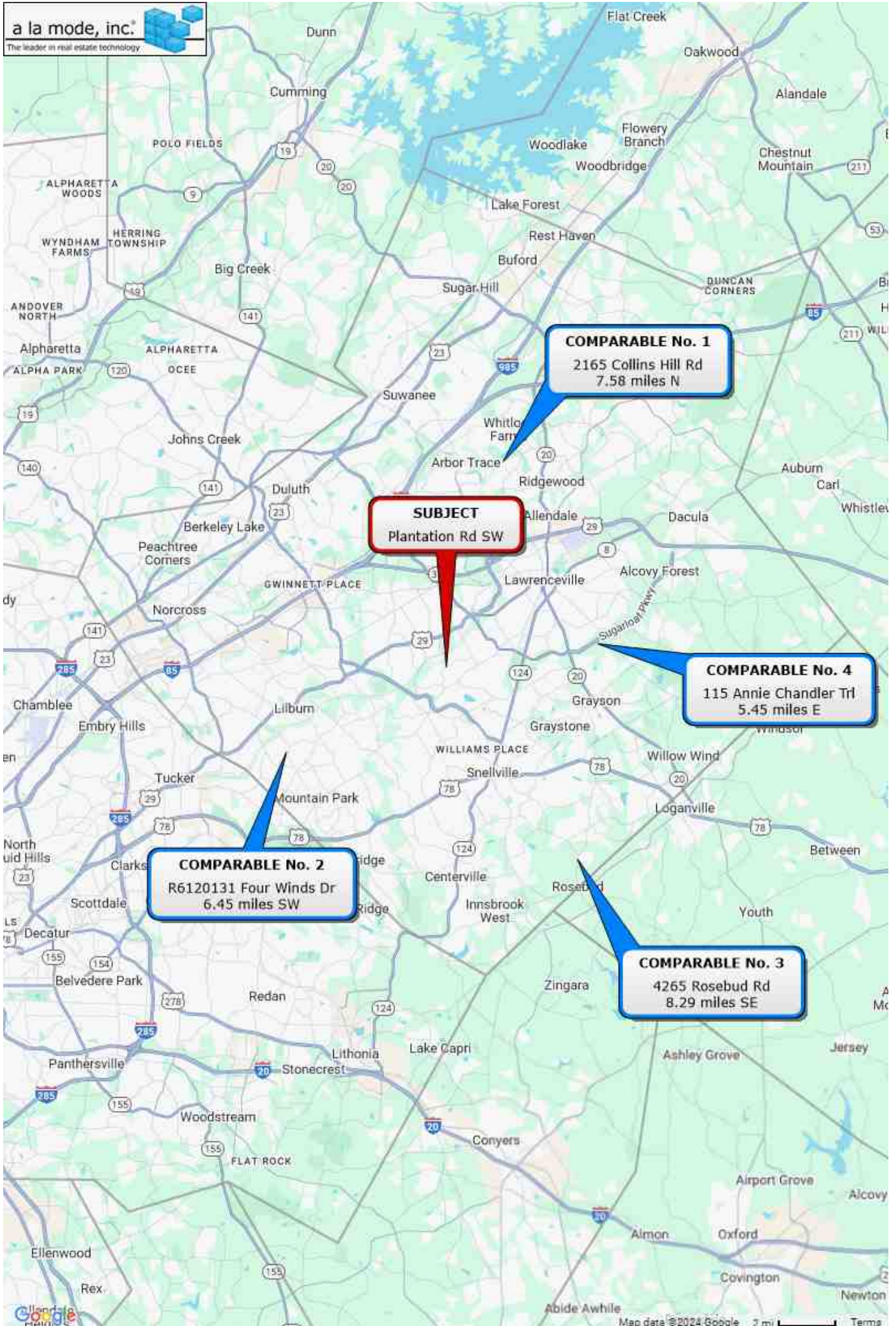
TO FIND THE TRUE POINT OF BEGINNING, BEGIN AT THE POINT OF INTERSECTION OF THE SOUTHEASTERLY SIDE OF THE RIGHT OF WAY OF PLANTATION ROAD (80-FOOT RIGHT OF WAY) WITH THE NORTHEASTERLY SIDE OF THE RIGHT OF WAY OF ARNOLD ROAD; THENCE RUN NORTHEASTERLY ALONG THE SOUTHEASTERLY SIDE OF THE RIGHT OF WAY OF PLANTATION ROAD, 2,584.92 FEET TO A 1/2 -INCH REBAR AND THE TRUE POINT OF BEGINNING OF THE PROPERTY WHICH IS THE SUBJECT OF THIS DESCRIPTION; THENCE FROM SAID TRUE POINT OF BEGINNING OF THE PROPERTY ESTABLISHED HEREINABOVE, RUN NORTHEASTERLY ALONG THE SOUTHEASTERLY SIDE OF THE RIGHT OF WAY OF PLANTATION ROAD, 101.30 FEET TO A POINT, THENCE, CONTINUE RUNNING ALONG THE SOUTHEASTERLY SIDE OF SAID RIGHT OF WAY, NORTH 44 DEGREES 09'01" EAST, 109.27 FEET TO 1/4-INCH REBAR, THENCE LEAVING SAID RIGHT OF WAY, SOUTH 29 DEGREES 47' 03" EAST, 882.46 FEET TO A 1/4 INCH REBAR, THENCE SOUTH 71 DEGREES 09' 24" WEST, 195.68 FEET TO A 1/4 INCH REBAR; THENCE, NORTH 30 DEGREES 38' 17" WEST, 793.84 FEET TO THE TRUE POINT OF BEGINNING; BEING UNIMPROVED PROPERTY, THE FOREGOING DESCRIPTION OF WHICH IS MADE IN ACCORDANCE WITH A PLAT OF SURVEY PREPARED FOR ADOLFO PRIETO BY GEORGIA LAND SURVEYING CO., INC., DATED 03/25/98.

Tax Map



Comparable Sales Map

Borrower/Client	N/A				
Property Address	Plantation Rd SW				
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

THIS LICENSE EXPIRES IF YOU FAIL TO PAY
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State of Georgia
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229 Peachtree Street, N.E.
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LYNN DEMPSEY
Real Estate Commissioner

1573266133162431